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STATUTORY INSTRUMENTS

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**2015 No. 2038**

**The Payment Accounts Regulations 2015**

**PART 4**

**Access to payment accounts**

**Non-discrimination in the provision of payment accounts**

**18.—(1)** A credit institution must not discriminate against consumers legally resident in the European Union by reason of their nationality or place of residence or by reason of any other ground referred to in Article 21 of the Charter of Fundamental Rights of the European Union when those consumers apply for or access a payment account.

(2) The conditions applicable to holding a payment account with basic features must not be discriminatory.