STATUTORY INSTRUMENTS

2012 No. 2466

The Equality Act 2010 (Age Exceptions) Order 2012

Financial services

3. In Part 5 of Schedule 3 to the Act (the title to which becomes "Insurance and other financial services"), after paragraph 20 insert—

"Age

- **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.".