



EUROPEAN COMMISSION
DIRECTORATE-GENERAL FOR FINANCIAL STABILITY, FINANCIAL SERVICES AND CAPITAL
MARKETS UNION

General Affairs

Policy planning and implementation, inter-institutional relations

Brussels

Mr Maximilian HENNING
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Subject: Your application for access to documents - EASE 2023/5394

Dear Mr Henning,

We refer to your request for access to European Commission documents registered on 19 September 2023 under the above-mentioned reference number.

You requested access to: *“All minutes, agendas, summaries, notes or memos issued before or after; documents prepared for, issued in preparation for, or exchanged during; as well as all correspondence including attachments by either of the meeting parties related to:*

- *the 22.06.2023 meeting between ITCARD S.A. as well as other companies and Commissioner McGuinness.*
- *the 14.09.2023 meeting between Revolut Ltd and Cabinet members of Commissioner McGuinness.*
- *the 14.09.2023 meeting between Crédit Agricole S.A. and Cabinet members of Commissioner McGuinness.*
- *the 14.09.2023 meeting between Société Générale and Cabinet members of Commissioner McGuinness.*
- *the 18.09.2023 meeting between The European Digital Payments Industry Alliance and Cabinet members of Commissioner McGuinness.*

We have identified the following documents that fall in the scope of your request:

- 1) ARES(2023)5056040 - meeting request;
- 2) ARES(2023)7020534 - minutes;
- 3) ARES(2023)5055762 - follow up;
- 4) ARES(2023)5055762 - follow up – annex;

- 5) ARES(2023)6309142 - meeting request;
- 6) ARES(2023)6308853 - minutes;
- 7) ARES(2023)5921139 - meeting request;
- 8) ARES(2023)6305738 - minutes;
- 9) ARES(2023)5906128 - meeting request;
- 10) ARES(2023)6307370 - minutes;
- 11) ARES(2023)4850643 - meeting request;
- 12) ARES(2023)6310804 – minutes.

Documents number 1, 3, 4, 5, 7 and 9 originate from third parties. The originators of the documents have been consulted in accordance with Article 4(4) of Regulation 1049/2001 with a view to assessing whether an exception provided for in Article 4 of that Regulation is applicable. The originators do not object to disclose the documents with redaction of personal data and any other information that can allow the identification of data subjects.

Please note that the minutes attached as documents number 2, 6, 8, 10 and 12 were drawn up for internal use under the responsibility of the relevant staff member. They solely reflect the authors' interpretation of the interventions made and do not set out any official position of the third party to which the documents refer, which were not consulted on their content. The documents do not reflect the position of the Commission and cannot be quoted as such.

We would like to inform you that according to Article 4(1)(b) of Regulation (EC) No 1049/2001, personal data have been redacted in all documents.

Article 9(1)(b) of the Regulation (EU) 2018/1725 on the protection of natural persons with regard to the processing of personal data does not allow the transmission of these personal data, except if you prove that it is necessary to have the data transmitted to you for a specific purpose in the public interest and where there is no reason to assume that the legitimate interests of the data subject might be prejudiced. In your request, you have neither expressed any particular interest to have access to these personal data nor put forward any arguments to establish the necessity to have the data transmitted for a specific purpose in the public interest.

In case you would disagree with this position, you are entitled, in accordance with Article 7(2) of Regulation (EC) No 1049/2001, to submit a confirmatory application requesting the Commission to review this position.

Such a confirmatory application should be addressed to the Secretariat-General of the Commission within 15 working days upon receipt of this letter. You can submit it in one of the following ways:

by asking for a review via your portal account ⁽¹⁾ (available only for initial requests submitted via the portal account),

or by mail:

European Commission

Secretariat-General

Transparency, Document Management & Access to Documents (SG.C.1) BERL 7/076

B-1049 Bruxelles

⁽¹⁾ <https://www.ec.europa.eu/transparency/documents-request>

or by e-mail to: sg-acc-doc@ec.europa.eu

Yours sincerely,

e-signed
Head of Unit

Attachments:

List of identified documents:

- 1) ARES(2023)5056040 - meeting request;
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