

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 1	Subject matter and scope
Article 2	Definitions
Article 3	Charges for cross-border payments and corresponding national payments
Article 3a	Currency conversion charges related to card-based transactions
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	Signature

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. (See end of Document for details) [View outstanding changes](#)

- (1) Opinion of 24 March 2009 (not yet published in the Official Journal).
- (2) [OJ C 21, 28.1.2009, p. 1.](#)
- (3) Opinion of the European Parliament of 24 April 2009 (not yet published in the Official Journal) and Council Decision of 27 July 2009.
- (4) [OJ L 344, 28.12.2001, p. 13.](#)
- (5) [OJ L 319, 5.12.2007, p. 1.](#)

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.

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Changes and effects yet to be applied to :

- Regulation power to modify conferred by [2023 c. 29 s. 3 Sch. 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. 1(1) words substituted by [S.I. 2020/1385 reg. 72\(2\)\(a\)](#)
- Art. 1(2) words omitted by [S.I. 2020/1385 reg. 72\(2\)\(b\)\(i\)](#)
- Art. 1(2) words substituted by [S.I. 2020/1385 reg. 72\(2\)\(b\)\(ii\)](#)
- Art. 1(4) omitted by [S.I. 2020/1385 reg. 72\(2\)\(d\)](#)
- Art. 3 omitted by [S.I. 2020/1385 reg. 72\(4\)](#)
- Art. 3a addition by [EUR 2019/518 Regulation](#) (This amendment by the EU not applied to legislation.gov.uk because it is brought into force after IP completion day.)
- Art. 3a(1) words substituted by [S.I. 2020/1385 reg. 72\(5\)\(a\)](#)
- Art. 3a(1) words substituted by [S.I. 2020/1385 reg. 72\(5\)\(b\)](#)
- Art. 3b(1) words substituted by [S.I. 2020/1385 reg. 72\(6\)\(a\)](#)
- Art. 3b(1) words substituted by [S.I. 2020/1385 reg. 72\(6\)\(b\)](#)
- Art. 4-17 omitted by [S.I. 2020/1385 reg. 72\(7\)](#)

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\(3\)\(f\)](#)