

**Question for written answer E-000876/2024
to the Commission**

Rule 138

Sunčana Glavak (PPE)

Subject: ATM charges

Article 52(3) of Directive (EU) 2015/2366 (Payment Services Directive) provides that a card-issuing payment service provider should inform its customers of 'all charges payable by the payment service user to the payment service provider [...] and, where applicable, the breakdown of the amounts of such charges'. In the case of cash withdrawals, this information should include, where relevant, in-network and out-of-network charges, as these may vary.

EU legislation therefore requires that consumers be informed of the potential additional costs they may incur when withdrawing cash from an ATM outside their network. This allows consumers to make an informed choice, but still leaves them in an unequal position, as charges vary from country to country. Charges include the costs charged by banks for the use of their ATMs by people who are not their customers.

Does the Commission intend to propose guidelines for standardised rules on charges, with a view to creating a level playing field with regard to ATM charges?

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