

EN  
E-000550/2016  
Answer given by Lord Hill  
on behalf of the Commission  
(6.4.2016)

Regulation (EU) 751/2015<sup>1</sup> introduces ceilings on interchange fees for card-based payment transactions with credit and debit cards. Interchange fees constitute the major part of the fees charged by banks (card acquirers) to merchants: other elements include acquirer fees, card scheme fees and, more generally, fees associated with maintaining an account with the bank. Those other fees are not regulated at EU level and are open to agreements between the merchants and their banks.

It is the responsibility and competence of national authorities to ensure the proper application of EU law and, if necessary, to intervene in these areas which are not subject to EU legislation. The Commission would refer the Honourable Member to its answer to written question E-015324/2015<sup>2</sup>. Consumer associations can of course refer cases of non-compliance to the relevant competent authorities. However, the charges at stake are those applied between the bank and the merchant and in most cases will not be apparent for individual consumers, which makes proper enforcement by national authorities all the more important.

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<sup>1</sup> Regulation (EU) 2015/751 of the European Parliament and of the Council of 29 April 2015 on interchange fees for card-based payment transactions. OJ L 123, 19.5.2015, p. 1–15

<sup>2</sup> <http://www.europarl.europa.eu/plenary/en/parliamentary-questions.html>