

## 6.5.5 **CONSUMER CREDIT** – 16<sup>th</sup> March 2009

### 6.5.5.1 **Acts of Parliament**

Administration of Justice Act 1970

Consumer Credit Act 1974

Law of Property (Miscellaneous Provisions) Act 1989

Consumer Credit Act 2006

### 6.5.5.2 **Statutory Instruments - Primary**

### **S.I. No**

|  |      |
|--|------|
| Consumer Credit Act (Period of Standard Licence) Regulations 1975                          | 2124 |
| Consumer Credit Licensing (Representations) Order 1976                                     | 191  |
| Consumer Credit (Termination of Licences) Regulations 1976                                 | 1002 |
| Consumer Credit (Notice of Variation of Agreements) Regulations 1977                       | 328  |
| Consumer Credit (Conduct of Business) (Credit References) Regulations 1977                 | 330  |
| Consumer Credit (Entry and Inspection) Regulations 1977                                    | 331  |
| Consumer Credit (Total Charge for Credit) Regulations 1980                                 | 51   |
| Consumer Credit (Agreements to enter Prospective Agreements) (Exemptions) Regulations 1983 | 1552 |
| Consumer Credit (Agreements) Regulations 1983  | 1553 |
| Consumer Credit (Payments Arising on Death) Regulations 1983                               | 1554 |
| Consumer Credit (Credit Token Agreements) Regulations 1983                                 | 1555 |
| Consumer Credit (Guarantees and Indemnities) Regulations 1983                              | 1556 |
| Consumer Credit (Cancellation Notices and Copies of Documents) Regulations 1983            | 1557 |
| Consumer Credit (Notice of Cancellation Rights) (Exemptions) Regulations 1983              | 1558 |

|  |      |
|--|------|
| Consumer Credit (Repayment of Credit on Cancellation) Regulations 1983                               | 1559 |
| Consumer Credit (Enforcement, Default and Termination Notices) Regulations 1983                      | 1561 |
| Consumer Credit (Rebate on Early Settlement) Regulations 1983  | 1562 |
| Consumer Credit (Settlement Information) Regulations 1983  | 1564 |
| Consumer Credit (Conduct of Business) (Pawn Records) Regulations 1983                                | 1565 |
| Consumer Credit (Pawn-Receipts) Regulations 1983   | 1566 |
| Consumer Credit (Loss of Pawn-Receipt) Regulations 1983  | 1567 |
| Consumer Credit (Prescribed Periods for Giving Information) Regulations 1983                         | 1569 |
| Consumer Credit (Running-Account Credit Information) Regulations 1983                                | 1570 |
| Consumer Credit (Local Acts) Order 1984  | 1107 |
| Consumer Credit (Exempt Advertisements) Order 1985   | 621  |
| Consumer Credit (Exempt Agreements) Order 1989   | 869  |
| Consumer Credit Licensing (Appeals) Regulations 1998   | 1203 |
| Consumer Credit (Disclosure of Information) Regulations 2004   | 1481 |
| Consumer Credit (Advertisements) Regulations 2004  | 1484 |
| Consumer Credit Act 1974 (Electronic Communications) Order 2004                                      | 3236 |
| Financial Services and Markets Act 2000 (Ombudsman Scheme) (Consumer Credit Jurisdiction) Order 2007 | 383  |
| Consumer Credit (Information Requirements and Duration of Licences and Charges) Regulations 2007     | 1167 |
| Consumer Credit (Exempt Agreements) Order 2007   | 1168 |
| Consumer Credit Act 2006 (Commencement No. 3) Order 2007   | 3300 |
| Consumer Credit Act 2006 (Commencement No. 4 and Transitional Provisions) Order 2008                 | 831  |

| <b>6.5.5.3 Statutory Instruments – Secondary</b>   | <b>S.I. No</b> |
|--|----------------|
| Consumer Credit Act 1974 (Commencement No.1) Order 1975  | 2123           |
| Consumer Credit Act 1974 (Commencement No.2) Order 1977  | 325            |
| Consumer Credit Act 1974 (Commencement No.3) Order 1977  | 802            |
| Consumer Credit Act 1974 (Commencement No.4) Order 1977  | 2163           |
| Consumer Credit (Notice of Variation of Agreements) (Amendment) Regulations 1979                           | 661            |
| Consumer Credit (Notice of Variation of Agreements) (Amendment No.2) Regulations 1979                      | 667            |
| Consumer Credit Act 1974 (Commencement No.5) Order 1979  | 1685           |
| Consumer Credit Act 1974 (Commencement No.6) Order 1980  | 50             |
| Consumer Credit Act 1974 (Commencement No.7) Order 1981  | 280            |
| Consumer Credit (Termination of Licences) (Amendment) Regulations 1981                                     | 614            |
| Consumer Credit Act 1974 (Commencement No.8) Order 1983  | 1551           |
| Consumer Credit (Linked Transactions) (Exemptions) Regulations 1983  | 1560           |
| Consumer Credit (Increase of Monetary Limits) Order 1983   | 1878           |
| Consumer Credit (Negotiable Instruments) (Exemption) Order 1984  | 435            |
| Consumer Credit Act 1974 (Commencement No.9) Order 1984  | 436            |
| Consumer Credit (Entry and Inspection) (Amendment) Regulations 1984  | 1046           |
| Consumer Credit (Cancellation Notices and Copies of Documents) (Amendment) Regulations 1984                | 1108           |
| Consumer Credit (Enforcement, Default and Termination Notices) (Amendment) Regulations 1984                | 1109           |
| Consumer Credit (Agreements) (Amendment) Regulations 1984  | 1600           |
| Consumer Credit (Agreements and Cancellation Notices and Copies of Documents) (Amendment) Regulations 1985 | 666            |

|  |      |
|--|------|
| Consumer Credit (Total Charge for Credit) (Amendment) Regulations 1985                                     | 1192 |
| Consumer Credit (Agreements and Cancellation Notices and copies of Documents) (Amendment) Regulations 1988 | 2047 |
| Consumer Credit (Cancellation Notices and Copies of Documents) (Amendment) Regulations 1989                | 591  |
| Consumer Credit (Total Charge for Credit and Rebate on Early Settlement) (Amendment) Regulations 1989      | 596  |
| Consumer Credit Act 1974 (Commencement No.10) Order 1989   | 1128 |
| Consumer Credit (Exempt Agreements) (Amendment) Order 1989   | 1841 |
| Consumer Credit (Exempt Agreements) (Amendment) (No.2) Order 1989  | 2337 |
| Consumer Credit (Period of Standard Licence) (Amendment) Regulations 1991                                  | 817  |
| Consumer Credit (Exempt Agreements) (Amendment) Order 1991   | 1393 |
| Consumer Credit (Exempt Agreements) (Amendment) (No.2) Order 1991  | 1949 |
| Consumer Credit (Exempt Agreements) (Amendment) (No.3) Order 1991  | 2844 |
| Consumer Credit (Exempt Agreements) (Amendment) Order 1993   | 346  |
| Consumer Credit (Exempt Agreements) (Amendment) (No.2) Order 1993  | 2922 |
| Consumer Credit (Exempt Agreements) (Amendment) Order 1994   | 2420 |
| Consumer Credit (Exempt Agreements) (Amendment) Order 1995   | 1250 |
| Consumer Credit (Exempt Agreements) (Amendment) (No.2) Order 1995  | 2914 |
| Consumer Credit (Exempt Agreements) (Amendment) Order 1996   | 1445 |

|   |            |
|---|------------|
| Consumer Credit (Exempt Agreements) (Amendment) (No.2)<br>Order 1996  | 3081       |
| Consumer Credit (Quotations) (Revocation) Regulations 1997  | 211        |
| Consumer Credit (Further Increase of Monetary Amounts)<br>(Amendment) Order 1998                                | 996        |
| Consumer Credit (Further Increase of Monetary Amounts)<br>Order 1998  | 997        |
| Consumer Credit (Realisation of Pawn) (Amendment)<br>Regulations 1998   | 998        |
| Consumer Credit (Exempt Agreements) (Amendment) Order<br>1999   | 1956       |
| Consumer Credit (Total Charge for Credit, Agreements and<br>Advertisements) (Amendment) Regulations 1999        | 3177       |
| Consumer Credit (Credit Reference Agency) Regulations 2000  | 290        |
| Consumer Credit (Conduct of Business) (Credit References)<br>(Amendment) Regulations 2000                       | 291        |
| Consumer Credit (Advertisements and Content of Quotations)<br>(Amendment) Regulations 2000                      | 1797       |
| Consumer Credit (Agreements) (Amendment) Regulations<br>2004  | 1482       |
| Consumer Credit (Miscellaneous Amendments) Regulations<br>2004  | 2619       |
| Consumer Credit (Enforcement, Default and Termination<br>Notices) (Amendment) Regulations 2004                  | 3237       |
| Consumer Credit (Exempt Agreements) (Amendment) Order<br>2006   | 1273       |
| Consumer Credit Act 2006 (Commencement No. 1) Order 2006  | 1508 (C52) |
| Consumer Credit (Enforcement, Default and Termination<br>Notices) (Amendment) Regulations 2006                  | 3094       |
| Consumer Credit Act 2006 (Commencement No. 2 and<br>Transitional Provisions and Savings) Order 2007             | 123        |
| Consumer Credit Act 2006 (Commencement No. 2 and<br>Transitional Provisions and Savings) (Amendment) Order 2007 | 387        |
| Consumer Credit (Advertisements) (Amendment) Regulations<br>2007  | 827        |

|  |      |
|--|------|
| Consumer Credit (Exempt Agreements) (Amendment) Order 2008   | 645  |
| Consumer Credit (Information Requirements and Duration of Licences and Charges) (Amendment) Regulations 2008 | 1751 |
| Consumer Credit Act 2006 (Commencement No. 4 and Transitional Provisions) Order 2008                         | 2444 |

#### 6.5.5.4 **EU Regulations (currently under development)**