

**Question for written answer E-004610/2014
to the Commission**
Rule 117
Elena Băsescu (PPE)

Subject: Interchange fees

The Regulation of the European Parliament and of the Council on interchange fees for card-based payment transactions aims, *inter alia*, at reducing interchange fees for retailers and at enhancing transparency as regards the fees charged by banks.

The negative reactions to this document from the banking sector have been numerous, with banks claiming huge losses or adverse effects on investments in payment technologies. In this context, banks may be tempted to compensate their losses by additional costs for other services.

Has the Commission conducted a study in this respect? What measures might be taken by the Commission or recommended to the Member States, in order to prevent banks from compensating their losses by higher costs in other service sectors, for example?