

(English version)

**Question for written answer E-000027/26
to the Commission
Martin Günther (The Left)
(7 January 2026)**

Subject: Protecting banking services from sanctions, fines or similar penalties imposed by other countries

Numerous bank accounts in Germany belonging to particular clubs, political parties, companies or regions have been closed or terminated by banks ⁽¹⁾.

1. What action is the Commission taking to protect banks in the EU offering banking services to clubs, parties and individuals that adhere to EU law and the applicable national law of their home country from sanctions, fines or similar penalties imposed by other countries?
2. Does the Commission regard the possible restriction of activities caused by the closure of bank accounts belonging to politically active clubs, parties and individuals due to non-EU state regulations as intervening in political discourse within the EU, i.e. as political interference, and if yes, what action is the Commission planning to take to counteract this?

Submitted: 7.1.2026

**Answer given by Ms Albuquerque on behalf of the European Commission
(27 March 2026)**

The Commission has consistently maintained that the extra-territorial application of sanctions is incompatible with international law, in particular with the UN Charter, international humanitarian law and due process.

The Commission raises concerns whenever third country measures that are contrary to international law risk undermining the functioning of EU backed institutions or the protection of humanitarian and legitimate economic activities.

Unless otherwise provided for in law, credit institutions have the freedom to decide with whom they want to enter into a contract or maintain a business relationship.

That said, to ensure financial inclusion, the Payment Accounts Directive (PAD) ⁽¹⁾ ensures all EU consumers ⁽²⁾ have the right to a payment account with basic features (PABF) and sets out only a limited number of reasons that can justify a refusal to open a PABF ⁽³⁾ or that would allow the unilateral closure of a PABF by the bank ⁽⁴⁾.

The Commission has carried out compliance checks of PAD to ensure that the right to a PABF has been correctly transposed by Member States.

The Commission is also assessing any relevant complaints and takes action if needed. In addition, the European Banking Association (EBA) has issued guidelines for credit institutions to facilitate access to financial services and tackle unwarranted de-risking ⁽⁵⁾.

The new Anti-Money Laundering/Countering the Financing of Terrorism (AML/CFT) framework applying from July 2027 also include rules to prevent derisking.

The Commission does not have evidence that the closure of bank accounts would currently affect political discourse in the EU.

¹ see <https://taz.de/Alle-Konten-gekuendigt/!6140903/>

⁽¹⁾ Directive 2014/92/EU of the European Parliament and of the Council of 23 July 2014 on the comparability of fees related to payment accounts, payment account switching and access to payment accounts with basic features, OJ L 257, 28.8.2014, pp. 214-246.

⁽²⁾ PAD does not apply to companies and individuals acting in a professional capacity.

⁽³⁾ This includes for example where the opening of the account would infringe anti-money laundering rules.

⁽⁴⁾ This includes for example that the consumer is no longer legally resident in the EU or has used the account for illegal purposes.

⁽⁵⁾ https://www.eba.europa.eu/sites/default/files/document_library/Publications/Guidelines/2023/1054144/Guidelines%20on%20MLTF%20risk%20management%20and%20access%20to%20financial%20services.pdf.