



For the Europe-wide protection of cash

www.Bargelderhalt.eu



Hansjörg Stützle · Krummes Land 11 · D-88690 Uhldingen-Mühlhofen

{Member of the ECON committee}

Parlement européen

60, rue Wiertz / Wiertzstraat 60

B-1047 Bruxelles/Brussel

Hansjörg Stützle

Krummes Land 11

D-88690 Uhldingen-Mühlhofen

Tel.: (+49) 07556 / 920 215

Email: info@bargelderhalt.eu

Uhldingen-Mühlhofen, 6 November 2025

Trust as the foundation of currency – protection of cash as a prerequisite

Dear {Mr/Ms},

Trust is the single most important currency we have in our society. For the "digital euro" project to succeed, public trust in the project must be developed purposefully and with a view to the long term.

Trust can only be built on a credible foundation. This means that cash – the only established, proven and crisis-proof means of payment to date – must be protected by clear, unambiguous laws. This is vital for preserving citizens' confidence that they will continue to be able to use cash without restriction in future. The vast majority of people in Europe want to continue into the future to be able to pay with cash. No other means of payment enjoys such a high level of trust across all countries as our common physical currency.

However, the cash infrastructure is eroding. Cash machines and bank branches are disappearing. In the Netherlands, 21 per cent of pharmacies and 38 per cent of cinemas already refuse cash.¹ We are alarmed at the prospect that our children and grandchildren might no longer be able to learn how to handle money responsibly in future. Instead, they will end up in debt from an early age because they only pay by swiping their smartphones. As members of a free society, we need to realize that we are worthy of a means payment that enables everyone to meet their daily needs independently of banks and digital systems.

Credibility does not come from well-intentioned words, but from specific, legally effective guarantees. The report by Fernando Navarrete Rojas of 28 October 2025 contains major gaps.² As a result, the EU Cash Regulation would continue to fail to meet the required reliability – and this in times of crisis, when common bonds such as a shared physical currency are indispensable.

As the initiator of the petition for the universal acceptance and availability of cash in Europe (www.Bargelderhalt.eu), I speak for a quarter of a million people. They have all already supported the cause with their signatures. On behalf of millions of other citizens who have not yet taken action, I urge you to

- watch our video message at www.Bargelderhalt.info/video-en (the QR code on the right will take you there directly)
- and carefully review the attached technical papers.



As a Member of the European Parliament, you represent the interests of the citizens of Europe. I therefore ask you, {Mr/Ms X}, to revise the proposed regulation in such a way that any possibility of a creeping displacement of cash – be it through the disappearance of cash machines and bank branches, fees for cash withdrawals or the rejection of cash in ever new areas – is ruled out. Please let me know by 30 November

- which of our 13 proposed improvements you will take up and submit and support as amendments.

The current draft legislation from the European Commission favours the digital euro over cash in terms of protecting its acceptance and availability. If you wish to leave it at that, I would ask you to explain why our proposals have not convinced you and why you do not wish to grant the privileges given to the digital euro to cash as well.

With best regards

Hansjörg Stützle

Enclosures

- Thirteen points for improving the EU Cash Regulation
- Cash on an unequal footing with the digital euro

References

1. Figures from the Dutch central bank DNB, published on 12 May 2025, <https://www.dnb.nl/algemeen-nieuws/nieuws-2025/iets-minder-winkels-accepteren-cash/>.
2. See report by Fernando Navarrete Rojas on procedure 2023/0208(COD), 28 October 2025, https://www.europarl.europa.eu/doceo/document/ECON-PR-778137_EN.pdf. The amendments proposed by colleagues from the last legislative period can be found at https://www.europarl.europa.eu/doceo/document/ECON-PR-758001_EN.pdf and https://www.europarl.europa.eu/doceo/document/ECON-AM-758713_EN.pdf.