



Bills of Exchange Act 1882

1882 CHAPTER 61 45 and 46 Vict

PART III

CHEQUES ON A BANKER

Crossed Cheques

80 Protection to banker and drawer where cheque is crossed.

Where the banker, on whom a crossed cheque [^{F1}(including a cheque which under section 81A below or otherwise is not transferable)] is drawn, in good faith and without negligence pays it, if crossed generally, to a banker, and if crossed specially, to the banker to whom it is crossed, or his agent for collection being a banker, the banker paying the cheque, and, if the cheque has come into the hands of the payee, the drawer, shall respectively be entitled to the same rights and be placed in the same position as if payment of the cheque had been made to the true owner thereof.

Textual Amendments

F1 Words in s. 80 inserted (16. 6. 1992) by [Cheques Act 1992 \(c. 32\), ss. 2, 4\(2\)](#).

Modifications etc. (not altering text)

- C1** S. 80 extended by [Cheques Act 1957 \(c. 36, SIF 14\), s. 5, S.I. 1972/641, reg.7\(2\), 1972/764, reg. 21\(5\), 1972/765, reg. 8\(2\) and 1976/2012, reg.22\(2\)](#)
- C2** Ss. 78–81 extended by [S.I. 1984/779, reg. 7\(2\)](#)
Ss. 78–81 extended by [S.I. 1991/1031, reg. 7\(2\)](#)
Ss. 78–81 applied by [S.I. 1991/1407, reg. 7\(2\)](#)
- C3** Ss. 78–81 applied (6.4.2015) by [The National Savings \(No. 2\) Regulations 2015 \(S.I. 2015/624\), regs. 1\(1\), 96](#)
- C4** Ss. 78–81 applied (with modifications) (6.4.2015) by [The National Savings Regulations 2015 \(S.I. 2015/623\), regs. 1\(1\), 58](#)
- C5** S. 80 applied (31.7.2018) by [The Electronic Presentment of Instruments \(Evidence of Payment and Compensation for Loss\) Regulations 2018 \(S.I. 2018/832\), regs. 1, 7](#)

Status:

Point in time view as at 31/07/2018.

Changes to legislation:

There are currently no known outstanding effects for the Bills of Exchange Act 1882, Section 80.