



# Bills of Exchange Act 1882

1882 CHAPTER 61 45 and 46 Vict

## [<sup>F1</sup>PART 4A

PRESENTMENT OF CHEQUES AND OTHER INSTRUMENTS BY ELECTRONIC MEANS

### [<sup>F1</sup>89B Instruments to which section 89A applies

- (1) Subject to subsection (2), section 89A applies to—
  - (a) a cheque, or
  - (b) any other bill of exchange or any promissory note or other instrument—
    - (i) which appears to be intended by the person creating it to enable a person to obtain payment from a banker indicated in it of the sum so mentioned,
    - (ii) payment of which requires the instrument to be presented, and
    - (iii) which, but for section 89A, could not be presented otherwise than by presenting the physical instrument.
- (2) Section 89A does not apply to any banknote (within the meaning given in section 208 of the Banking Act 2009) [<sup>F2</sup>or to anything that is an electronic trade document for the purposes of the Electronic Trade Documents Act 2023 (see section 2 of that Act).]
- (3) The reference in subsection (1) to the person creating an instrument is—
  - (a) in the case of a bill of exchange, a reference to the drawer;
  - (b) in the case of a promissory note, a reference to the maker.
- (4) For the purposes of subsection (1)(b)(i) an indication may be by code or number and need not indicate that payment is intended to be obtained from the banker.]

#### Textual Amendments

**F1** Pt. 4A inserted (26.3.2015, 31.7.2016 in so far as not already in force) by [Small Business, Enterprise and Employment Act 2015 \(c. 26\), ss. 13\(2\), 164\(4\)](#)

**F2** Words in s. 89B(2) inserted (20.9.2023) by [Electronic Trade Documents Act 2023 \(c. 38\), ss. 7\(1\), 8\(2\)](#)

**Changes to legislation:**

There are currently no known outstanding effects for the Bills of Exchange Act 1882, Section 89B.