

Changes to legislation: Consumer Credit Act 1974, Part VI of Act is up to date with all changes known to be in force on or before 20 April 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) View outstanding changes

SCHEDULES

SCHEDULE 3 **U.K.**

TRANSITIONAL AND COMMENCEMENT PROVISIONS

PART VI OF ACT **U.K.**

MATTERS ARISING DURING CURRENCY OF CREDIT OR HIRE AGREEMENTS

Liability of creditor for breaches by supplier

- 15 Section 75 comes into operation on [^{F1}1st July 1977 but only in relation to regulated agreements made on or after that day].

Textual Amendments

- F1** Words substituted by [S.I. 1977/802, para. 3](#)

Duty to give notice

- 16 (1) Section 76 comes into operation on [^{F2}19th May 1985].
(2) Section 76 applies to an agreement made before [^{F2}19th May 1985] where the agreement would have been a regulated agreement if made on that day.

Textual Amendments

- F2** Words substituted by [S.I. 1983/1551, arts. 2\(1\), 3\(a\)\(i\)](#)

Duty to give information

- 17 (1) Sections 77 to 80 come into operation on [^{F3}19th May 1985].
(2) Sections 77 to 79 apply to an agreement made before [^{F3}19th May 1985] where the agreement would have been a regulated agreement if made on that day.

Textual Amendments

- F3** Words substituted by [S.I. 1983/1551, arts. 2\(1\), 3\(a\)\(i\)](#)

Appropriation of payments

- 18 Section 81 comes into operation on [^{F4}19th May 1985].

Changes to legislation: Consumer Credit Act 1974, Part VI of Act is up to date with all changes known to be in force on or before 20 April 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) View outstanding changes

Textual Amendments

F4 Words substituted by [S.I. 1983/1551](#), [arts. 2\(1\)](#), 3(a)(i)

Variation of agreements

19 Section 82 comes into operation on [^{F5}1st April 1977].

Textual Amendments

F5 Words substituted by [S.I. 1977/325](#), [art. 2 Sch. 1 para. 1](#)

Misuse of credit facilities

- 20 (1) Sections 83 and 84 come into operation on [^{F6}19th May 1985].
- (2) Subject to sub-paragraph (4), section 83 applies to an agreement made before [^{F6}19th May 1985] where the agreement would have been a regulated consumer credit agreement if made on that day.
- (3) Subject to sub-paragraph (4), section 84 applies to an agreement made before [^{F6}19th May 1985] where the agreement would have been a credit-token agreement if made on that day.
- (4) Sections 83 and 84 do not apply to losses arising before [^{F6}19th May 1985].
- (5) Section 84(4) shall be taken to be satisfied in relation to an agreement made before [^{F6}19th May 1985] if, within 28 days after that day, the creditor gives notice to the debtor of the name, address and telephone number of a person stated in that notice to be the person to whom notice is to be given under section 84(3).

Textual Amendments

F6 Words substituted by [S.I. 1983/1551](#), [arts. 2\(1\)](#), 3(a)(i)

Duty on issue of new credit-tokens

- 21 (1) Section 85 comes into operation on [^{F7}19th May 1985].
- (2) Section 85 applies to an agreement made before [^{F7}19th May 1985] where the agreement would have been a regulated agreement if made on that day.

Textual Amendments

F7 Words substituted by [S.I. 1983/1551](#), [arts. 2\(1\)](#), 3(a)(i)

Death of debtor or hirer

22 (1) Section 86 comes into operation on [^{F8}19th May 1985].

Changes to legislation: Consumer Credit Act 1974, Part VI of Act is up to date with all changes known to be in force on or before 20 April 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) [View outstanding changes](#)

(2) Section 86 applies to an agreement made before [^{F8}19th May 1985] where the agreement would have been a regulated agreement if made on that day.

Textual Amendments

F8 Words substituted by S.I. 1983/1551, arts. 2(1), 3(a)(i)

Changes to legislation:

Consumer Credit Act 1974, Part VI of Act is up to date with all changes known to be in force on or before 20 April 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations.

[View outstanding changes](#)

Changes and effects yet to be applied to the whole Act associated Parts and Chapters:

Whole provisions yet to be inserted into this Act (including any effects on those provisions):

- s. 25(2A)(b)(ia) inserted by [2010 c. 28 Sch. 2 para. 36](#)