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STATUTORY INSTRUMENTS

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**2009 No. 209**

**The Payment Services Regulations 2009**

**PART 6**

**RIGHTS AND OBLIGATIONS IN RELATION  
TO THE PROVISION OF PAYMENT SERVICES**

*Authorisation of payment transactions*

**Obligations of the payment service user in relation to payment instruments**

- 57.—**(1) A payment service user to whom a payment instrument has been issued must—
- (a) use the payment instrument in accordance with the terms and conditions governing its issue and use; and
  - (b) notify the payment service provider in the agreed manner and without undue delay on becoming aware of the loss, theft, misappropriation or unauthorised use of the payment instrument.
- (2) The payment service user must on receiving a payment instrument take all reasonable steps to keep its personalised security features safe.