

*These notes refer to the Consumer Credit Act 2006
(c.14) which received Royal Assent on 30 March 2006*

CONSUMER CREDIT ACT 2006

EXPLANATORY NOTES

POWERS AND DUTIES IN RELATION TO INFORMATION

Section 47: Power of OFT to require access to premises

82. *Section 47* inserts a new section 36C after the new section 36B (inserted into the 1974 Act by section 46). Section 36C allows OFT to issue a notice requiring a licensee under a standard licence or the original applicant for a group licence to ensure that an officer of an enforcement authority (as defined in section 161(1) of the 1974 Act) may enter the specified premises on reasonable notice and at reasonable times for the purposes of observing the licensee's or applicant's carrying on of his business, and to inspect relevant specified documents relating to the licensee's or applicant's business kept at those premises, where it is reasonably required for purposes connected with OFT's functions under the 1974 Act. It may issue such a notice to persons who are licensees under group licences if the acts or omissions set out in section 36B(6) have occurred or OFT has reason to believe they have occurred and the observation or inspection is reasonably required to enable OFT to take a step under Part 3 of the 1974 Act or to consider whether to do so.
83. The licensee must give such access on such days and at such hours as OFT reasonably requires. A licensee is not required to secure access to premises if OFT has not given reasonable notice or the access is sought in respect of premises used solely as a dwelling. An officer of an enforcement authority inspecting a document may require anyone on the premises who is involved in the licensee's business to give him an explanation of that document.