



STATUTORY INSTRUMENTS.

**S.I. No. 419 of 2025**

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EUROPEAN COMMUNITIES (CROSS BORDER PAYMENTS)  
(AMENDMENT) REGULATIONS 2025

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I, PASCHAL DONOHOE, Minister for Finance, in exercise of the powers conferred on me by section 3 of the European Communities Act 1972 (No. 27 of 1972) and for the purposes of giving effect to full effect to Regulation (EU) No. 2021/1230 of the European Parliament and of the Council of 14 July 2021<sup>1</sup> hereby make the following regulations:

1. These Regulations may be cited as the European Communities (Cross Border Payments) (Amendment) Regulations 2025.

2. The European Communities (Cross Border Payments) Regulations 2010 (S.I. No. 183 of 2010) are amended –

(a) in Regulation 4(2) by the insertion of “and persons providing currency conversion services at an automated teller machine or at the point of sale” after “Payment Service Providers”, and

(b) in Regulation 13 –

(i) by the designation of that Regulation as paragraph (1), and

(ii) by the insertion of the following paragraph after paragraph (1):

“(2) A person (other than a payment service provider) who provides currency conversion services at an automated teller machine or at the point of sale in contravention of Article 4(1), (3), (4) or (7) of the EC Cross Border Payments Regulation shall be guilty of an offence and shall be liable -

(a) on summary conviction, to a class A fine, or

(b) on conviction on indictment, to a fine not exceeding €100,000.”.



GIVEN under my Official Seal,  
1 September, 2025.

PASCHAL DONOHOE,  
Minister for Finance.

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<sup>1</sup> OJ No. L274, 30.07.2021, p. 20

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