

Jean-Claude TRICHET  
*President*

Mr Jim Higgins  
Member of the European Parliament  
European Parliament  
Rue Wiertz  
B-1047 Brussels

Frankfurt, 15 October 2009  
L/JCT/09/1516

**Your question concerning consumer protection and banking practices in Spain**

Dear Mr Higgins,

Thank you very much for your question related to consumer protection and banking practices, which was communicated to me through a letter by the ECON Chairwoman, Mrs Sharon Bowles, of 30 September 2009.

Appropriate banking practices throughout the euro area and the European Union and an adequate protection of consumers are undoubtedly of particular relevance for the proper functioning of the European Single Market in financial services and, as such, also of interest to the ECB.

However, the specific matter you describe does not fall into the remit assigned to the ECB by the Treaty establishing the European Community. The relevant Service of the national central bank of Spain (Banco de España, Servicio de Reclamaciones, Calle Alcalá, 48 - 28014 Madrid) may be of more assistance in this matter. Notary issues are handled by the Justice Ministry of Spain (Ministerio de Justicia, Dirección General de los Registros y del Notariado, Calle San Bernardo, 45 - 28071 Madrid).

I hope that these indications are of assistance in relation to your request.

Yours sincerely,

[signed]