

Regulation (EU) 2015/751 of the European Parliament and of
the Council of 29 April 2015 on interchange fees for card-
based payment transactions (Text with EEA relevance)

CHAPTER I

GENERAL PROVISIONS

Article 1

Scope

- 1 This Regulation lays down uniform technical and business requirements for card-based payment transactions carried out within the Union, where both the payer's payment service provider and the payee's payment service provider are located therein.
- 2 This Regulation does not apply to services based on specific payment instruments that can be used only in a limited way, that meet one of the following conditions:
 - a instruments allowing the holder to acquire goods or services only in the premises of the issuer or within a limited network of service providers under direct commercial agreement with a professional issuer;
 - b instruments which can be used only to acquire a very limited range of goods or services;
 - c instruments valid only in a single Member State provided at the request of an undertaking or a public sector entity and regulated by a national or regional public authority for specific social or tax purposes to acquire specific goods or services from suppliers having a commercial agreement with the issuer.
- 3 Chapter II does not apply to the following:
 - a transactions with commercial cards;
 - b cash withdrawals at automatic teller machines or at the counter of a payment service provider; and
 - c transactions with payment cards issued by three party payment card schemes.
- 4 Article 7 does not apply to three party payment card schemes.
- 5 When a three party payment card scheme licenses other payment service providers for the issuance of card-based payment instruments or the acquiring of card-based payment transactions, or both, or issues card-based payment instruments with a co-branding partner or through an agent, it is considered to be a four party payment card scheme. However, until 9 December 2018 in relation to domestic payment transactions, such a three party payment card scheme may be exempted from the obligations under Chapter II, provided that the card-based payment transactions made in a Member State under such a three party payment card scheme do not exceed on a yearly basis 3 % of the value of all card-based payment transactions made in that Member State.

Changes to legislation:

There are outstanding changes not yet made to Regulation (EU) 2015/751 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](#)
- Art. 1(1) words substituted by [S.I. 2019/284 reg. 4\(2\)\(a\)](#)
- Art. 1(1) words substituted by [S.I. 2019/284 reg. 4\(2\)\(b\)](#)
- Art. 1(5) words omitted by [S.I. 2019/284 reg. 4\(4\)](#)

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

- Signature words omitted by [S.I. 2019/284 reg. 11\(5\)](#)
- Art. 1(2)(c) words substituted by [S.I. 2019/284 reg. 4\(3\)](#)
- Art. 2(4A) inserted by [S.I. 2019/284 reg. 5\(2\)](#)
- Art. 2(5A) inserted by [S.I. 2019/284 reg. 5\(3\)](#)
- Art. 2(8) omitted by [S.I. 2019/284 reg. 5\(4\)](#)
- Art. 2(9) omitted by [S.I. 2019/284 reg. 5\(4\)](#)
- Art. 2(22) words substituted by [S.I. 2019/284 reg. 5\(5\)](#)
- Art. 2(24) words substituted by [S.I. 2019/284 reg. 5\(6\)](#)
- Art. 2(29)(a) words substituted by [S.I. 2019/284 reg. 5\(7\)](#)
- Art. 2(35) words substituted by [S.I. 2019/284 reg. 5\(8\)](#)
- Art. 2(36) inserted by [S.I. 2019/284 reg. 5\(9\)](#)
- Art. 3(2)(b) word substituted by [S.I. 2019/284 reg. 6\(3\)\(b\)\(ii\)](#)
- Art. 3(2)(b) words substituted by [S.I. 2019/284 reg. 6\(3\)\(b\)\(i\)](#)
- Art. 3(3A) inserted by [S.I. 2019/284 reg. 6\(5\)](#)
- Art. 16A inserted by [S.I. 2019/284 reg. 11\(3\)](#)