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Answer given by Executive Vice-President Séjourné
on behalf of the European Commission
(7.4.2026)

Under the Geo-blocking Regulation¹, traders may not apply different general conditions of access to goods or services in cross-border transactions, including different conditions for a payment transaction, for reasons related to a customer's nationality, place of residence or establishment. In addition, online interfaces may not be designed in a way that would, in practice, not allow customers from other Member States to easily complete their order. This includes differential treatment as a result of the location of a customers' payment account.

As part of its ongoing evaluation of the Regulation, the Commission is continuously assessing barriers to cross-border trade, collecting data to determine its effective enforcement. The evaluation will be published in 2026.

The enforcement of the Geo-blocking Regulation and the Single Euro Payments Area Regulation², including the prohibition of International Bank Account Number (IBAN) discrimination, in individual cases does not fall under the responsibility of the Commission, but lies within the competence of national authorities³. Nevertheless, in recent years, the Commission has stepped up its efforts to address IBAN discrimination through infringement procedures⁴, complaint handling and a communication campaign. The Commission has also intensified its engagement with Member States to achieve proactive and dissuasive enforcement at national level to combat IBAN discrimination. In the case of cross-border infringements of the Geo-blocking Regulation, national authorities coordinate within the Consumer Protection Cooperation Network to address problematic practices for the whole EU/European Economic Area. Consumers can complain to their relevant national authority.

¹ Regulation (EU) 2018/302, OJ L 60I, 2.3.2018, pp. 1–15.

² Regulation (EU) No 260/2012, OJ L 94, 30.3.2012, pp. 22-37.

³ To this aim each Member State shall designate a body or bodies responsible for adequate and effective enforcement of these Regulations: Article 7 of Regulation (EU) 2018/302 and Article 10 of Regulation (EU) No 260/2012.

⁴ Article 258 of the Treaty on the Functioning of the European Union.