



C/2025/2181

22.4.2025

**Request for a preliminary ruling from the College van Beroep voor het bedrijfsleven (Netherlands)
lodged on 28 January 2025 – Betaal Garant Nederland CV v De Nederlandsche Bank NV; other party:
Vereniging Eigen Huis**

(Case C-51/25, Betaal Garant Nederland)

(C/2025/2181)

Language of the case: Dutch

Referring court

College van Beroep voor het bedrijfsleven

Parties to the main proceedings

Applicant: Betaal Garant Nederland CV

Defendant: De Nederlandsche Bank NV

Other party: Vereniging Eigen Huis

Question referred

Must Article 4(3) of Directive 2015/2366 ⁽¹⁾ of the European Parliament and of the Council of 25 November 2015 on payment services in the internal market, amending Directives 2002/65/EC, 2009/110/EC and 2013/36/EU and Regulation (EU) No 1093/2010, and repealing Directive 2007/64/EC, read in conjunction with point 3(c) of Annex I of that directive, be interpreted as meaning that a service entailing the receipt and forwarding of funds provided by an entity as an intermediary, constitutes a payment service – and, more specifically, the execution of transfers within the meaning of that Directive – if, in the context of a contract with a client and a contractor, that entity receives the client's funds on its payment account and, after the client has given its consent, transfers those funds from that payment account to the contractor?

⁽¹⁾ OJ 2015 L 337, p. 35.