
STATUTORY INSTRUMENTS

2010 No. 1013

CONSUMER CREDIT

**The Consumer Credit (Disclosure
of Information) Regulations 2010**

<i>Made</i>	- - - -	<i>28th March 2010</i>
<i>Laid before Parliament</i>		<i>30th March 2010</i>
<i>Coming into force</i>		<i>30th April 2010</i>

**THE CONSUMER CREDIT (DISCLOSURE
OF INFORMATION) REGULATIONS 2010**

1. Citation, commencement and interpretation
2. Agreements to which these Regulations apply
3. Information to be disclosed: agreements other than telephone contracts, non-telephone distance contracts, excluded pawn agreements and overdraft agreements
4. Information to be disclosed: telephone contracts
5. Information to be disclosed: non-telephone distance contracts
6. Information to be disclosed: distance contracts for the purpose of a business
7. Information about contractual terms and conditions: regulations 3 and 4
8. Manner of disclosure
9. Information to be disclosed: pawn agreements
10. Information to be disclosed: overdraft agreements
11. (1) Where regulation 10(2) applies, the creditor must comply with...
12. Modifying agreements
Signature

SCHEDULE 1 — PRE-CONTRACT CREDIT INFORMATION

(Standard European Consumer Credit Information)

SCHEDULE 2 — PROVISIONS RELATING TO CALCULATION AND
DISCLOSURE OF THE TOTAL CHARGE FOR CREDIT AND
APR

Status: This is the original version (as it was originally made).

1. Assumptions about running-account credit
2. Permissible tolerances in disclosure of an APR
3. Tolerance where repayments are nearly equal
4. Tolerance where interval between relevant date and first repayment is greater than interval between repayments

SCHEDULE 3 — EUROPEAN CONSUMER CREDIT INFORMATION

Explanatory Note