



Consumer Credit Act 1974

1974 CHAPTER 39

PART VI

MATTERS ARISING DURING CURRENCY OF CREDIT OR HIRE AGREEMENTS

[^{F2}Information sheets

[^{F2}86A ^{F1}[^{F1}FCA] to prepare information sheets on arrears and default

- (1) The [^{F3}FCA shall prepare and issue] an arrears information sheet and a default information sheet.
- (2) The arrears information sheet shall include information to help debtors and hirers who receive notices under section 86B or 86C.
- (3) The default information sheet shall include information to help debtors and hirers who receive default notices.
- (4) Regulations may make provision about the information to be included in an information sheet.
- (5) An information sheet takes effect for the purposes of this Part at the end of the period of three months beginning with the day on which [^{F4}it is issued][^{F5}or on such later date as the FCA may specify in relation to the information sheet] .
- [^{F6}(6) If the FCA revises an information sheet after it has been issued, it shall issue the revised information sheet.]
- (7) A revised information sheet takes effect for the purposes of this Part at the end of the period of three months beginning with the day on which [^{F7}it is issued][^{F8}or on such later date as the FCA may specify in relation to the information sheet] .

Changes to legislation: Consumer Credit Act 1974, Section 86A is up to date with all changes known to be in force on or before 10 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

- F1** Word in s. 86A 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\(6\)](#)
- F2** S. 86A and preceding cross-heading inserted (31.1.2007) by [Consumer Credit Act 2006 \(c. 14\)](#), ss. {8}, 71(2) (with Sch. 3 para. 5); [S.I. 2007/123](#), [art. 3\(1\)](#), Sch. 1
- F3** Words in s. 86A(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\(7\)\(a\)](#)
- F4** Words in s. 86A(5) 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\(7\)\(b\)](#)
- F5** Words in s. 86A(5) inserted (14.2.2014 for specified purposes, 1.4.2014 in so far as not already in force) by [The Financial Services and Markets Act 2000 \(Regulated Activities\) \(Amendment\) Order 2014 \(S.I. 2014/366\)](#), arts. 1(3)(4), [3\(2\)](#)
- F6** S. 86A(6) 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\(7\)\(c\)](#)
- F7** Words in s. 86A(7) 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\(7\)\(d\)](#)
- F8** Words in s. 86A(7) inserted (14.2.2014 for specified purposes, 1.4.2014 in so far as not already in force) by [The Financial Services and Markets Act 2000 \(Regulated Activities\) \(Amendment\) Order 2014 \(S.I. 2014/366\)](#), arts. 1(3)(4), [3\(2\)](#)

Changes to legislation:

Consumer Credit Act 1974, Section 86A is up to date with all changes known to be in force on or before 10 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.

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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](#)