

**Question for written answer E-001048/2023  
to the Commission**  
Rule 138  
**Roman Haider (ID)**

Subject: Cash payment limit

There is talk of lowering the cash payment limit. Doing so could have an impact on financial privacy, the freedom to transact and access to banking services. Furthermore, digital payment methods pose a risk of cybercrime and fraud<sup>1</sup>.

1. What steps is the Commission taking to ensure that people without access to banking services are not discriminated against by the cash payment limit being lowered?
2. What will it do to avoid the risk of cybercrime and fraud linked to the cash payment limit being lowered?
3. How will it ensure that lowering the cash payment limit does not restrict citizens' financial privacy and that the confidentiality of financial transactions remains guaranteed?

Submitted: 28.3.2023

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<sup>1</sup> <https://www.faz.net/aktuell/wirtschaft/eu-parlament-will-bargeld-obergrenze-weiter-senken-18777887.html>