

Status: This version of this provision is prospective.

Changes to legislation: There are outstanding changes not yet made by the legislation.gov.uk editorial team to The Consumer Credit (EU Directive) Regulations 2010. Any changes that have already been made by the team appear in the content and are referenced with annotations. (See end of Document for details) View outstanding changes

STATUTORY INSTRUMENTS

2010 No. 1010

The Consumer Credit (EU Directive) Regulations 2010

PROSPECTIVE

PART 4

Commencement, Transitional and Saving Provision

Application of regulations to agreements entered into before 1st February 2011

100.—(1) Subject to paragraphs (2) to (5) and regulation 101 these Regulations apply only to a regulated consumer credit agreement entered into on or after 1st February 2011.

(2) The following regulations apply (from 1st February 2011) to a regulated consumer credit agreement which is an open-end agreement and is entered into before 11th June 2010—

- (a) regulations 27 and 28 (information on change of interest rate etc);
- (b) regulation 36 (assignment);
- (c) regulations 37 to 39 (open-end agreements);
- (d) regulation 46(b) (amendments to Enterprise Act 2002);
- (e) regulation 63 (amendments to Consumer Credit (Running-Account Credit Information) Regulations 1983);
- (f) regulation 69(b) (amendments to Enterprise Act 2002 (Part 8 Community Infringements Specified UK Laws) Order 2003);
- (g) regulation 97 (amendments to Payment Services Regulations 2009).

(3) The following regulations apply (from 1st February 2011) to a regulated consumer credit agreement which is an open-end agreement and is entered into on or after 11th June 2010 and before 1st February 2011—

- (a) regulation 25 (linked credit agreements);
- (b) regulations 27 and 28 (information on change of interest rate etc);
- (c) regulations 29 to 35 (early repayment);
- (d) regulation 36 (assignment);
- (e) regulations 37 to 39 (open-end agreements);
- (f) regulation 46 (amendments to Enterprise Act 2002);
- (g) regulations 59 to 62 (amendments to Consumer Credit (Settlement Information) Regulations 1983);
- (h) regulation 63 (amendments to Consumer Credit (Running-Account Credit Information) Regulations 1983);
- (i) regulation 69 (amendments to Enterprise Act 2002 (Part 8 Community Infringements Specified UK Laws) Order 2003);

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(j) regulations 77 to 84 (amendments to Consumer Credit (Early Settlement) Regulations 2004);

(k) regulation 97 (amendments to Payment Services Regulations 2009).

(4) The following regulations apply (from 1st February 2011) to a regulated consumer credit agreement which not an open-end agreement and is entered into on or after 11th June 2010 and before 1st February 2011—

(a) regulation 25 (linked credit agreements);

(b) regulation 26 (statement of account);

(c) regulations 29 to 35 (early repayment);

(d) regulation 36 (assignment);

(e) regulation 46 (amendments to Enterprise Act 2002);

(f) regulations 59 to 62 (amendments to Consumer Credit (Settlement Information) Regulations 1983);

(g) regulation 69 (amendments to Enterprise Act 2002 (Part 8 Community Infringements Specified UK Laws) Order 2003);

(h) regulations 77 to 84 (amendments to Consumer Credit (Early Settlement) Regulations 2004).

(5) Section 95A of the Consumer Credit Act 1974 (compensation for early repayment) applies in relation to an agreement by virtue of sub-paragraph (3)(c) or (4)(c) only where the debtor's entitlement to discharge his indebtedness arises by virtue of a notice made on or after 1st February 2011.

Commencement Information

II Reg. 100 in force at 30.4.2010, see [reg. 99\(2\)\(e\)](#)

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Changes and effects yet to be applied to :

- Regulations power to modify conferred by [2023 c. 29 s. 3 Sch. 1 Pt. 2](#)
- Regulations revoked by [2023 c. 29 Sch. 1 Pt. 2](#)
- reg. 100 coming into force by [S.I. 2010/1010 reg. 99\(2\)\(e\)](#)
- reg. 100(1) words substituted by [S.I. 2010/1969 reg. 29\(a\)](#)

Changes and effects yet to be applied to the whole Instrument associated Parts and Chapters:

Whole provisions yet to be inserted into this Instrument (including any effects on those provisions):

- reg. 3(4) words substituted by [S.I. 2010/1969 reg. 6](#)
- reg. 25(8) inserted by [S.I. 2010/1969 reg. 11](#)
- reg. 54(za)(zb) inserted by [S.I. 2010/1969 reg. 14](#)
- reg. 55A inserted by [S.I. 2010/1969 reg. 16](#)
- reg. 56(za)(zb) inserted by [S.I. 2010/1969 reg. 17](#)
- reg. 67A inserted by [S.I. 2010/1969 reg. 21](#)
- reg. 76(1A) substituted by [S.I. 2010/1969 reg. 25](#)
- reg. 88A inserted by [S.I. 2011/11 reg. 6](#)
- reg. 91A inserted by [S.I. 2010/1969 reg. 27](#)
- reg. 100(2)(za) inserted by [S.I. 2010/1969 reg. 29\(b\)](#)
- reg. 100(3)(za) inserted by [S.I. 2010/1969 reg. 29\(c\)](#)
- reg. 101A inserted by [S.I. 2010/1969 reg. 30](#)