

Regulation (EU) 2015/847 of the European Parliament and of the Council  
of 20 May 2015 on information accompanying transfers of funds and  
repealing Regulation (EC) No 1781/2006 (Text with EEA relevance)

CHAPTER I

**SUBJECT MATTER, SCOPE AND DEFINITIONS**

*Article 2*

**Scope**

1 This Regulation shall apply to transfers of funds, in any currency, which are sent or received by a payment service provider or an intermediary payment service provider established in the [F1United Kingdom].

2 This Regulation shall not apply to the services listed in [F2sub-paragraphs (a) to (m) and (o) of paragraph 2 of Schedule 1 to the Payment Services Regulations 2017].

3 This Regulation shall not apply to transfers of funds carried out using a payment card, an electronic money instrument or a mobile phone, or any other digital or IT prepaid or postpaid device with similar characteristics, where the following conditions are met:

- a that card, instrument or device is used exclusively to pay for goods or services; and
- b the number of that card, instrument or device accompanies all transfers flowing from the transaction.

However, this Regulation shall apply when a payment card, an electronic money instrument or a mobile phone, or any other digital or IT prepaid or postpaid device with similar characteristics, is used in order to effect a person-to-person transfer of funds.

4 This Regulation shall not apply to persons that have no activity other than to convert paper documents into electronic data and that do so pursuant to a contract with a payment service provider, or to persons that have no activity other than to provide payment service providers with messaging or other support systems for transmitting funds or with clearing and settlement systems.

This Regulation shall not apply to transfers of funds:

- a that involve the payer withdrawing cash from the payer's own payment account;
- b that transfer funds to a public authority as payment for taxes, fines or other levies F3...;
- c where both the payer and the payee are payment service providers acting on their own behalf;
- d that are carried out through cheque images exchanges, including truncated cheques.

F45 .....

**Textual Amendments**

- F1** Words in [Art. 2\(1\)](#) substituted (31.12.2020) by [The Money Laundering and Transfer of Funds \(Information\) \(Amendment\) \(EU Exit\) Regulations 2019](#) (S.I. 2019/253), regs. 1(2), **15(2)(a)** (with savings in S.I. 2019/680, reg. 11); 2020 c. 1, Sch. 5 para. 1(1)

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**Changes to legislation:** There are currently no known outstanding effects for the Regulation (EU) 2015/847 of the European Parliament and of the Council, Article 2. (See end of Document for details)

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- F2** Words in Art. 2(2) substituted (31.12.2020) by The Money Laundering and Transfer of Funds (Information) (Amendment) (EU Exit) Regulations 2019 (S.I. 2019/253), regs. 1(2), **15(2)(b)** (with savings in S.I. 2019/680, reg. 11); 2020 c. 1, Sch. 5 para. 1(1)
- F3** Words in Art. 2(4)(b) omitted (31.12.2020) by virtue of The Money Laundering and Transfer of Funds (Information) (Amendment) (EU Exit) Regulations 2019 (S.I. 2019/253), regs. 1(2), **15(2)(c)** (with savings in S.I. 2019/680, reg. 11); 2020 c. 1, Sch. 5 para. 1(1)
- F4** Art. 2(5) omitted (31.12.2020) by virtue of The Money Laundering and Transfer of Funds (Information) (Amendment) (EU Exit) Regulations 2019 (S.I. 2019/253), regs. 1(2), **15(2)(d)** (with savings in S.I. 2019/680, reg. 11); 2020 c. 1, Sch. 5 para. 1(1)

**Changes to legislation:**

There are currently no known outstanding effects for the Regulation (EU) 2015/847 of the European Parliament and of the Council, Article 2.