

SCHEDULE 3

Article 3(3)

PROVISIONS COMING INTO FORCE ON 1ST OCTOBER 2008

| <i>Provisions</i>   | <i>Subject matter of provisions</i>                                  |
|---|--|
| Section 6 for remaining purposes  | Statements to be provided in relation to fixed-sum credit agreements |
| Section 7(3)  | Further provision relating to statements                             |
| Section 9 for remaining purposes  | Notice of sums in arrears under fixed-sum credit agreements etc.     |
| Section 10 for remaining purposes   | Notice of sums in arrears under running- account credit agreements   |
| Section 11  | Failure to give notice of sums in arrears                            |
| Section 12 for remaining purposes   | Notice of default sums   |
| Section 13  | Interest on default sums   |
| Section 14(3)   | Default notices  |
| Section 16  | Time orders  |
| Section 17 for remaining purposes   | Interest payable on judgment debts etc.                              |
| Section 24(1), (3) and (5)  | Debt administration etc.   |
| Section 25(1), (3) and (4)  | Credit information services  |
| Section 69(1) insofar as it relates to paragraphs 2 to 4, 6 to 9, 12 and 13 of Schedule 3 | Transitional provision and savings                                   |
| Schedule 3, paragraphs 2 to 4, 6 to 9, 12 and 13 of Schedule 3                            | Transitional provision and savings                                   |