

**Question for written answer E-001382/2016  
to the Commission**  
Rule 130  
**Cătălin Sorin Ivan (S&D)**

Subject: Regulation (EC) No 924/2009 on cross-border payments in the Community

Regulation (EC) No 924/2009 on cross-border payments in the Community eliminates the differences in charges for cross-border and national payments in euro. It applies to payments in euro in all EU Member States. The basic principle is that the charges for payment transactions offered by a payment service provider (e.g. your bank) have to be the same for a payment of the same value, regardless of whether the payment is national or cross-border.

The regulation applies to all electronically processed payments, including credit transfers, direct debits and cash withdrawals at cash dispensers (ATMs), payments by means of debit and credit cards, and money remittance.

What sanctions are imposed by the Commission on banks that charge additional costs for the operations mentioned above, disregarding Regulation (EC) No 924/2009 on cross-border payments in the Community?