



Consumer Credit Act 1974

1974 CHAPTER 39

PART IV

SEEKING BUSINESS

Canvassing etc.

50 Circulars to minors.

- (1) A person commits an offence, who, with a view to financial gain, sends to a minor any document inviting him to—
 - (a) borrow money, or
 - (b) obtain goods on credit or hire, or
 - (c) obtain services on credit, or
 - (d) apply for information or advice on borrowing money or otherwise obtaining credit, or hiring goods.
- (2) In proceedings under subsection (1) in respect of the sending of a document to a minor, it is a defence for the person charged to prove that he did not know, and had no reasonable cause to suspect, that he was a minor.
- (3) Where a document is received by a minor at any school or other educational establishment for minors, a person sending it to him at that establishment knowing or suspecting it to be such an establishment shall be taken to have reasonable cause to suspect that he is a minor.

Modifications etc. (not altering text)

C1 S. 50 excluded by [Education \(Student Loans\) Act 1990 \(c. 6, SIF 41:1, 2\)](#), s. 1(5), [Sch. 2 para. 3\(8\)](#)

Changes to legislation:

Consumer Credit Act 1974, Section 50 is up to date with all changes known to be in force on or before 25 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](#)