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EU Commission Seeks Feedback on Savings and Investments Union

The Authority would like to draw your attention that the European Commission has launched a call for evidence to collect input on its overall approach to the Savings and Investments Union (SIU). The purpose is to gather views, facts and evidence from consumers and stakeholders on progress made on the Capital Markets Union, as well as identifying significant challenges that the Savings and Investments Union should address.

This initiative by the European Commission will build upon the completion of two action plans on Capital Markets Union and progress on the Banking Union. The SIU is a key initiative to strengthen EU prosperity and competitiveness. It aims at developing a strategy for supporting household wealth creation by increasing the returns on savings of EU citizens (in a risk appropriate manner), while widening the financing opportunities for businesses. It encompasses capital markets and the banking sector, as well as retail investment, and is considered a crucial enabler of competitiveness in the EU [Competitiveness Compass](#). It aims to unlock funds to boost the EU's sustainable competitiveness, support innovation, drive the clean transition and promote digital and tech diffusion. It will focus on increasing returns on savings for EU citizens and financing opportunities for businesses.

To achieve this, the Commission plans to present a comprehensive strategy on the SIU, aiming to ensure that all Member States and stakeholders benefit from strong, integrated financial markets, together with well-developed domestic markets.

The Commission invites all stakeholders, including civil society, consumers, social partners, businesses and Member State authorities, to submit their views on the [Have your Say Portal](#). The call for evidence will be open till 3 March 2025. The contributions will be taken into account when drafting the Communication on the SIU, expected in the first quarter of 2025.

The Authority encourages all interested parties to maximize this opportunity and participate in the consultation process.