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EU payment service rules

Scrapping payment card surcharges a major boost for consumers

The European Parliament today voted to adopt new EU legislation on payment services within the EU. The new rules include provisions scrapping surcharges on credit and debit cards, which should come into force within two years. Commenting after the vote, Green finance spokesperson **Eva Joly** said:

"These new rules will be a major boost for consumers across Europe. Ending the payment card surcharges, which are regularly applied for online purchases, will prevent consumers being penalised for using their cards online, which will in turn be good for their bank balances.

"The new rules bring a number of other benefits for consumers. The right to refund for direct debit transactions is established, while consumers' liability for unauthorised payments is reduced. Data protection provisions for payment services are also strengthened. In general, the new rules will reduce charges and encourage innovative payment methods, which facilitate the lives of consumers.

"The only downside is the insistence by EU governments on including a number of exemptions that will limit the application of the new rules in the telecommunications sector."

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Responsible MEPs



Eva Joly

Member

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