

**Question for written answer E-003498/2020
to the Commission**

Rule 138

Roberta Metsola (PPE)

Subject: Charges to consumers for different methods of payment

Consumers continue to face discriminatory charges when choosing to settle bills with service providers by credit card rather than by setting up a direct debit system between their bank account and that of the service provider. The Payment Services Directive (Directive (EU) 2015/2366) does not stipulate whether a company is acting within its rights when it includes additional charges for card payments, presumably to cover third-party service provider fees. .

1. Are service providers acting within EU rules when adding charges in this manner?
2. Can the Commission provide clarity about discriminatory practices based on choice of payment?