

**Question for written answer E-001440/2022**  
**to the Commission**  
Rule 138  
**Caroline Nagtegaal** (Renew)

Subject: Cost of withdrawing cash in the European Union

A number of banks in the EU levy a surcharge on holders of European bank accounts from other Member States to withdraw euros in cash from cash dispensers. This is becoming increasingly common, particularly among small banks in Spain, Germany, Portugal and Austria. In an internal market, banks should not be allowed to differentiate between customers from different Member States with regard to the costs of withdrawing cash.

1. Does the European Commission consider such surcharges to be in breach of European legislation and regulations?
2. If so, what action will the European Commission take to prevent banks from levying such surcharges? If not, does the European Commission consider it desirable for such surcharges to be levied?
3. What further action can the European Commission take to provide better guarantees for the internal market for payment transactions?