

WRITTEN QUESTION E-3486/03
by Karl von Wogau (PPE-DE)
to the Commission

Subject: Charges for bank transfers within the eurozone

Is the Commission aware that Regulation (EC) No 2560/2001¹ on cross-border payments in euro is still not consistently applied in Spain? What steps does the Commission intend to take in this connection? How can members of the public obtain refunds of any charges made?

The incident which gave rise to the question was a transfer of EUR 10.00 which a member of the public made from his account with a local savings bank in Germany to a Spanish account which he had opened with the Caja de Ahorros del Mediterráneo. Only EUR 3.99 were credited to his Spanish account, although the money was transferred after 1 July 2003. Upon enquiry, the Spanish bank told him that a charge of 0.2 % is generally made on transfers from foreign banks, with a minimum charge of EUR 6.01, and that the charges are made by the Bank of Spain directly. Staff at his Spanish bank were not aware of Regulation (EC) No 2560/2001 on cross-border payments.

¹ OJ L 344, 28.12.2001, p. 13.