



Credit Unions Act 1979

1979 CHAPTER 34

Operation of credit union

[^{F1}9A Power to charge for ancillary services

- (1) A credit union which provides an ancillary service to a member or any other person from whom the credit union has accepted a deposit may charge [^{F2}such fee as it considers appropriate for] providing that service.
- (2) In this section, “ancillary service” means any service which is ancillary to [^{F3}an activity mentioned in subsection (3)], and includes—
 - (a) the making or receiving of payments, made by way of standing order, direct debit or any other means, as agent for a member or any other person from whom the credit union has accepted a deposit;
 - (b) issuing and administering means of payment (for example, chequebooks and debit cards);
 - (c) money transmission services;
 - (d) giving advice on the services specified by paragraphs (a) to (c) above.]
- [^{F4}(3) The activities mentioned in this subsection are—
 - (a) accepting a deposit;
 - (b) making a loan;
 - (c) entering into a conditional sale agreement, as the seller;
 - (d) entering into a hire purchase agreement, as the person from whom goods are bailed or (in Scotland) hired.]

Textual Amendments

- F1** S. 9A inserted (13.2.2003) by [Regulatory Reform \(Credit Unions\) Order 2003 \(S.I. 2003/256\)](#), arts. 1, 5
- F2** Words in s. 9A(1) substituted (8.1.2012) by [The Legislative Reform \(Industrial and Provident Societies and Credit Unions\) Order 2011 \(S.I. 2011/2687\)](#), arts. 1(1)(b), 20 (with arts. 25, 26, 28)
- F3** Words in s. 9A(2) substituted (29.8.2023) by [Financial Services and Markets Act 2023 \(c. 29\)](#), s. 86(3), [Sch. 14 para. 6\(2\)](#); S.I. 2023/779, reg. 4(eee)

Changes to legislation: There are currently no known outstanding effects for the Credit Unions Act 1979, Section 9A. (See end of Document for details)

F4 S. 9A(3) inserted (29.8.2023) by Financial Services and Markets Act 2023 (c. 29), s. 86(3), **Sch. 14 para. 6(3)**; S.I. 2023/779, reg. 4(eee)

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