



# Immigration Act 2014

## 2014 CHAPTER 22

### PART 3

#### ACCESS TO SERVICES ETC

### CHAPTER 2

#### OTHER SERVICES ETC

#### *Bank accounts*

#### **42 “Bank” and “building society”**

- (1) In sections 40 [<sup>F1</sup>to 41] “bank” means an authorised deposit-taker that has its head office or a branch in the United Kingdom.

This is subject to subsection (4).

- (2) In subsection (1) “authorised deposit-taker” means—
- (a) a person who under Part 4A of the Financial Services and Markets Act 2000 has permission to accept deposits;
  - <sup>F2</sup>(b) .....

- (3) A reference in subsection (2) to a person <sup>F3</sup>... with permission to accept deposits does not include a person <sup>F3</sup>... with permission to do so only for the purposes of, or in the course of, an activity other than accepting deposits.

- (4) “Bank” does not include—
- (a) a building society;
  - (b) a person who is specified, or is within a class of persons specified, by an order under section 38 of the Financial Services and Markets Act 2000 (exemption orders);

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**Changes to legislation:** *Immigration Act 2014, Section 42 is up to date with all changes known to be in force on or before 29 March 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) View outstanding changes*

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- (c) a credit union within the meaning given by section 31(1) of the Credit Unions Act 1979 or by Article 2(2) of the Credit Unions (Northern Ireland) Order 1985;
  - (d) a friendly society within the meaning given by section 116 of the Friendly Societies Act 1992.
- (5) In sections 40 [F4 to 41] , and in subsection (4), “building society” means a building society incorporated (or deemed to be incorporated) under the Building Societies Act 1986.

#### **Textual Amendments**

- F1** Words in s. 42(1) substituted (1.11.2016 for specified purposes, 30.10.2017 in so far as not already in force) by [Immigration Act 2016 \(c. 19\)](#), s. 94(1), [Sch. 7 para. 4](#); S.I. 2016/1037, reg. 2(d); S.I. 2017/929, reg. 2(b)
- F2** S. 42(2)(b) omitted (31.12.2020) by virtue of [The Immigration, Nationality and Asylum \(EU Exit\) Regulations 2019 \(S.I. 2019/745\)](#), regs. 1(2), [21\(4\)\(a\)](#); 2020 c. 1, Sch. 5 para. 1(1)
- F3** Words in s. 42(3) omitted (31.12.2020) by virtue of [The Immigration, Nationality and Asylum \(EU Exit\) Regulations 2019 \(S.I. 2019/745\)](#), regs. 1(2), [21\(4\)\(b\)](#); 2020 c. 1, Sch. 5 para. 1(1)
- F4** Words in s. 42(5) substituted (1.11.2016 for specified purposes, 30.10.2017 in so far as not already in force) by [Immigration Act 2016 \(c. 19\)](#), s. 94(1), [Sch. 7 para. 4](#); S.I. 2016/1037, reg. 2(d); S.I. 2017/929, reg. 2(b)

#### **Commencement Information**

- I1** S. 42 in force at 14.7.2014 by [S.I. 2014/1820](#), [art. 2\(b\)](#)

**Changes to legislation:**

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**Changes and effects yet to be applied to :**

- specified provision(s) amendment to earlier commencing S.I. 2014/2771 by [S.I. 2015/371 art. 78](#)
- specified provision(s) savings for earlier commencing SI 2014/2771 by [S.I. 2014/2928 art. 2](#) (Amendment already reflected in Appended Commentary in EXTOES for 2014 SI2771.)

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

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

- s. 21(4A) inserted by [S.I. 2019/745 reg. 21\(2\)\(b\)](#) (This amendment not applied to legislation.gov.uk. Reg. 21(2)(3) omitted immediately before IP completion day by virtue of S.I. 2020/1309, regs. 1(2)(a), 48)
- s. 27(7) inserted by [S.I. 2019/745 reg. 21\(3\)\(b\)](#) (This amendment not applied to legislation.gov.uk. Reg. 21(2)(3) omitted immediately before IP completion day by virtue of S.I. 2020/1309, regs. 1(2)(a), 48)
- s. 70A(6A) inserted by [S.I. 2019/745 reg. 21\(7\)\(c\)](#) (This amendment not applied to legislation.gov.uk. Reg. 21(7) omitted immediately before IP completion day by virtue of S.I. 2020/1309, regs. 1(2)(a), 48)
- Sch. 3 para. 8A inserted by [2016 c. 19 Sch. 12 para. 16](#)