

Author: Michał Ankus

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Abstract:

The article contains the analysis of nature of funds held on a payment account, which is not a bank account. So far, there were few texts written by lawyers, presenting the issue from the perspective of civil law, which would relate to definition and nature of a payment account, in particular provided by payment institution. Therefore, the article is an analysis and summary of interpretive arguments regarding the nature of funds on a payment account, raised both in legal text of national and European law as well as from legal and factual conditions of providing payment services by payment institutions.