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Aurore Lalucq
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Uhldingen-Mühlhofen, 23 February 2026

Date for petition handover

Dear Ms Lalucq,

I am writing to you in your capacity as Chair of the ECON Committee on behalf of 320,000 signatories of the Cash Petition (www.bargelderhalt.eu), of which I am the initiator. The petition is addressed to the European Parliament, and we would like to submit it to the Monetary Affairs Committee.

We are concerned about the future of cash. The network of cash machines and bank branches is eroding. In many places, banknotes and coins are already being rejected. Cash as a payment system runs counter to the interests of the financial sector. Financial institutions are promoting their digital payment solutions with almost unlimited advertising budgets.

We are also concerned because the European Commission has sent out a fatal signal with its digital euro package. If enacted in its present form, the package would give cash significantly weaker legal protection than the digital euro. However, cash needs at least as firm a foundation as the digital euro if it is to hold its own against electronic payment systems. The Commission is fuelling the impression that it is far more interested in digital payments than in cash. In the following I list the most important differences between the draft regulations for cash and the digital euro:

- Indication of refusal to accept legal tender with a sign on the shop door would only be clearly prohibited in the case of the digital euro.
- Obligatory acceptance by public authorities and state-owned enterprises, as advocated by the ECB, would in practice not be guaranteed for cash, because the regulation does not prohibit the state from making exceptions in this area.

- Banks would be required to enable private customers to use the digital euro free of charge while at the same time being allowed to retain fees for cash withdrawals.

- The regulations would limit bank fees chargeable to merchants for digital euro payments while providing no such limits for cash deposits and withdrawals, despite the fact that merchants have already for years been burdened with high coin fees. This derives from an EU-wide obligation on banks to authenticate merchants' coin deposits which has been in force since 2015 and even requires lowly one-cent coins to be painstakingly checked for genuinity.

- Banks would have to give their customers access to the digital euro, but would be under no obligation to participate in the operation of the cash infrastructure. The digital euro would be accessible from anywhere. The cash regulation lacks clear requirements for the access network for cash.

We welcome the intentions pursued with most of the ECON Committee's amendments to the Cash Regulation. We recognise that the EU Council of Ministers wants to oblige retailers to accept cash. However, the rejection of cash by local and long-distance public transport operators, for example, is already firmly established as an exception in the Council's draft. This would open the door to discrimination and violations of fundamental rights.

There is great concern among the population, and I ask you to give me, as the initiator of the cash petition, the opportunity to present the petition to the ECON Committee and hand over to you the 320,000 signatures.

I would be grateful if you could suggest a date.

Kind regards from southern Germany

Hansjörg Stützle