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STATUTORY INSTRUMENTS

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**2009 No. 209**

**The Payment Services Regulations 2009**

**PART 6**

**RIGHTS AND OBLIGATIONS IN RELATION  
TO THE PROVISION OF PAYMENT SERVICES**

*Charges*

**Charges**

**54.—**(1) The payment service provider may only charge the payment service user for the fulfilment of any of its obligations under this Part—

- (a) in accordance with regulation 66(3), 67(6) or 74(2)(b);
- (b) where agreed between the parties; and
- (c) where such charges reasonably correspond to the payment service provider's actual costs.

(2) Where a payment transaction does not involve any currency conversion, the respective payment service providers must ensure that—

- (a) the payee pays any charges levied by the payee's payment service provider; and
- (b) the payer pays any charges levied by the payer's payment service provider.

(3) The payee's payment service provider may not prevent the payee from—

- (a) requiring payment of a charge by; or
- (b) offering a reduction to,

the payer for the use of a particular payment instrument.