

**Question for written answer E-006393/2015  
to the Commission**

Rule 130

**Anneleen Van Bossuyt (ECR) and Sander Loones (ECR)**

Subject: Implementation and status of Directive (EU) No 260/2012, Article 9

According to Article 9 of Directive (EU) No 260/2012, a beneficiary who accepts a transfer or uses a direct debit to collect money from a payer with a payment account within the Union, may not specify in which Member State the payment account must be located.

By the existence of this Directive, it is no longer necessary for EU citizens to join a new bank in the country in which they decide to live, work or go on holiday (for part of the time).

1. What is the situation relating to the implementation of this Directive in the Member States? Can people with a second home pay for electricity, water and internet via their own bank?
2. In view of the European political basis for an internal market, governments should be the first to observe Article 9. Can people in the Member States pay residential tax and tax on property income from a foreign account?
3. Has the Commission, if necessary, already taken steps to enforce the implementation of this order, or is the Commission planning to do this?