

Question for written answer E-000489/2022
to the Commission
Rule 138
Jordi Cañas (Renew)

Subject: Guaranteed face-to-face financial services for the elderly and people with disabilities in rural areas and areas suffering from population flight

The closure of bank branches and the removal of automatic teller machines (ATMs), which allow financial transactions to be carried out free of charge, is a general problem affecting all citizens, but it discriminates in particular against older people and persons with disabilities, severely limiting their autonomy and rights. This situation, aggravated by the technological divide and the problem of the exclusion of older people as a result of digitalisation, adds to the shortage of essential services in rural and sparsely populated areas, further contributing to the depopulation processes in many European countries, including Spain.

Therefore, and with the aim of guaranteeing the rights of all European citizens to have access to face-to-face banking services, regardless of their place of residence, status and age, and to curb depopulation due to the lack of essential basic services, I would like to ask the following questions:

1. Will the Commission review the European Accessibility Act to push for minimum standards of access to face-to-face banking services?
2. Will the Commission introduce in EU legislation a minimum quota for the availability of ATMs in terms of geographical proximity, ensuring free banking operations also for persons who are not customers of the banks that own the ATMs?