

**1975 No. 2123 (C. 62)****CONSUMER CREDIT****The Consumer Credit Act 1974  
(Commencement No. 1) Order 1975**

Made - - - - 12th December 1975

The Secretary of State, in exercise of powers conferred on her by sections 182(2) and 192(2) of the Consumer Credit Act 1974(a), hereby makes the following Order:—

*Citation and Interpretation*

**1.**—(1) This Order may be cited as the Consumer Credit Act 1974 (Commencement No. 1) Order 1975.

(2) In this Order, “the Act” means the Consumer Credit Act 1974.

(3) The Interpretation Act 1889(b) shall apply for the interpretation of this Order as it applies for the interpretation of an Act of Parliament.

*Appointment of days*

**2.**—(1) For the purposes of paragraph 6 of Schedule 3 to the Act (which provides for the coming into operation of sections 35 and 36 of the Act), the appointed day shall be 2nd February 1976.

(2) For the purposes of paragraphs 44 and 45 of that Schedule (which provide respectively for the application of section 21(1) of the Act to ancillary credit businesses and of section 148(1) to agreements made in the course of such businesses), in the case of any ancillary credit business so far as it comprises or relates to—

- (a) debt-adjusting,
- (b) debt-counselling,
- (c) debt-collecting, or
- (d) the operation of a credit reference agency,

the appointed day shall be 3rd August 1976.

*Amendment of Schedule 3 to the Act*

**3.** Schedule 3 to the Act is hereby amended—

(a) by the substitution in paragraph 6 for the words “the day appointed for the purposes of this paragraph” of the words “2nd February 1976”; and

(b) by the substitution—

- (i) in paragraph 44 for the words “the day appointed for the purposes of this paragraph in relation to a business of that description” in both places where they appear; and

(a) 1974 c. 39.

(b) 1889 c. 63.

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- (ii) in paragraph 45 for the words “the day appointed for the purposes of paragraph 44 in relation to a business of that description”;
- of the words “3rd August 1976 in the case of any business so far as it comprises or relates to—
- (a) debt-adjusting,
  - (b) debt-counselling,
  - (c) debt-collecting, or
  - (d) the operation of a credit reference agency.”

12th December 1975.

*Alan Williams,*  
Minister of State,  
Department of Prices and Consumer Protection.

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#### EXPLANATORY NOTE

*(This Note is not part of the Order.)*

This Order appoints days for the coming into operation of the following provisions of the Consumer Credit Act 1974:—

- (i) sections 35 and 36 (which relate to the register to be established and maintained by the Director General of Fair Trading) (2nd February 1976);
- (ii) section 21(1) (which relates to the licensing of ancillary credit businesses by virtue of section 147(1)) in the case of any business so far as it comprises debt-adjusting, debt-counselling, debt-collecting or the operation of a credit reference agency (that is to say, every description of ancillary credit business except credit brokerage) (3rd August 1976);
- (iii) section 148(1) (which relates to the enforceability of agreements made by a person carrying on an ancillary credit business when unlicensed) in the case of agreements made in the course of any business referred to in (ii) above (3rd August 1976).

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