

(English version)

**Question for written answer E-002119/26
to the Commission
Elena Kountoura (The Left)
(22 May 2026)**

Subject: Complaints by consumer associations against very large online platforms for systemic failure to tackle ad-driven financial scams

On 21 May 2026, the BEUC, together with 29 consumer associations from 27 Member States, including the Greek associations EKPIZO and KEPKA, submitted ⁽¹⁾ to the Commission and competent national Digital Services Coordinators formal complaints against very large online platforms, based on Article 53 of the DSA, after an evidence-gathering exercise ⁽²⁾, showing their apparent failure to prevent scam ads, deceptive products or prohibited services on their platforms ⁽³⁾.

According to the evidence gathered between December 2025 and March 2026, nearly 900 advertisements were in breach of EU law. Of these, the platforms only took down 27% of the ads and rejected or ignored 52% of the reports. It is claimed that hundreds of financial scams are still ongoing, creating a risk of further financial losses and harm to millions of European consumers ⁽⁴⁾.

Considering the upcoming Action Plan on Online Fraud ⁽⁵⁾, can the Commission answer the following:

1. What steps does it intend to take for an investigation to be conducted into the BEUC's complaints concerning the compliance of very large online platforms with the obligation to address systemic risks of financial fraud?
2. What specific enforcement measures does it plan to put in place against platforms that systematically fail to comply with this obligation?
3. Does it plan to propose tightening the current legislative framework with binding obligations and sanctions for online platforms, in order to prevent, detect more effectively and promptly remove fraudulent ads?

Submitted: 22.5.2026

**Answer given by Executive Vice-President Virkkunen on behalf of the European Commission
(8 July 2026)**

The Commission takes the concerns raised very seriously. Their findings will directly support the ongoing investigations, including the formal proceedings against Meta for suspected infringements of the Digital Services Act ⁽¹⁾ (DSA) linked to financial scam advertisements.

In September 2025, the Commission sent requests for information to the Apple App Store, Booking.com, Bing, Google Play and Google Search on how they identify and mitigate risks related to online scams and fraud.

The responses are being analysed to inform the Commission's next steps. In parallel, a dedicated workstream on online scams and fraud has been established under the European Board for Digital Services ⁽²⁾ to harmonise enforcement strategies on online fraud.

The Commission has already taken significant enforcement actions. In December 2025, it issued a non-compliance decision and imposed a fine on X for breaches of the DSA transparency obligations, directly relevant to fighting online scams.

The Commission also obtained commitments from TikTok and AliExpress regarding their repositories and users can hence expect to see the changes they committed to.

Overall, the Commission remains fully committed to ensure effective compliance with the DSA and will take decisive action to protect EU consumers from financial harm. The Commission actively monitors the implementation of the DSA and will consider additional measures if gaps are identified.

¹ https://www.beuc.eu/sites/default/files/publications/BEUC-X-2026-046_Consumer_Groups_file_DSA_complaints_financial_scams_Letter-EC.pdf.

² https://www.beuc.eu/sites/default/files/publications/BEUC-X-2026-043_Report_Sponsored_by_Scammers.pdf.

³ According to the DSA, online platforms are required to assess and mitigate risks arising from fraudulent content, including online scams. This includes, among other obligations, ensuring transparency about advertisements and advertisers, providing effective and user-friendly mechanisms for reporting scams, and taking immediate action to remove fraudsters from their services.

⁴ In this context, violations of Articles 16, 20, 23-25, 34-35 and 39 of the DSA are reported.

⁵ https://ec.europa.eu/info/law/better-regulation/have-your-say/initiatives/16313-Fighting-online-fraud-action-plan_en.

⁽¹⁾ Regulation (EU) 2022/2065 of the European Parliament and of the Council of 19 October 2022 on a Single Market For Digital Services and amending Directive 2000/31/EC (Digital Services Act).

⁽²⁾ <https://digital-strategy.ec.europa.eu/en/library/working-group-5-european-board-digital-services-consumers-and-online-marketplaces>.

The upcoming action plan against digital fraud will aim to improve cooperation between public authorities and private entities, while the Payment Services Regulation ⁽³⁾, once adopted by the co-legislators, will complement the DSA as regards financial services advertisements.

⁽³⁾ Proposal for a regulation of the European Parliament and of the Council on payment services in the internal market and amending regulation (Eu) No 1093/2010, COM(2023) 367 final.