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WRITTEN DECLARATION

pursuant to Rule 123 of the Rules of Procedure
on free choice in means of payment

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Written declaration on free choice in means of payment

The European Parliament,

- having regard to the European Year for Combating Poverty and Social Exclusion and the European Platform against Poverty,
 - having regard to the European Commission Recommendation of 22 March 2010 on the scope and effects of legal tender of euro banknotes and coins,
 - having regard to Rule 123 of its Rules of Procedure,
- A. whereas 7% of adults in the EU-15 and 34% in the new Member States lack access to basic banking and financial services,
- B. whereas access to adequate means of payment is essential for citizens to live in dignity and play an active part in society,
- C. whereas cash is currently the only available means of payment that is both free for the user and universal, while most card-based and electronic means of payment are restrictive,
1. Calls on the Commission to:
- ensure that all EU citizens have the freedom to choose and access the means of payment best suited to their needs,
 - ensure that EU policy in financial services, financial education, single market, competition and social affairs reflect this basic right,
 - ensure that such policies do not discriminate against the use of any free and universal means of payment without addressing the needs of vulnerable groups in society,
 - monitor and encourage compliance with its Recommendation of 22 March 2010;
2. Instructs its President to forward this declaration, together with the names of the signatories, to the Council, the Commission and the governments and parliaments of the Member States.