

Question for written answer P-000421/2018
to the Commission
Rule 130
Lucy Anderson (S&D)

Subject: Paying by credit or other payment cards

In the light of the recent transposition deadline for the revised Payment Services Directive 2015/2366/EU, consumers will generally no longer be subjected to surcharges when using their credit or other payment cards. However, a reported side effect of this measure, despite the introduction of a cap on interchange payments, is a move by retailers to more frequently impose minimum card payments or use other administration fee mechanisms or 'service charges' to reclaim costs from consumers regardless of which payment method they use.

1. What steps will the Commission take, such as through monitoring the effectiveness of enforcement of the new rules, to prevent card surcharges from nevertheless being passed on to the consumer directly or indirectly by retailers?
2. How will it particularly ensure the fair treatment of those who pay for goods and services by cash or over the telephone?
3. What preparations or research evidence, including through the consultation and involvement of relevant organisations and legal representatives protecting the interests of consumers, is the Commission considering commissioning or undertaking in order to properly inform the review report required under Article 108 of the revised Payment Services Directive?