

**Changes to legislation:** Equality Act 2010, Cross Heading: Age is up to date with all changes known to be in force on or before 19 May 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) View outstanding changes

## SCHEDULES

### SCHEDULE 3 **E+W+S**

#### SERVICES AND PUBLIC FUNCTIONS: EXCEPTIONS

#### **PART 5 E+W+S**

#### [<sup>F1</sup>INSURANCE AND OTHER FINANCIAL SERVICES]

##### Textual Amendments

- F1** Sch. 3 Pt. 5 heading substituted (1.10.2012) by virtue of [The Equality Act 2010 \(Age Exceptions\) Order 2012 \(S.I. 2012/2466\)](#), [art. 3](#)

*<sup>F1</sup>Age*

##### Textual Amendments

- F1** Sch. 3 para. 20A and cross-heading inserted (1.10.2012) by [The Equality Act 2010 \(Age Exceptions\) Order 2012 \(S.I. 2012/2466\)](#), [art. 3](#)

- 20A (1) A person (A) does not contravene section 29, so far as relating to age discrimination, by doing anything in connection with the provision of a financial service.
- (2) Where A conducts an assessment of risk for the purposes of providing the financial service to another person (B), A may rely on sub-paragraph (1) only if the assessment of risk, so far as it involves a consideration of B's age, is carried out by reference to information which is relevant to the assessment of risk and from a source on which it is reasonable to rely.
- (3) In this paragraph, “ financial service ” includes a service of a banking, credit, insurance, personal pension, investment or payment nature. ]

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**Changes and effects yet to be applied to the whole Act associated Parts and Chapters:**

Whole provisions yet to be inserted into this Act (including any effects on those provisions):

- s. 40A inserted by [2023 c. 51 s. 1](#)
- s. 120(9) inserted by [2023 c. 51 s. 2\(b\)](#)
- s. 124A inserted by [2023 c. 51 s. 3](#)