

**Question for written answer E-008348/2013  
to the Commission**  
Rule 117  
**Jean-Luc Bennahmias (ALDE)**

Subject: Rise in bank charges

The annual report of the 'Observatoire des tarifs bancaires' (French bank-fee monitoring authority), published on 4 July 2013, reported a rise in the cost of a number of bank services: card charges (particularly international ones) rose from 0.7 % to 1.7 % and the charges for ATM withdrawals from a bank other than the one at which the customer's account is held increased by 9.3 %. The number of banks charging their customers account management fees is also rising.

This is particularly a problem for European frequent travellers, who, in order to withdraw money in other Member States, even within the euro area, must persistently pay high withdrawal fees, which may vary considerably from one Member State to another.

Besides the problems of transparency posed by the uncertainty surrounding the charges incurred by cardholders travelling around the European Union, this situation is damaging to the internal market and the effective enjoyment of fundamental liberties.

At a time when the Commission is promoting European mobility and undertaking a review of the Payment Services Directive, it is essential to address the issue of bank charges and, in particular, the fees incurred in crossing borders within the EU. It is clear that in terms of bank charges, internal borders are as firmly in place as ever.

I therefore have three questions:

- Is the Commission aware of the annual report published by the 'Observatoire des tarifs bancaires'? How does it intend to address these issues?
- Will the revised Payment Services Directive include clauses aiming to limit rises in bank charges?
- Does the Commission plan to introduce controls, or even a ceiling, on bank charges?