

*These notes refer to the Immigration Act 2014  
(c.22) which received Royal Assent on 14 May 2014*

# IMMIGRATION ACT 2014

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## EXPLANATORY NOTES

### COMMENTARY ON SECTIONS

#### **Part 3: Access to Services etc**

#### **Chapter 2: Other Services etc**

#### *National Health Service*

#### **Bank accounts**

#### *Section 42: “Bank” and “building society”*

199. This section defines what is meant in these provisions by the terms “bank” and “building society”.
200. *Subsection (1)* provides that for the purposes of these provisions, a “bank” is an “authorised deposit-taker” that has its head office or a branch in the UK. This is subject to the exclusions set out at *subsection (4)*.
201. *Subsection (2)* defines an “authorised deposit-taker,” consistent with the relevant provisions of the Financial Services and Markets Act 2000, while *subsection (3)* provides that this definition does not include bodies that have permission to accept deposits only for the purposes of or in the course of another form of activity (for example insurance companies).
202. *Subsection (5)* defines a building society for the purposes of these provisions.