



Consumer Credit Act 1974

1974 CHAPTER 39

PART XII

SUPPLEMENTAL

Regulations, orders, etc.

179 Power to prescribe form etc. of secondary documents.

- (1) Regulations may be made as to the form and content of credit-cards, trading-checks, receipts, vouchers and other documents or things issued by creditors, owners or suppliers under or in connection with regulated agreements or by other persons in connection with linked transactions, and may in particular—
 - (a) require specified information to be included in the pre-scribed manner in documents, and other specified material to be excluded;
 - (b) contain requirements to ensure that specified information is clearly brought to the attention of the debtor or hirer, or his relative, and that one part of a document is not given insufficient or excessive prominence compared with another.
- (2) If a person issues any document or thing in contravention of regulations under subsection (1) then, as from the time of the contravention but without prejudice to anything done before it, this Act shall apply as if the regulated agreement had been improperly executed by reason of a contravention of regulations under section 60(1).

180 Power to prescribe form etc. of copies.

- (1) Regulations may be made as to the form and content of documents to be issued as copies of any executed agreement, security instrument or other document referred to in this Act, and may in particular—
 - (a) require specified information to be included in the prescribed manner in any copy, and contain requirements to ensure that such information is clearly brought to the attention of a reader of the copy;

Status: Point in time view as at 26/07/2013.

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- (b) authorise the omission from a copy of certain material contained in the original, or the inclusion of such material in condensed form.
- (2) A duty imposed by any provision of this Act ^{F1}... to supply a copy of any document—
- (a) is not satisfied unless the copy supplied is in the prescribed form and conforms to the prescribed requirements;
- (b) is not infringed by the omission of any material, or its inclusion in condensed form, if that is authorised by regulations;
- and references in this Act to copies shall be construed accordingly.
- (3) Regulations may provide that a duty imposed by this Act to supply a copy of a document referred to in an unexecuted agreement or an executed agreement shall not apply to documents of a kind specified in the regulations.

Textual Amendments

- F1** Words in s. 180(2) omitted (26.7.2013 for specified purposes, 1.4.2014 in so far as not already in force) by virtue of [The Financial Services and Markets Act 2000 \(Regulated Activities\) \(Amendment\) \(No.2\) Order 2013 \(S.I. 2013/1881\)](#), arts. 1(2)(6), **20(55)**

181 Power to alter monetary limits etc.

- (1) The [^{F2}Treasury] may by order made by statutory instrument amend, or further amend, any of the following provisions of this Act so as to reduce or increase a sum mentioned in that provision, namely, sections ^{F3}... 17(1), ^{F4}... ^{F3}... 70(6), 75(3)(b), 77(1), 78(1), 79(1), 84(1), 101(7)(a), 107(1), 108(1), 109(1), 110(1), ^{F3}... ^{F4}... [^{F5}140B(6),] 155(1) and 158(1).
- (2) An order under subsection (1) amending section ^{F6}... 17(1), ^{F7}... ^{F6}... 75(3)(b) ^{F7}... [^{F8}or 140B(6)] shall be of no effect unless a draft of the order has been laid before and approved by each House of Parliament.

Textual Amendments

- F2** Word in s. 181(1) substituted (26.7.2013 for specified purposes, 1.4.2014 in so far as not already in force) by [The Financial Services Act 2012 \(Consumer Credit\) Order 2013 \(S.I. 2013/1882\)](#), arts. 1(1), **7(18)**
- F3** Words in s. 181(1) omitted (26.7.2013 for specified purposes, 1.4.2014 in so far as not already in force) by virtue of [The Financial Services and Markets Act 2000 \(Regulated Activities\) \(Amendment\) \(No.2\) Order 2013 \(S.I. 2013/1881\)](#), arts. 1(2)(6), **20(56)(a)**
- F4** Words in s. 181(1) repealed (6.4.2008) by [Consumer Credit Act 2006 \(c. 14\)](#), ss. 70, 71(2), **Sch. 4** (with [Sch. 3 para. 15\(5\)](#)); S.I. 2007/3300, **art. 3(2)**, Sch. 2
- F5** Words in s. 181(1) inserted (6.4.2007) by [Consumer Credit Act 2006 \(c. 14\)](#), ss. {22(4)(a)}, 71(2); S.I. 2007/123, **art. 3(2)**, Sch. 2
- F6** Words in s. 181(2) omitted (26.7.2013 for specified purposes, 1.4.2014 in so far as not already in force) by virtue of [The Financial Services and Markets Act 2000 \(Regulated Activities\) \(Amendment\) \(No.2\) Order 2013 \(S.I. 2013/1881\)](#), arts. 1(2)(6), **20(56)(b)**
- F7** Words in s. 181(2) repealed (6.4.2008) by [Consumer Credit Act 2006 \(c. 14\)](#), ss. 70, 71(2), **Sch. 4** (with [Sch. 3 para. 15\(5\)](#)); S.I. 2007/3300, **art. 3(2)**, Sch. 2
- F8** Words in s. 181(2) inserted (6.4.2007) by [Consumer Credit Act 2006 \(c. 14\)](#), ss. {22(4)(b)}, 71(2); S.I. 2007/123, **art. 3(2)**, Sch. 2

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182 Regulations and orders.

- (1) Any power of the [F⁹Treasury] to make regulations or orders under this Act, except the power conferred by sections F¹⁰... 181 and 192 shall be exercisable by statutory instrument subject to annulment in pursuance of a resolution of either House of Parliament.
- (1A) F¹¹
- (2) Where a power to make regulations or orders F¹² . . . is exercisable by the [F⁹Treasury] F¹³ . . . by virtue of this Act, regulations or orders F¹² . . . made in the exercise of that power may—
 - (a) make different provision in relation to different cases or classes of case, and
 - (b) exclude certain cases or classes of case, and
 - (c) contain such transitional provisions as the [F⁹Treasury] thinks fit.
- (3) Regulations may provide that specified expressions, when used as described by the regulations, are to be given the prescribed meaning, notwithstanding that another meaning is intended by the person using them.
- (4) Any power conferred on the [F⁹Treasury] by this Act to make orders includes power to vary or revoke an order so made.

Textual Amendments

- F9** Word in s. 182 substituted (26.7.2013 for specified purposes, 1.4.2014 in so far as not already in force) by [The Financial Services Act 2012 \(Consumer Credit\) Order 2013 \(S.I. 2013/1882\)](#), arts. 1(1), **7(19)**
- F10** Word in s. 182(1) omitted (26.7.2013 for specified purposes, 1.4.2014 in so far as not already in force) by virtue of [The Financial Services and Markets Act 2000 \(Regulated Activities\) \(Amendment\) \(No.2\) Order 2013 \(S.I. 2013/1881\)](#), arts. 1(2)(6), **20(57)**
- F11** S. 182(1A) omitted (1.9.2009) by virtue of [The Transfer of Functions of the Consumer Credit Appeals Tribunal Order 2009 \(S.I. 2009/1835\)](#), arts. 1, 4(1), **Sch. 1 para. 7(a)** (with Sch. 4)
- F12** Words in s. 182(2) omitted (1.9.2009) by virtue of [The Transfer of Functions of the Consumer Credit Appeals Tribunal Order 2009 \(S.I. 2009/1835\)](#), arts. 1, 4(1), **Sch. 1 para. 7(b)(i)** (with Sch. 4)
- F13** Words in s. 182(2) omitted (1.9.2009) by virtue of [The Transfer of Functions of the Consumer Credit Appeals Tribunal Order 2009 \(S.I. 2009/1835\)](#), arts. 1, 4(1), **Sch. 1 para. 7(b)(ii)** (with Sch. 4)

F¹⁵183 Determinations etc. by [F¹⁴FCA] .

- (1) The [F¹⁶FCA] may vary or revoke any determination made, or direction given, by it under this Act.
- F¹⁷(2)

Textual Amendments

- F14** Word in s. 183 heading substituted (26.7.2013 for specified purposes, 1.4.2014 in so far as not already in force) by [The Financial Services Act 2012 \(Consumer Credit\) Order 2013 \(S.I. 2013/1882\)](#), arts. 1(1), **7(20)(a)**
- F15** S. 183 substituted (6.4.2008) by [Consumer Credit Act 2006 \(c. 14\)](#), **ss. 64, 68**; [S.I. 2007/3300](#), **art. 3(2)**, Sch. 2

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- F16** Word in s. 183(1) substituted (26.7.2013 for specified purposes, 1.4.2014 in so far as not already in force) by [The Financial Services Act 2012 \(Consumer Credit\) Order 2013 \(S.I. 2013/1882\)](#), arts. 1(1), [7\(20\)\(b\)](#)
- F17** S. 183(2) omitted (26.7.2013 for specified purposes, 1.4.2014 in so far as not already in force) by virtue of [The Financial Services and Markets Act 2000 \(Regulated Activities\) \(Amendment\) \(No.2\) Order 2013 \(S.I. 2013/1881\)](#), arts. 1(2)(6), [20\(58\)](#)

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