## Question for written answer E-003236/2018 to the Commission Rule 130 Kathleen Van Brempt (S&D)

## Subject: Single Euro Payments Area

Thanks to the Single Euro Payments Area, when people use a debit card to make a payment in a shop or to withdraw cash from an ATM in a Member State other than their own which belongs to the euro area, it should not cost more than the same transaction in their own Member State. So if it is possible to make a withdrawal free of charge using a debit card in Belgium, it follows that no charge should be made for doing so elsewhere in the euro area either.

A number of members of the public have recently informed me that, despite this, some Spanish banks have recently started to charge a fee to people making debit-card withdrawals from their ATMs who are not their own customers.

1. Is the Commission aware of this practice, and does it also exist in other Member States?

2. Does the Commission consider this to be contrary to the Single Euro Payments Area, if not according to the letter of the law then at least according to its spirit?

3. Does the Commission intend to take action to eliminate this practice and to compensate the people who have been affected?