

**Question for written answer E-001187/2011
to the Commission**

Rule 117

Elisabeth Köstinger (PPE), Ernst Strasser (PPE) and Hella Ranner (PPE)

Subject: Account-opening procedures and combating internet fraud

In the United Kingdom it is possible to open a bank account without supplying verifiable personal data. Indeed, a hotel address is often sufficient.

This is effectively an invitation to crime because it is also impossible to trace an individual who has opened an account.

The problem is illustrated by current cases of fraud in relation to the letting of rooms and apartments. Unsuspecting Europeans planning to stay for a relatively short time in another EU Member State are increasingly falling victim to internet fraud, and the number of people who have lost money in this way is growing daily.

The following example is just one among hundreds that are reported on various online forums.

A prospective tenant spots a 'to let' ad on the internet. The advertiser uses a false passport copy and a real address, coupled with detailed descriptions of the property – which are actually copied from other ads – to lull interested parties into a false sense of security. The would-be tenant is asked to transfer a month's or two months' rent to an account in the UK, on the assurance that the 'landlord' will then forward the key by post. But as soon as the cash transfer has been received, the account is closed and the 'landlord' vanishes.

1. Is the Commission aware of this type of fraud and, if so, what steps can be take to combat it at European level?
2. How, with a view to better consumer protection, does the Commission intend to prevent such cases in the future?
3. What is the Commission's view of initiatives to standardise account-opening procedures? Has any work begun on setting European minimum standards?