

Regulation (EU) No 260/2012 of the European Parliament and of the Council of 14 March 2012 establishing technical and business requirements for credit transfers and direct debits in euro and amending Regulation (EC) No 924/2009 (Text with EEA relevance)

Article 9

Payment accessibility

- 1 A payer making a credit transfer to a payee holding a payment account located within the Union shall not specify the Member State in which that payment account is to be located, provided that the payment account is reachable in accordance with Article 3.
- 2 A payee accepting a credit transfer or using a direct debit to collect funds from a payer holding a payment account located within the Union shall not specify the Member State in which that payment account is to be located, provided that the payment account is reachable in accordance with Article 3.

Changes to legislation:

There are outstanding changes not yet made to Regulation (EU) No 260/2012 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 amendment to earlier affecting provision S.I. 2018/1199, reg. 15 by [S.I. 2020/1301 reg. 3Sch. para. 5\(b\)](#)
- Regulation power to modify conferred by [2023 c. 29 s. 3Sch. 1 Pt. 1](#)
- Regulation power to revoke conferred by [S.I. 2018/1199 reg. 15](#)
- Regulation revoked by [2023 c. 29 Sch. 1 Pt. 1](#)
- Art. 9(1) words substituted by [S.I. 2018/1199 reg. 11\(a\)](#)
- Art. 9(1) words substituted by [S.I. 2018/1199 reg. 11\(b\)](#)
- Art. 9(2) words substituted by [S.I. 2018/1199 reg. 11\(a\)](#)
- Art. 9(2) words substituted by [S.I. 2018/1199 reg. 11\(b\)](#)

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

- Art. 2(A1)(A2) inserted by [S.I. 2018/1199 reg. 6\(2\)](#)
- Art. 2(A2)(a) word omitted in earlier amending provision S.I. 2018/1199, reg. 6(2) by [S.I. 2019/680 reg. 6\(a\)](#)
- Art. 2(A2)(c) and word inserted in earlier amending provision S.I. 2018/1199, reg. 6(2) by [S.I. 2019/680 reg. 6\(b\)](#)
- Art. 2(7) words substituted by [S.I. 2018/1199 reg. 6\(3\)](#)
- Art. 2(8) omitted by [S.I. 2018/1199 reg. 6\(4\)](#)
- Art. 2(8A)(8B) inserted by [S.I. 2018/1199 reg. 6\(5\)](#)
- Art. 2(8B) words substituted in earlier amending provision S.I. 2018/1199, reg. 6(5) by [S.I. 2020/1301 reg. 3Sch. para. 5\(a\)](#)
- Art. 2(10) words substituted by [S.I. 2018/1199 reg. 6\(6\)](#)
- Art. 2(14) word substituted by [S.I. 2018/1199 reg. 6\(7\)\(b\)](#)
- Art. 2(14) words substituted by [S.I. 2018/1199 reg. 6\(7\)\(a\)](#)
- Art. 2(15) word substituted by [S.I. 2018/1199 reg. 6\(8\)](#)
- Art. 2(17) words substituted by [S.I. 2018/1199 reg. 6\(9\)](#)
- Art. 2(23) substituted by [S.I. 2018/1199 reg. 6\(10\)](#)
- Art. 2(26) word substituted by [S.I. 2018/1199 reg. 6\(11\)](#)
- Art. 2(27) substituted by [S.I. 2018/1199 reg. 6\(12\)](#)
- Art. 4(1)(a) substituted by [S.I. 2018/1199 reg. 8\(2\)\(b\)](#)
- Art. 4(1)(b) word substituted by [S.I. 2018/1199 reg. 8\(2\)\(c\)\(i\)](#)
- Art. 4(1)(b) words substituted by [S.I. 2018/1199 reg. 8\(2\)\(c\)\(ii\)](#)
- Art. 4(6) inserted by [S.I. 2018/1199 reg. 8\(5\)](#)
- Art. 5(1)(c) words substituted by [S.I. 2018/1199 reg. 9\(2\)\(b\)](#)
- Art. 5(3)(a)(ii) words substituted by [S.I. 2018/1199 reg. 9\(4\)\(a\)\(iii\)](#)
- Art. 5(3A) inserted by [S.I. 2018/1199 reg. 9\(5\)](#)