

Regulation (EC) No 924/2009 of the European Parliament and of the Council of 16 September 2009 on cross-border payments in the Community and repealing Regulation (EC) No 2560/2001 (Text with EEA relevance)

Article 3

Charges for cross-border payments and corresponding national payments

[^{F1} Charges levied by a payment service provider on a payment service user in respect of cross-border payments in euro shall be the same as the charges levied by that payment service provider for corresponding national payments of the same value in the national currency of the Member State in which the payment service provider of the payment service user is located.]

[^{F2}1a Charges levied by a payment service provider on a payment service user in respect of cross-border payments in the national currency of a Member State that has notified its decision to extend the application of this Regulation to its national currency in accordance with Article 14 shall be the same as the charges levied by that payment service provider on payment service users for corresponding national payments of the same value and in the same currency.]

2 When assessing, for the purpose of complying with paragraph 1, the level of charges for a cross-border payment, a payment service provider shall identify the corresponding national payment.

The competent authorities shall issue guidelines to identify corresponding national payments where they consider it necessary to do so. The competent authorities shall actively cooperate within the Payments Committee established in accordance with Article 85(1) of Directive 2007/64/EC to ensure the consistency of guidelines for corresponding national payments.

^{F3}

[^{F14} Paragraphs 1 and 1a shall not apply to currency conversion charges.]

Textual Amendments

- F1** Substituted by [Regulation \(EU\) 2019/518 of the European Parliament and of the Council of 19 March 2019 amending Regulation \(EC\) No 924/2009 as regards certain charges on cross-border payments in the Union and currency conversion charges \(Text with EEA relevance\).](#)
- F2** Inserted by [Regulation \(EU\) 2019/518 of the European Parliament and of the Council of 19 March 2019 amending Regulation \(EC\) No 924/2009 as regards certain charges on cross-border payments in the Union and currency conversion charges \(Text with EEA relevance\).](#)
- F3** Deleted by [Regulation \(EU\) 2019/518 of the European Parliament and of the Council of 19 March 2019 amending Regulation \(EC\) No 924/2009 as regards certain charges on cross-border payments in the Union and currency conversion charges \(Text with EEA relevance\).](#)

Changes to legislation:

There are outstanding changes not yet made to Regulation (EC) No 924/2009 of the European Parliament and of the Council. Any changes that have already been made to the legislation appear in the content and are referenced with annotations.

[View outstanding changes](#)

Changes and effects yet to be applied to :

- Regulation power to modify conferred by [2023 c. 29 s. 3Sch. 1 Pt. 1](#)
- Regulation revoked by [2023 c. 29 Sch. 1 Pt. 1](#)
- Regulation revoked by [S.I. 2019/710 reg. 33\(b\)](#) (This amendment not applied to legislation.gov.uk. Reg. 33(b) omitted immediately before IP completion day by virtue of S.I. 2020/1385, regs. 1(4), 64(4))
- Art. 3 omitted by [S.I. 2020/1385 reg. 72\(4\)](#)

Changes and effects yet to be applied to the whole legislation item and associated provisions

- Art. 1(2A) inserted by [S.I. 2020/1385 reg. 72\(2\)\(c\)](#)
- Art. 2(1) substituted by [S.I. 2020/1385 reg. 72\(3\)\(a\)](#)
- Art. 2(2) words substituted by [S.I. 2020/1385 reg. 72\(3\)\(b\)](#)
- Art. 2(5) substituted by [S.I. 2020/1385 reg. 72\(3\)\(c\)](#)
- Art. 2(9) words substituted by [S.I. 2020/1385 reg. 72\(3\)\(d\)](#)
- Art. 2(10) substituted by [S.I. 2020/1385 reg. 72\(3\)\(e\)](#)
- Art. 2(11)-(15) omitted by [S.I. 2020/1385 reg. 72\(3\)\(f\)](#)