



# Consumer Credit Act 2006

## 2006 CHAPTER 14

*Agreements regulated under the 1974 Act etc.*

### **5 Consequential amendments relating to ss. 1 to 4**

- (1) In section 8(3) of the 1974 Act (which defines regulated consumer credit agreements) after “16” insert “, 16A or 16B”.
- (2) In section 10 of that Act (running-account credit and fixed-sum credit)—
  - (a) in subsection (1) for “personal” wherever occurring substitute “consumer”;
  - (b) in subsection (3)—
    - (i) for “section 8(2)” substitute “paragraph (a) of section 16B(1)”;
    - (ii) for “subsection” substitute “paragraph”.
- (3) In section 17(2) of that Act (small agreements) for “8(2)” substitute “16B(1)(a)”.
- (4) In section 145(4) of that Act (types of hire businesses relevant to credit brokerage) after paragraph (a) insert—
  - “(aa) a business which comprises or relates to consumer hire agreements being, otherwise than by virtue of section 16(6), exempt agreements;”.
- (5) In subsection (1) of section 158 of that Act (duty of credit reference agency to disclose filed information) for paragraph (a) substitute—
  - “(a) a request in writing to that effect from a consumer;”.
- (6) After subsection (4) of that section insert—
  - “(4A) In this section ‘consumer’ means—
    - (a) a partnership consisting of two or three persons not all of whom are bodies corporate; or
    - (b) an unincorporated body of persons which does not consist entirely of bodies corporate and is not a partnership.”
- (7) In section 181(1) and (2) of that Act (power to alter monetary limits etc.) for “8(2), 15(1)(c)” substitute “16B(1)”.

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*Status: This is the original version (as it was originally enacted).*

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- (8) In subsection (5) of section 185 of that Act (agreement with more than one debtor or hirer)—
- (a) in paragraph (b) for “a body corporate” substitute “not an individual”;
  - (b) for “the body corporate or bodies corporate” substitute “each person within paragraph (b)”.
- (9) In subsection (6) of that section after “a body corporate” insert “within paragraph (b) of that subsection”.
- (10) In section 189(1) of that Act (definitions) in the definition of “exempt agreement” after “16” insert “, 16A or 16B”.