

Regulation (EU) No 260/2012 of the European Parliament and of the Council of 14 March 2012 establishing technical and business requirements for credit transfers and direct debits in euro and amending Regulation (EC) No 924/2009 (Text with EEA relevance)

Article 1	Subject matter and scope
Article 2	Definitions
Article 3	Reachability
Article 4	Interoperability
Article 5	Requirements for credit transfer and direct debit transactions
Article 6	End-dates
Article 7	Validity of mandates and right to a refund
Article 8	Interchange fees for direct debit transactions
Article 9	Payment accessibility
Article 10	Competent authorities
Article 11	Penalties
Article 12	Out-of-court complaint and redress procedures
Article 13	Delegation of power
Article 14	Exercise of the delegation
Article 15	Review
Article 16	Transitional provisions
Article 17	Amendments to Regulation (EC) No 924/2009
Article 18	Entry into force
	Signature

ANNEX

TECHNICAL REQUIREMENTS (ARTICLE 5)

- (1) In addition to the essential requirements set out in Article...
- (2) In addition to the requirements referred to in point (1),...
- (3) In addition to the requirements referred to in point (1),...

Changes to legislation: There are outstanding changes not yet made to Regulation (EU) No 260/2012 of the European Parliament and of the Council. Any changes that have already been made to the legislation appear in the content and are referenced with annotations. (See end of Document for details) [View outstanding changes](#)

- (1) [OJ C 155, 25.5.2011, p. 1.](#)
- (2) [OJ C 218, 23.7.2011, p. 74.](#)
- (3) Position of the European Parliament of 14 February 2012 (not yet published in the Official Journal) and Council decision of 28 February 2012.
- (4) [OJ C 87 E, 1.4.2010, p. 166.](#)
- (5) [OJ C 349 E, 22.12.2010, p. 43.](#)
- (6) [OJ L 319, 5.12.2007, p. 1.](#)
- (7) [OJ L 266, 9.10.2009, p. 11.](#)
- (8) [OJ L 331, 15.12.2010, p. 12.](#)
- (9) [OJ L 281, 23.11.1995, p. 31.](#)
- (10) [OJ L 195, 27.7.2010, p. 5.](#)

Changes to legislation:

There are outstanding changes not yet made to Regulation (EU) No 260/2012 of the European Parliament and of the Council. Any changes that have already been made to the legislation appear in the content and are referenced with annotations.

[View outstanding changes](#)

Changes and effects yet to be applied to :

- Regulation amendment to earlier affecting provision S.I. 2018/1199, reg. 15 by [S.I. 2020/1301 reg. 3Sch. para. 5\(b\)](#)
- Regulation power to modify conferred by [2023 c. 29 s. 3 Sch. 1 Pt. 1](#)
- Regulation power to revoke conferred by [S.I. 2018/1199 reg. 15](#)
- Regulation revoked by [2023 c. 29 Sch. 1 Pt. 1](#)
- Art. 1(1) words substituted by [S.I. 2018/1199 reg. 5](#)
- Art. 3(1) word substituted by [S.I. 2018/1199 reg. 7\(2\)\(b\)](#)
- Art. 3(1) word substituted by [S.I. 2018/1199 reg. 7\(2\)\(d\)](#)
- Art. 3(1) words substituted by [S.I. 2018/1199 reg. 7\(2\)\(a\)](#)
- Art. 3(1) words substituted by [S.I. 2018/1199 reg. 7\(2\)\(c\)](#)
- Art. 3(2) word substituted by [S.I. 2018/1199 reg. 7\(3\)\(b\)](#)
- Art. 3(2) word substituted by [S.I. 2018/1199 reg. 7\(3\)\(d\)](#)
- Art. 3(2) words substituted by [S.I. 2018/1199 reg. 7\(3\)\(a\)](#)
- Art. 3(2) words substituted by [S.I. 2018/1199 reg. 7\(3\)\(c\)](#)
- Art. 4(1) word substituted by [S.I. 2018/1199 reg. 8\(2\)\(d\)](#)
- Art. 4(1) words substituted by [S.I. 2018/1199 reg. 8\(2\)\(a\)](#)
- Art. 4(2) words substituted by [S.I. 2018/1199 reg. 8\(3\)\(a\)](#)
- Art. 4(2) words substituted by [S.I. 2018/1199 reg. 8\(3\)\(b\)](#)
- Art. 4(2) words substituted by [S.I. 2018/1199 reg. 8\(3\)\(c\)](#)
- Art. 4(4)(5) omitted by [S.I. 2018/1199 reg. 8\(4\)](#)
- Art. 5(1) words substituted by [S.I. 2018/1199 reg. 9\(2\)\(a\)](#)
- Art. 5(1) words substituted by [S.I. 2018/1199 reg. 9\(2\)\(c\)](#)
- Art. 5(2) words substituted by [S.I. 2018/1199 reg. 9\(3\)\(a\)](#)
- Art. 5(2) words substituted by [S.I. 2018/1199 reg. 9\(3\)\(b\)](#)
- Art. 5(3) words substituted by [S.I. 2018/1199 reg. 9\(4\)\(a\)\(i\)](#)
- Art. 5(3) words substituted by [S.I. 2018/1199 reg. 9\(4\)\(a\)\(ii\)](#)
- Art. 5(3) words substituted by [S.I. 2018/1199 reg. 9\(4\)\(b\)](#)
- Art. 5(4) words omitted by [S.I. 2018/1199 reg. 9\(6\)](#)
- Art. 5(5) words omitted by [S.I. 2018/1199 reg. 9\(7\)](#)
- Art. 6 omitted by [S.I. 2018/1199 reg. 10](#)
- Art. 9(1) words substituted by [S.I. 2018/1199 reg. 11\(a\)](#)
- Art. 9(1) words substituted by [S.I. 2018/1199 reg. 11\(b\)](#)
- Art. 9(2) words substituted by [S.I. 2018/1199 reg. 11\(a\)](#)
- Art. 9(2) words substituted by [S.I. 2018/1199 reg. 11\(b\)](#)
- Art. 10 omitted by [S.I. 2018/1199 reg. 12\(a\)](#)
- Art. 11 omitted by [S.I. 2018/1199 reg. 12\(b\)](#)
- Art. 12 omitted by [S.I. 2018/1199 reg. 12\(c\)](#)
- Art. 13 substituted by [S.I. 2018/1199 reg. 13\(1\)](#)
- Art. 14 omitted by [S.I. 2018/1199 reg. 13\(2\)](#)
- Art. 15 omitted by [S.I. 2018/1199 reg. 14\(a\)](#)
- Art. 16 omitted by [S.I. 2018/1199 reg. 14\(b\)](#)
- Art. 17 omitted by [S.I. 2018/1199 reg. 14\(c\)](#)
- Art. 18 words omitted by [S.I. 2018/1199 reg. 14\(d\)](#)

Changes and effects yet to be applied to the whole legislation item and associated provisions

- Art. 2(A1)(A2) inserted by [S.I. 2018/1199 reg. 6\(2\)](#)

- Art. 2(A2)(a) word omitted in earlier amending provision S.I. 2018/1199, reg. 6(2) by [S.I. 2019/680 reg. 6\(a\)](#)
- Art. 2(A2)(c) and word inserted in earlier amending provision S.I. 2018/1199, reg. 6(2) by [S.I. 2019/680 reg. 6\(b\)](#)
- Art. 2(7) words substituted by [S.I. 2018/1199 reg. 6\(3\)](#)
- Art. 2(8) omitted by [S.I. 2018/1199 reg. 6\(4\)](#)
- Art. 2(8A)(8B) inserted by [S.I. 2018/1199 reg. 6\(5\)](#)
- Art. 2(8B) words substituted in earlier amending provision S.I. 2018/1199, reg. 6(5) by [S.I. 2020/1301 reg. 3Sch. para. 5\(a\)](#)
- Art. 2(10) words substituted by [S.I. 2018/1199 reg. 6\(6\)](#)
- Art. 2(14) word substituted by [S.I. 2018/1199 reg. 6\(7\)\(b\)](#)
- Art. 2(14) words substituted by [S.I. 2018/1199 reg. 6\(7\)\(a\)](#)
- Art. 2(15) word substituted by [S.I. 2018/1199 reg. 6\(8\)](#)
- Art. 2(17) words substituted by [S.I. 2018/1199 reg. 6\(9\)](#)
- Art. 2(23) substituted by [S.I. 2018/1199 reg. 6\(10\)](#)
- Art. 2(26) word substituted by [S.I. 2018/1199 reg. 6\(11\)](#)
- Art. 2(27) substituted by [S.I. 2018/1199 reg. 6\(12\)](#)
- Art. 4(1)(a) substituted by [S.I. 2018/1199 reg. 8\(2\)\(b\)](#)
- Art. 4(1)(b) word substituted by [S.I. 2018/1199 reg. 8\(2\)\(c\)\(i\)](#)
- Art. 4(1)(b) words substituted by [S.I. 2018/1199 reg. 8\(2\)\(c\)\(ii\)](#)
- Art. 4(6) inserted by [S.I. 2018/1199 reg. 8\(5\)](#)
- Art. 5(1)(c) words substituted by [S.I. 2018/1199 reg. 9\(2\)\(b\)](#)
- Art. 5(3)(a)(ii) words substituted by [S.I. 2018/1199 reg. 9\(4\)\(a\)\(iii\)](#)
- Art. 5(3A) inserted by [S.I. 2018/1199 reg. 9\(5\)](#)