FEDESSA

EU Political Monitoring Report

October 2026

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Editorial review	FEDESSA relevance assessment; selected factual updates checked on 4 November 2026

How to read this report

Each policy item ends with a FEDESSA assessment of its relevance for self-storage operators:

✦ **HIGHLY RELEVANT** — likely to have a direct impact on self-storage operators.

✦ **RELEVANT** — may affect operators indirectly or depending on the final rules.

✦ **NOT RELEVANT** — for information only; no expected impact on self storage.

1. POLICY DEVELOPMENTS

Sustainable Construction

EP debates priorities for the forthcoming Circular Economy Act

- On 21 October, the European Parliament held a plenary debate on the forthcoming Circular Economy Act (CEA), with the Council and Commission outlining their priorities for strengthening EU competitiveness, strategic autonomy and affordability through greater circularity.
- Commissioner Wopke Hoekstra stressed the need to reduce dependence on imported raw materials and strengthen the Single Market for secondary raw materials. He indicated that the Act would focus on regulatory simplification, harmonisation of extended producer responsibility (EPR) schemes, common end-of-waste criteria, digitalisation and enforcement, stronger demand for recycled materials and improved recovery of strategic resources, particularly from electrical and electronic waste. He added that the Act would complement existing ecodesign and construction product legislation, alongside investment tools and incentives.
- The Irish Presidency similarly prioritised addressing fragmented EPR requirements, stimulating demand for recycled materials, reducing administrative burdens for SMEs and strengthening controls on third-country materials.
- Across political groups, MEPs broadly supported strengthening European recycling industries and reducing raw-material dependencies, although differences emerged over the level of regulatory harmonisation and binding requirements. The EPP, ECR and PfE emphasised simplification, economic viability, affordable energy and protection against unfair competition, while S&D called for stronger demand-side measures, producer responsibility and investment in recycling technologies. Several MEPs also advocated a digital one-stop shop for EPR registration to reduce fragmentation and facilitate cross-border activities. Renew stressed the importance of preserving effective national systems, while Greens/EFA and The Left advocated greater emphasis on waste prevention, ecodesign, reuse, repair, resource efficiency and stronger producer responsibility, including measures to reduce overall material consumption.

> ✦ **RELEVANT** — **Relevance for self-storage operators:** *The Act concerns circularity, waste and extended producer responsibility (EPR). It may affect operators that sell packaging materials and the handling of abandoned goods, depending on the final measures and national rules. The link to storage demand is indirect.*

Fire Safety

Helio did not provide an October update. For the status of construction-product fire-resistance classes, see the legislation tracker below.

Data Protection & Identity

Council agrees position on Digital Omnibus

- The Council has adopted its negotiating position on the Digital Omnibus (Omnibus VII) proposal covering data protection, privacy, data legislation and cybersecurity reporting. The Irish Presidency welcomed the agreement as a step toward reducing administrative burdens and compliance costs while maintaining strong protections for personal data and fundamental rights.
- On the GDPR, the Council maintains the existing definition of personal data while clarifying pseudonymisation, simplifying certain compliance obligations and introducing safeguards for processing sensitive data in biometric

verification and AI systems. It also supports extending personal data breach notification deadlines, harmonising high-risk processing assessments and facilitating scientific research.

- On e-privacy, the mandate would reduce cookie banners by expanding the circumstances in which consent is not required, including certain audience measurement and security purposes.
- The Council also proposes consolidating EU data rules, strengthening trade secret protections and allowing higher public-sector data reuse fees for very large companies and gatekeepers.
- For cybersecurity and data incident reporting, it replaces the Commission's proposed single EU-level reporting entry point with national entry points in each Member State, complemented by an EU information point and harmonised notification provisions.
- Negotiations with the European Parliament will begin once the latter adopts its own position, currently expected for Q1 2027, with both institutions aiming for a swift agreement.

> ✦ **HIGHLY RELEVANT** — **Relevance for self-storage operators:** *Proposed changes to GDPR and cookie rules may affect customer data, online bookings, access control and CCTV. This is the Council's negotiating position, not a final law; the final scope, obligations and timing remain to be agreed.*

Commission brings banks and online platforms together in the fight against online scams

- The European Commission is consulting stakeholders on developing a voluntary Code of Conduct on online fraud and scams under the Digital Services Act (DSA).
- On **23 October**, DG CONNECT, together with DG FISMA, held a roundtable with the banking and payments sector, and on **26 October**, DG CONNECT hosted an additional stakeholders' workshop.
- The discussions explored how online platforms, the banking sector, and other actors could work together under a potential **code of conduct** to strengthen user protection.
- These discussions focused on exchanging signals about scam content between banks and online platforms, building on the forthcoming **Payment Services Regulation** (PSR) and the **verification of advertisers**, particularly in financial services.
- On the Commission's next steps to fight fraud, it will also meet providers of very large online platforms and very large online search engines in early November.

> ✦ **NOT RELEVANT** — **Relevance for self-storage operators:** *For information only. Fake advertisements and scams can affect operators and customers, but the initiative is a voluntary code for online platforms and banks and creates no obligation for storage operators.*

ITRE reports progress on European Business Wallet trilogue

- At an extraordinary ITRE Committee meeting, rapporteur Eero Heinäluoma said the first trilogue on the European Business Wallets on 14 October delivered progress on three key Parliament priorities, including support for smaller municipalities and local authorities.
- Negotiations are continuing at technical level, with the co-legislators aiming to reach an agreement by the end of 2026.
- The final trilogue is scheduled for 10 December 2026, while Heinäluoma stressed the importance of ensuring the wallets are successfully adopted by businesses, particularly SMEs.

> ✦ **NOT RELEVANT** — **Relevance for self-storage operators:** *A voluntary digital wallet for sharing company credentials with public authorities. At most a small administrative benefit for cross-border operators; no direct impact on self storage.*

S&D presents priorities around the Digital Fairness Act

- The Socialists and Democrats in the European Parliament have published a position paper, titled "The Digital Fairness Act: a necessary step towards protecting consumers online", summarising the group's key suggestions on the upcoming proposal.
- The S&D proposals include banning dark patterns such as subscription traps or long click paths; prohibiting dynamic and personalised pricing in transport and live, cultural and sporting events; and holding influencers accountable for promoting illegal or fraudulent content, alongside stronger accountability for agencies and brands.
- The S&D has also called for stricter rules to protect consumers against online financial and commercial fraud and fake advertisements and give the European Commission centralised investigative and enforcement powers across the EU in cases of widespread infringement of EU consumer legislation.
- On **11 November**, the European Commission is expected to present a Consumer Package, including the Digital Fairness Act and a review of the Consumer Protection Cooperation Regulation.

> ✦ **RELEVANT** — **Relevance for self-storage operators:** *The proposals on subscription traps and cancellation could affect online booking and contract terms, as storage contracts are usually rolling monthly agreements. The pricing restrictions proposed by S&D do not cover self storage. These are political-group proposals; the Commission proposal is expected on 11 November 2026.*

Anti-Money Laundering & Payments

Council position and next steps on the EU Payment Services Package (PSD3/PSR)

- On 21 October 2026, the Council of the EU published its draft first-reading positions on the Third Payment Services Directive (PSD3) and Payment Services Regulation (PSR), marking another step towards the final adoption of the EU Payment Services Package.
- Following a provisional political agreement reached between the co-legislators in November 2025, COREPER endorsed the compromise texts on 22 April 2026, followed by the European Parliament's ECON Committee on 5 May.
- The Council's position on PSD3 focuses on modernising authorisation and supervision requirements, integrating electronic-money institutions into a unified regulatory framework, strengthening safeguards for customer funds and facilitating access to cash.
- Meanwhile, the PSR introduces stronger fraud prevention measures, enhanced reimbursement obligations for payment service providers, greater accountability for online platforms hosting fraudulent advertisements and improved access to payment account data for open banking providers.
- On 29 October 2026, the Council adopted its first-reading positions on both PSD3 and PSR. The European Parliament's second reading and the remaining formal steps are still required; these texts are not yet final law. Council: PSD3 | PSR
- The European Parliament's second-reading approval in plenary is indicatively scheduled for 14 December 2026. Formal adoption and publication in the EU Official Journal would follow. PSD3 and PSR would generally apply 21 months after entry into force, with certain PSR provisions applying after 27 months.

> ✦ **RELEVANT** — **Relevance for self-storage operators:** *Changes to payment-service rules may affect fraud protection and payment-provider arrangements for online and recurring payments. The obligations primarily concern payment service providers; the package remains subject to final adoption.*

CJEU decision on PSP refunds for unauthorised payment transactions

- On 15 October 2026, the Court of Justice clarified the immediate-refund obligation for unauthorised payment transactions (Case C-70/25). Court press release

- A payment service provider cannot refuse immediate reimbursement solely because it considers the payer grossly negligent. The Court notes an exception where the provider reasonably suspects fraud by the payer and reports the grounds to the competent authority. The provider may subsequently seek recovery if it establishes intentional or grossly negligent failure by the payer.
- The ruling guides national courts in comparable cases concerning unauthorised payment transactions.

✦ NOT RELEVANT — **Relevance for self-storage operators:** *The ruling concerns the refund duty of payment service providers towards their own customers. It creates no new obligation for storage operators.*

2. EVENTS

Date	Event	Location	Link
5 November	How can the Industrial Accelerator Act scale up the market for low-carbon construction products?	Online	Event and registration

3. LEGISLATION TRACKER

Title	Reference	Latest development
Payment services in the internal market (PSR)	2023/0210	The Council adopted its first-reading position on 29 October 2026. Parliament's second reading and the remaining formal steps must follow. The proposed rules are not yet final law. Council
Payment services and electronic money services in the Internal Market (PSD3)	2023/0209	The Council adopted its first-reading position on 29 October 2026. Parliament's second reading and the remaining formal steps must follow. The proposed rules are not yet final law. Council
Establishing the digital euro	2023/0212	Interinstitutional negotiations are ongoing. The fifth political trilogue took place on 20 October 2026; a further trilogue was scheduled for 5 November. Any agreement requires formal approval. The ECB plans a pilot from the second half of 2027; issuance remains subject to legislation and an ECB decision. Trilogue update
Provision of digital euro services by payment services providers incorporated in Member States whose currency is not the euro	2023/0211	Interinstitutional negotiations are ongoing. The fifth political trilogue took place on 20 October 2026; a further trilogue was scheduled for 5 November. Any agreement requires formal approval. The ECB plans a pilot from the second half of 2027; issuance remains subject to legislation and an ECB decision. Trilogue update
Digital Omnibus	2025/0360	The file is expected to return to the Telecommunications Council in December 2026. Co-responsible EP Committees are working through the amendments with a vote expected in Q1 2027.
European Business Wallet	2025/0358	The Council adopted its general approach at the Telecommunications Council on 9 June 2026, following work in the Working Party on Telecommunications and Information Society. The file is expected to return for discussion at the Telecommunications Council on 1 December 2026.

Title	Reference	Latest development
Digitalisation and alignment of common specifications (Directive)	2025/0133	On 14 July, the Parliament's IMCO Committee endorsed the provisional agreement resulting from the interinstitutional negotiations. The agreed text now needs to be formally adopted by both the European Parliament and the Council before publication in the Official Journal.
Digitalisation and alignment of common specifications (Regulation)	2025/0134	On 14 July, the Parliament's IMCO Committee endorsed the provisional agreement resulting from the interinstitutional negotiations. The agreed text now needs to be formally adopted by both the European Parliament and the Council before publication in the Official Journal.
Digital Fairness Act		The proposal is expected on 11 November 2026.
E-invoicing in public procurement		The Commission consulted on revising the eInvoicing Directive for public procurement from 18 March to 10 June 2026. A proposal is under preparation. This is separate from the VAT in the Digital Age reforms. Commission
Construction products – resistance-to-fire performance classes		Commission Delegated Regulation (EU) 2026/557 was published on 3 June 2026 and entered into force on 23 June 2026. It sets harmonised performance classes for the resistance to fire of construction products; it does not itself set site-specific fire-safety requirements. Official Journal
Revision of the Consumer Protection Cooperation Regulation		The proposal has not yet been adopted by the Commission. The revision was confirmed in the 2030 Consumer Agenda as part of its priority on effective enforcement and redress. Preparatory work is ongoing within the Commission services ahead of a legislative proposal, which is currently expected in the fourth quarter of 2026.
Construction Services Act		A proposal remains in preparation. The Commission's consultation ran from 13 January to 1 May 2026, and adoption is planned for the first quarter of 2027. The timetable remains indicative. Commission