

Note of meeting with **Dr Syed Kamall**, MEP, 9 April 2014, European Parliament, Brussels

The European Union staff and institutions largely pay lip service to subsidiarity. In practice, the drive towards harmonisation largely trumps subsidiarity.

An example of this was the proposed EU legislation on bank accounts, which aimed, among other things, to introduce EU-wide legislation on making bank accounts accessible to all. Dr Kamall argued that rather than having EU legislation, the EU should recognise that the UK already has sufficient self-regulation in this area. A better way forward would be for a system of mutual recognition of each member states' regulations.

The bank account example is an example of EU institutions inappropriately pushing through proposals under the banner of single market harmonisation, contrary to the spirit of subsidiarity. When challenged, the European Commission is often too quick to brush off objections.