

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)

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

- (1) [OJ C 193, 24.6.2014, p. 2.](#)
- (2) [OJ C 170, 5.6.2014, p. 78.](#)
- (3) Position of the European Parliament of 10 March 2015 (not yet published in the Official Journal) and Decision of the Council of 20 April 2015.
- (4) Directive 2007/64/EC of the European Parliament and of the Council of 13 November 2007 on payment services in the internal market amending Directives 97/7/EC, 2002/65/EC, 2005/60/EC and 2006/48/EC and repealing Directive 97/5/EC ([OJ L 319, 5.12.2007, p. 1](#)).
- (5) 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 ([OJ L 266, 9.10.2009, p. 11](#)).
- (6) 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 ([OJ L 94, 30.3.2012, p. 22](#)).
- (7) Directive 2011/83/EU of the European Parliament and of the Council of 25 October 2011 on consumer rights, amending Council Directive 93/13/EEC and Directive 1999/44/EC of the European Parliament and of the Council and repealing Council Directive 85/577/EEC and Directive 97/7/EC of the European Parliament and of the Council ([OJ L 304, 22.11.2011, p. 64](#)).

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.

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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
- 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)
- Art. 3(1) word inserted by S.I. 2019/284 reg. 6(2)(a)
- Art. 3(1) words inserted by S.I. 2019/284 reg. 6(2)(b)
- Art. 3(2) words substituted by S.I. 2019/284 reg. 6(3)(a)
- Art. 3(3) words substituted by S.I. 2019/284 reg. 6(4)(a)
- Art. 3(3) words substituted by S.I. 2019/284 reg. 6(4)(b)
- Art. 3(3) words substituted by S.I. 2019/284 reg. 6(4)(c)
- Art. 3(5) word substituted by S.I. 2019/284 reg. 6(6)(b)
- Art. 3(5) words substituted by S.I. 2019/284 reg. 6(6)(a)
- Art. 3(5) words substituted by S.I. 2019/284 reg. 6(6)(c)
- Art. 3(5) words substituted by S.I. 2019/284 reg. 6(6)(d)
- Art. 3(5) words substituted by S.I. 2019/284 reg. 6(6)(e)
- Art. 4 substituted by S.I. 2019/284 reg. 7
- Art. 6(1) words substituted by S.I. 2019/284 reg. 8(2)
- Art. 6(2) omitted by S.I. 2019/284 reg. 8(3)
- Art. 7(2) omitted by S.I. 2019/284 reg. 9(2)
- Art. 7(5) words substituted by S.I. 2019/284 reg. 9(3)(a)
- Art. 7(5) words substituted by S.I. 2019/284 reg. 9(3)(b)
- Art. 7(6) substituted by S.I. 2019/284 reg. 9(4)
- Art. 11(3) words substituted by S.I. 2019/284 reg. 10
- Art. 13 omitted by S.I. 2019/284 reg. 11(1)(a)
- Art. 14 omitted by S.I. 2019/284 reg. 11(1)(b)
- Art. 15 omitted by S.I. 2019/284 reg. 11(1)(c)
- Art. 16(1) word substituted by S.I. 2019/284 reg. 11(2)(a)
- Art. 16(2) omitted by S.I. 2019/284 reg. 11(2)(b)
- Art. 17 omitted by S.I. 2019/284 reg. 11(4)
- Art. 18 omitted by S.I. 2019/284 reg. 11(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\(3\)](#)