

(English version)

**Question for written answer E-002094/26
to the Commission
Rada Laykova (ESN)
(20 May 2026)**

Subject: Follow-up on Oberbank's decision to stop providing cash services and possible action by the Commission

The Commissioner for Economy and Productivity and for Implementation and Simplification, Valdis Dombrovskis, replied to Written Question E-003543/2025 ⁽¹⁾ regarding Oberbank's withdrawal of cash services stating that the Euro Legal Tender Experts Group (ELTEG) 'concluded that these solutions do not relieve banks from their social role to provide adequate cash services' and 'whether a decision by a credit institution not to provide cash services to their clients is in line with EU law (and the national law transposing EU law) needs to be assessed in each individual case and is a responsibility of the national competent authorities, which the Commission will contact to clarify the situation'.

In the light of this:

1. Has the Commission engaged with the Austrian (and/or other) authorities yet to determine whether Oberbank's decision to stop providing cash services is compatible with EU goals (proposed cash regulation ⁽²⁾), treaties and legislation?
2. If so, what were the exact results of this interaction? If not, why not, given the aforementioned reply from the Commissioner?

Submitted: 20.5.2026

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

In its reply to Written Question E-003543/2025 ⁽¹⁾, the Commission emphasised the need for 'sufficient and effective access to cash' which is central in the Commission's proposal on the legal tender of euro banknotes and coins ⁽²⁾ and which introduces specific obligations for Member States to monitor and report on cash access and acceptance levels, and to take appropriate remedial measures where necessary. The Commission is working with the co-legislators to reach a swift agreement on the proposal.

Pursuant to principle 8 of the Euro Legal Tender Expert Group (ELTEG III) final report of 6 July 2022 ⁽³⁾, policy measures should be taken at the appropriate level to ensure that euro cash availability and cash lodgements on bank accounts are guaranteed throughout the euro area as services of general interest and cash deposit facilities.

The Payment Accounts Directive (PAD) ⁽⁴⁾ requires credit institutions to offer basic banking services ⁽⁵⁾, as part of a payment account with basic features (PABF), including cash deposits and withdrawal, to the extent that they already offer those services to consumers holding payment accounts other than a PABF.

To ensure sufficient access for consumers to basic banking services, the PAD ⁽⁶⁾ requires Member States to ensure that all or a sufficient number of credit institutions offer PABFs.

The Commission is in contact with the relevant national authorities and, at present, the Commission does not have indications that there would not be a sufficient number of credit institutions offering PABFs and cash deposit and withdrawal services in the relevant region to meet the needs of the consumers.

¹ https://www.europarl.europa.eu/doceo/document/E-10-2025-003543_EN.html.

² Proposal for a regulation of the European Parliament and of the Council on the legal tender of euro banknotes and coins.

⁽¹⁾ https://www.europarl.europa.eu/doceo/document/E-10-2025-003543-ASW_EN.html.

⁽²⁾ COM/2023/364 final.

⁽³⁾ <https://ec.europa.eu/transparency/expert-groups-register/screen/expert-groups/consult?lang=en&groupId=3754&fromMembers=true&memberType=4&memberId=93719>.

⁽⁴⁾ 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, p. 214, ELI: <http://data.europa.eu/eli/dir/2014/92/oj>).

⁽⁵⁾ Basic banking services according to Article 17 of PAD include:

(a) services enabling all the operations required for the opening, operating and closing of a payment account;

(b) services enabling funds to be placed in a payment account;

(c) services enabling cash withdrawals within the Union from a payment account at the counter or at automated teller machines during or outside the credit institution's opening hours;

(d) execution of the following payment transactions within the Union: (i) direct debits; (ii) payment transactions through a payment card, including online payments; (iii) credit transfers, including standing orders, at, where available, terminals and counters and via the online facilities of the credit institution.

⁽⁶⁾ Article 16(1) of PAD.