STATUTORY INSTRUMENTS

1983 No. 1553

CONSUMER CREDIT

The Consumer Credit (Agreements) Regulations 1983

Made - - - - 24th October 1983

Laid before Parliament 3rd November 1983

Coming into Operation 19th May 1985

THE CONSUMER CREDIT (AGREEMENTS) REGULATIONS 1983

- 1. Citation, commencement and interpretation
- 2. Form and content of regulated consumer credit agreements
- 3. Form and content of regulated consumer hire agreements
- 4. Pawn-receipts
- 5. Statutory Forms
- 6. Signing of agreement
- 7. Modifying agreements which are, or are treated as, regulated agreements
- 8. Application of Regulations Signature

SCHEDULE 1 — INFORMATION TO BE CONTAINED IN DOCUMENTS
EMBODYING REGULATED CONSUMER CREDIT
AGREEMENTS OTHER THAN MODIFYING AGREEMENTS

SCHEDULE 2 —

PART I — FORMS OF STATEMENT OF PROTECTION AND REMEDIES AVAILABLE UNDER THE CONSUMER CREDIT ACT 1974
TO DEBTORS UNDER REGULATED CONSUMER CREDIT AGREEMENTS

PART II — NOTICE TO BE CONTAINED IN DOCUMENTS EMBODYING A COMBINED CONSUMER CREDIT AGREEMENT AND PAWN-RECEIPT

SCHEDULE 3 — INFORMATION TO BE CONTAINED IN DOCUMENTS
EMBODYING REGULATED CONSUMER HIRE AGREEMENTS
OTHER THAN MODIFYING AGREEMENTS

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SCHEDULE 4 — FORMS OF STATEMENT OF PROTECTION AND REMEDIES AVAILABLE UNDER THE CONSUMER CREDIT ACT 1974
TO HIRERS UNDER REGULATED CONSUMER HIRE AGREEMENTS

SCHEDULE 5 — FORMS OF SIGNATURE BOX

PART I — REGULATED CONSUMER CREDIT AGREEMENTS

SCHEDULE —

PART II — REGULATED CONSUMER HIRE AGREEMENTS

SCHEDULE 6 — PRESCRIBED TERMS FOR THE PURPOSES OF SECTIONS 61(1)(a) AND 127(3) OF THE CONSUMER CREDIT ACT 1974

SCHEDULE 7 — PROVISIONS RELATING TO DISCLOSURE OF THE APR

- 1. Permissible tolerances in disclosure of the APR
- 2. Tolerance where repayments are nearly equal
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- 5. Tolerance where period rate of charge is charged

SCHEDULE 8 — REGULATED MODIFYING AGREEMENTS

PART I — INFORMATION TO BE CONTAINED IN DOCUMENTS EMBODYING REGULATED MODIFYING AGREEMENTS VARYING OR SUPPLEMENTING EARLIER CREDIT AGREEMENTS

PART II — INFORMATION TO BE CONTAINED IN DOCUMENTS EMBODYING REGULATED MODIFYING AGREEMENTS VARYING OR SUPPLEMENTING EARLIER HIRE AGREEMENTS

Explanatory Note