



Bills of Exchange Act 1882

1882 CHAPTER 61 45 and 46 Vict

PART III

CHEQUES ON A BANKER

Crossed Cheques

76 General and special crossings defined.

- (1) Where a cheque bears across its face an addition of—
 - (a) The words “and company” or any abbreviation thereof between two parallel transverse lines, either with or without the words “not negotiable”; or
 - (b) Two parallel transverse lines simply, either with or without the words “not negotiable”;that addition constitutes a crossing, and the cheque is crossed generally.
- (2) Where a cheque bears across its face an addition of the name of a banker, either with or without the words “not negotiable,” that addition constitutes a crossing, and the cheque is crossed specially and to that banker.

Modifications etc. (not altering text)

- C1** S. 76 extended by [Cheques Act 1957 \(c. 36, SIF 14\)](#), [s. 5](#), 1972/641, reg. 7(2), 1972/764, reg. 21(5), 1972/765, reg. 8(2) and 1976/2012, reg. 22(2)
- C2** S. 76 extended by [S.I. 1984/779](#), [reg. 7\(2\)](#)
S. 76 extended by [S.I. 1991/1031](#), [reg. 7\(2\)](#)
S. 76 applied by [S.I. 1991/1407](#), [reg. 7\(2\)](#)

77 Crossing by drawer or after issue.

- (1) A cheque may be crossed generally or specially by the drawer.
- (2) Where a cheque is uncrossed, the holder may cross it generally or specially.

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- (3) Where a cheque is crossed generally the holder may cross it specially.
- (4) Where a cheque is crossed generally or specially, the holder may add the words “not negotiable.”
- (5) Where a cheque is crossed specially, the banker to whom it is crossed may again cross it specially to another banker for collection.
- (6) Where an uncrossed cheque, or a cheque crossed generally, is sent to a banker for collection, he may cross it specially to himself.

Modifications etc. (not altering text)

- C3** S. 77 extended by [Cheques Act 1957 \(c. 36, SIF 14\)](#), [s. 5](#) and [S.I. 1976/2012, reg. 22\(2\)](#)
- C4** S. 77 subsections (1), (3), (4) and (5) and, so far as it relates to crossed cheques, subsection (6) of section 77, extended by [S.I. 1984/779, reg. 7\(2\)](#)
 S. 77 subsections (1), (3), (4) and (5) and, so far as it relates to crossed cheques, subsection (6), extended by [S.I. 1991/1031, reg. 7\(2\)](#)
 S. 77 subsections (1), (3), (4) and (5) and, so far as it relates to crossed cheques, subsection (6), applied by [S.I. 1991/1407, reg. 7\(2\)](#)
- C5** S. 77(1)(3)-(5) and, so far as it relates to crossed cheques, (6) extended by [S.I. 1972/641](#), 764, 765

78 Crossing a material part of cheque.

A crossing authorised by this Act is a material part of the cheque; it shall not be lawful for any person to obliterate or, except as authorised by this Act, to add to or alter the crossing.

Modifications etc. (not altering text)

- C6** S. 78 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\(2\)](#)
- C7** [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\(2\)](#)

79 Duties of banker as to crossed cheques.

- (1) Where a cheque is crossed specially to more than one banker except when crossed to an agent for collection being a banker, the banker on whom it is drawn shall refuse payment thereof.
- (2) Where the banker on whom a cheque is drawn which is so crossed nevertheless pays the same, or pays a cheque crossed generally otherwise than to a banker, or if crossed specially otherwise than to the banker to whom it is crossed, or his agent for collection being a banker, he is liable to the true owner of the cheque for any loss he may sustain owing to the cheque having been so paid.
 Provided that where a cheque is presented for payment which does not at the time of presentment appear to be crossed, or to have had a crossing which has been obliterated, or to have been added to or altered otherwise than as authorised by this Act, the banker paying the cheque in good faith and without negligence shall not be responsible or

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incur any liability, nor shall the payment be questioned by reason of the cheque having been crossed, or of the crossing having been obliterated or having been added to or altered otherwise than as authorised by this Act, and of payment having been made otherwise than to a banker or to the banker to whom the cheque is or was crossed, or to his agent for collection being a banker, as the case may be.

Modifications etc. (not altering text)

- C8** S. 79 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)
- C9** [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\(2\)](#)

80 Protection to banker and drawer where cheque is crossed.

Where the banker, on whom a crossed cheque 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.

Modifications etc. (not altering text)

- C10** 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)
- C11** [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\(2\)](#)

81 Effect of crossing on holder.

Where a person takes a crossed cheque which bears on it the words “not negotiable,” he shall not have and shall not be capable of giving a better title to the cheque than that which the person from whom he took it had.

Modifications etc. (not altering text)

- C12** S. 81 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)
- C13** [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\(2\)](#)

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VALID FROM 16/06/1992

[81A ^{F1}Non-transferable cheques.

- (1) Where a cheque is crossed and bears across its face the words “account payee” or “a/c payee”, either with or without the word “only”, the cheque shall not be transferable, but shall only be valid as between the parties thereto.
- (2) A banker is not to be treated for the purposes of section 80 above as having been negligent by reason only of his failure to concern himself with any purported indorsement of a cheque which under subsection (1) above or otherwise is not transferable.]

Textual Amendments

F1 [S. 81A](#) inserted (16. 6. 1992) by [Cheques Act 1992 \(c. 32\)](#), [ss.1](#), 4(2).

82 ^{F2}

Textual Amendments

F2 [S. 82](#) repealed by [Cheques Act 1957 \(c. 36\)](#), [Sch.](#)

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