

**Question for written answer P-005088/2018
to the Commission**
Rule 130
Sabine Verheyen (PPE)

Subject: IBAN discrimination

The SEPA Regulation (Regulation (EU) No 260/2012) is intended to harmonise payments within the European Economic Area and to make it so that they are processed using uniform payment methods – credit transfers and direct debit transactions. Nevertheless, problems remain in this field. Specifically, I was recently informed that when trying to sign up at a fitness studio in Spain, foreign IBANs were not accepted for direct debits. This is a clear violation of Article 9 of the Regulation.

1. How many instances of IBAN discrimination in the EU is the Commission aware of?
2. What actions are being taken by the Commission to remedy these violations, or to help the Member States to ensure that the SEPA Regulation is also being correctly applied by payees?