

WRITTEN QUESTION E-1482/09
by Slavi Binev (NI)
to the Commission

Subject: Charges for payments through the Internet using credit or debit cards

Electronic payments through the Internet are one of the most developed businesses on the Net. Paying by credit or debit card is one of the most convenient ways to make purchases. When paying by credit card, the consumer should not be charged. The charges are covered by the trader and amount to a percentage of the transaction plus a fixed charge.

What will the Commission do to protect consumers who, when purchasing an air ticket on the Internet, are charged EUR 8-10 by low-cost carriers like Ryanair and Wizz Air for each e-ticket purchased? The charge imposed on the consumer is significantly higher than the real percentage of commission that the bank charges the trader.

Further, what will the Commission do to stop consumers being robbed when, on purchasing two air tickets on the Internet, they have to pay double the charge for paying by credit card, even though in reality only one payment is effected?