

WRITTEN QUESTION E-5304/07

by Renato Brunetta (PPE-DE), Marco Pannella (ALDE) and Marco Cappato (ALDE)
to the Commission

Subject: The use of credit cards as a form of guarantee

It is becoming increasingly common practice, especially for hotels, to ask customers for their credit card details as a guarantee when they check in, i.e. before they use the services provided.

A credit card is a means of payment and not a guarantee and as such makes it possible to settle payment immediately (it is equivalent to cash as soon as the provider of the service puts the credit card through the reader, even if the card holder does not sign). A credit card shows the holder's details, the card number and the expiry date, and the holder is supposed to sign in the space provided in order to complete a payment transaction.

In view of all this, can the Commission say whether:

- the improper use of this means of payment as a form of guarantee is lawful;
- whether to request and copy credit card details does not constitute an invasion of the personal sphere and hence a violation of the law on privacy?