

**Question for written answer E-002755/2017
to the Commission**
Rule 130
Marc Tarabella (S&D)

Subject: SEPA Direct Debit

The SEPA Direct Debit (SEPA CORE) shall enable EU citizens to pay any bills with EU creditors from their national bank. This SDD benefits citizens who establish a secondary residence in a Member State. The aim of this mechanism is to simplify our citizens' paperwork, who should no longer need to open a bank account in a different country to pay gas, water, electricity, etc. bills. This would avoid discrimination between EU consumers.

However, many of our citizens find it extremely difficult to make the most of this system and are often asked to open a bank account in the Member State where they reside part time. This procedure, which is completely superfluous, incurs administrative fees and complications.

1. How much control does the Commission exert over banking institutions to ensure compliance with SDD?
2. What measures does the Commission intend to take to ensure effective implementation of SDD?
3. What changes can be made to make it easier for our citizens to use SDD, should they so wish?