



Consumer Credit Act 1974

1974 CHAPTER 39

PART VIII

SECURITY

General

110 Duty to give information to debtor or hirer.

- (1) The creditor or owner under a regulated agreement, within the prescribed period after receiving a request in writing to that effect from the debtor or hirer and payment of a fee of [^{F1}£1], shall give the debtor or hirer a copy of any security instrument executed in relation to the agreement after the making of the agreement.
- (2) Subsection (1) does not apply to—
 - (a) a non-commercial agreement, or
 - (b) an agreement under which no sum is, or will or may become, payable by the debtor or hirer, or
 - (c) a request made less than one month after a previous request under subsection (1) relating to the same agreement was complied with.
- (3) If the creditor or owner under an agreement fails to comply with subsection (1)—
 - (a) he is not entitled, while the default continues, to enforce the security (so far as provided in relation to the agreement); ^{F2} . . .
 - (b) ^{F2}

Textual Amendments

- F1** "£1" substituted (1.5.1998) in s. 110(1) by [S.I. 1998/997, art. 3, Sch.](#)
- F2** S. 110(3)(b) and preceding word repealed (26.5.2008) by [The Consumer Protection from Unfair Trading Regulations 2008 \(S.I. 2008/1277\), regs. 30\(1\)\(3\), Sch. 2 para. 28, Sch. 4 Pt. 1](#) (with savings in [reg. 28\(2\)\(3\)](#))

Changes to legislation: Consumer Credit Act 1974, Section 110 is up to date with all changes known to be in force on or before 21 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](#)

Modifications etc. (not altering text)

- C1** S. 110 excluded (E.W.S.) (15.7.2014) by [The Financial Services and Markets Act 2000 \(Regulated Activities\) \(Green Deal\) \(Amendment\) Order 2014 \(S.I. 2014/1850\)](#), arts. 1(2), **12(4)** (with art. 1(3))

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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](#)