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STATUTORY INSTRUMENTS

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**2009 No. 209**

**FINANCIAL SERVICES AND MARKETS**

**The Payment Services Regulations 2009**

*Made - - - - 9th February 2009*

*Laid before Parliament 9th February 2009*

*Coming into force in accordance with regulation 1(2)*

The Treasury are a government department designated(1) for the purposes of section 2(2) of the European Communities Act 1972(2) in relation to payment services and measures relating to payment systems;

The Treasury, in exercise of the powers conferred by section 2(2) of the European Communities Act 1972, make the following Regulations:

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(1) The European Communities (Designation) (No.3) Order 1998 ([S.I. 1998/2793](#)) and the European Communities (Designation) (No.2) Order 2008 ([S.I. 2008/1792](#)).

(2) 1972 c. 68; section 2(2) was amended by section 27 of the Legislative and Regulatory Reform Act 2006 ([c.51](#)). By virtue of the amendment of section 1(2) made by section 1 of the European Economic Area Act 1993 ([c.51](#)) regulations may be made under section 2(2) to implement obligations of the United Kingdom created by or arising under the Agreement on the European Economic Area signed at Oporto on 2<sup>nd</sup> May 1992 (Cm 2073, OJ No L 1, 3.11.1994, p. 3) and the Protocol adjusting that Agreement signed at Brussels on 17<sup>th</sup> March 1993 (Cm 2183, OJ No L 1, 3.1.1994, p.572). Council Directive [2007/64/EC](#) was extended to the EEA by Decision No. 114/2008 of the EEA Joint Committee of 7th November 2008, OJ No. L 339, 18.12.2008, p.103.

**Changes to legislation:**

There are outstanding changes not yet made by the legislation.gov.uk editorial team to The Payment Services Regulations 2009. Any changes that have already been made by the team appear in the content and are referenced with annotations.

[View outstanding changes](#)

**Changes and effects yet to be applied to the whole Instrument associated Parts and Chapters:**

Whole provisions yet to be inserted into this Instrument (including any effects on those provisions):

- Sch. 3 para. 19(a)(b) words substituted by S.I. 2012/1741 Sch. para. 11
- Sch. 5 para. 2(za) inserted by S.I. 2013/472 Sch. 2 para. 155(6)(b)(ii)
- Sch. 5 para. 3(ba) inserted by S.I. 2013/472 Sch. 2 para. 155(6)(c)(iii)
- Sch. 5 para. 3(c)(iia) inserted by S.I. 2013/472 Sch. 2 para. 155(6)(c)(v)
- Sch. 5 para. 10(a)(iv) inserted by S.I. 2015/1911 reg. 17(3)(b)
- Sch. 5 para. 3(c)(i)(aa) omitted by S.I. 2013/472 Sch. 2 para. 155(6)(c)(iv)
- Sch. 5 para. 2(a)(b) and word substituted by S.I. 2010/22 Sch. 3 para. 189(c)
- Sch. 5 para. 3(d)(i)(aa) substituted by S.I. 2013/472 Sch. 2 para. 155(6)(c)(vi)
- Sch. 5 para. 3(d)(i)(bb) word substituted by S.I. 2013/472 Sch. 2 para. 155(6)(c)(vii)
- Sch. 5 para. 5(a)(iii)(bb) words substituted by S.I. 2013/472 Sch. 2 para. 155(6)(e)(iii)
- Sch. 7 inserted by S.I. 2009/2475 reg. 13
- reg. 10A inserted by S.I. 2009/2475 reg. 3
- reg. 13(4)(da) inserted by S.I. 2009/1912 reg. 4
- reg. 13(4)(da) substituted by 2010 c. 38 Sch. 1 para. 8(b)
- reg. 13(4A)-(4D) inserted by S.I. 2012/1791 reg. 3(2)
- reg. 29(3)(a)(ii)(aa) words substituted by S.I. 2017/692 Sch. 7 para. 24(6)(a)
- reg. 52(e) inserted by S.I. 2010/1010 reg. 97(b)
- reg. 80A inserted by S.I. 2015/1911 reg. 17(2)
- reg. 92(2)-(5) substituted for reg. 92(2) by S.I. 2013/429 reg. 2(4)
- reg. 109A inserted by S.I. 2015/422 reg. 2(6)
- reg. 110(1)(d)-(i) substituted for reg. 110(1)(d)(e) by S.I. 2009/2475 reg. 11
- reg. 125A inserted by S.I. 2012/1791 reg. 3(5)
- reg. 125B inserted by S.I. 2013/472 Sch. 2 para. 155(5)
- reg. 127 inserted by S.I. 2009/2475 reg. 12