



Childcare Payments Act 2014

2014 CHAPTER 28

Childcare accounts

15 Childcare accounts

- (1) In this Act “childcare account” means an account which—
 - (a) is held by a person for the purpose of receiving top-up payments in respect of a qualifying child,
 - (b) is provided by a person or body within section 16(1),
 - (c) satisfies the requirements imposed by or under this Act, and
 - (d) has been opened in accordance with this Act.
- (2) Each childcare account must be held in respect of one child only.
- (3) Regulations may—
 - (a) impose other requirements which must be satisfied in relation to childcare accounts, and
 - (b) make provision about the way in which payments may be made into, or from, childcare accounts.
- (4) Regulations may provide that a person of a specified description may, or may in specified circumstances, manage a childcare account on behalf of the account-holder.
- (5) The provision that may be made by regulations under subsection (4) includes—
 - (a) provision enabling HMRC to appoint a person for the purpose of managing a childcare account on the account-holder's behalf, and
 - (b) provision specifying functions in relation to the management of a childcare account which persons, or persons of a specified description, may not perform on an account-holder's behalf.
- (6) In subsections (4) and (5) “specified” means specified in the regulations.
- (7) Where a contract is entered into by or on behalf of a person who is 16 or 17 years old in connection with a childcare account held by the person, the contract has effect as if the person had been 18 or over when it was entered into.

Changes to legislation: There are currently no known outstanding effects for the Childcare Payments Act 2014, Section 15. (See end of Document for details)

- (8) If the Commissioners so consent, fees may be charged in connection with a childcare account by the account provider.
- (9) But the account provider may not charge any fees merely for—
- (a) providing a childcare account,
 - (b) enabling a qualifying payment to be made into a childcare account (see section 19), or
 - (c) enabling a payment to be made from a childcare account in respect of qualifying childcare for the child in respect of whom the account is held.
- (10) In this Act—
- (a) the “account-holder”, in relation to a childcare account, means the person who holds the childcare account, and
 - (b) the “account provider”, in relation to a childcare account, means the person or body who provides the childcare account.

Commencement Information

- I1** S. 15 partly in force at Royal Assent; s. 15 in force for specified purposes at Royal Assent, see s. 75(1)(c)
- I2** S. 15 in force at 14.11.2016 for the purposes of the trial by S.I. 2016/1083, reg. 2(c)
- I3** S. 15 in force at 21.4.2017 for specified purposes by S.I. 2017/578, reg. 2
- I4** S. 15 in force at 16.5.2017 so far as not already in force in respect of those recruited to participate in the trial by S.I. 2017/578, reg. 4
- I5** S. 15 in force at 14.7.2017 for specified purposes by S.I. 2017/750, reg. 2(1)(2)(c)
- I6** S. 15 in force at 24.11.2017 for specified purposes by S.I. 2017/1116, reg. 2
- I7** S. 15 in force at 15.1.2018 for specified purposes by S.I. 2018/27, reg. 2(1)(3)(4)
- I8** S. 15 in force at 14.2.2018 in so far as not already in force by S.I. 2018/27, reg. 2(2)(3)

Changes to legislation:

There are currently no known outstanding effects for the Childcare Payments Act 2014, Section 15.