

WRITTEN QUESTION E-0893/04
by Werner Langen (PPE-DE)
to the Commission

Subject: Costs of cross-border transfer payments

At the beginning of July 2003, Regulation (EC) No 2560/2001¹ of the European Parliament and of the Council on cross-border payments in euro entered into force, under which cross-border transfers within the euro zone must be treated in the same way as transfers within a Member State.

In a specific case where a transfer was made from the Stadtparkasse Köln to the Crédit Lyonnais, the receiving bank imposed a charge for the transfer even though the IBA number and BI code were stated. As this is a violation of Regulation (EC) No 2560/2001,

1. are banks - particularly receiving banks - permitted to impose transfer charges of their own despite the new regulation?
2. if not, can the amount be reclaimed?
3. what action can the Commission take to deal with such cases?

¹ OJ L 344, 28.12.2001, p. 13.