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STATUTORY INSTRUMENTS

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**2010 No. 1969**

**CONSUMER CREDIT**

**The Consumer Credit (Amendment) Regulations 2010**

<i>Made</i>	- - - -	<i>3rd August 2010</i>
<i>Laid before Parliament</i>		<i>5th August 2010</i>
<i>Coming into force</i>		<i>26th August 2010</i>

**THE CONSUMER CREDIT (AMENDMENT) REGULATIONS 2010**

1. Citation and commencement
2. Amendments to the Consumer Credit (Agreements) Regulations 1983
3. Amendments to the Consumer Credit (Cancellation Notices and Copies of Documents) Regulations 1983
4. Amendments to the Consumer Credit (EU Directive) Regulations 2010
5. In regulation 1 (citation and commencement), for “regulations 99 and...
6. In regulation 3 (pre-contractual explanations etc), in the wording inserted...
7. In regulation 9 (duty to supply copies), in the wording...
8. In regulation 13 (withdrawal from consumer credit agreement), in the...
9. In regulation 21 (current account overdrafts), in the wording inserted...
10. (1) Regulation 22 (current account overdrafts) is amended as follows....
11. In regulation 25 (linked credit agreements), in the wording inserted...
12. For regulation 52 (Consumer Credit (Agreements) Regulations 1983), substitute— In regulation 1 (citation, commencement and interpretation)—
13. For regulation 53 (Consumer Credit (Agreements) Regulations 1983) substitute— In regulation 8 (application of regulations)— (a) in paragraph (1)...
14. In regulation 54 (Consumer Credit (Agreements) Regulations 1983) before paragraph...
15. For regulation 55 (Consumer Credit (Agreements) Regulations 1983) substitute— In Schedule 2 (forms of statement of protection and remedies...
16. After regulation 55 (Consumer Credit (Agreements) Regulations 1983), insert— In Schedule 7 (provisions relating to the disclosure of the...
17. In regulation 56 (Consumer Credit (Agreements) Regulations 1983) before paragraph...
18. In regulation 58 (Consumer Credit (Cancellation Notices and Copies of...
19. For regulation 60 (Consumer Credit (Settlement Information) Regulations 1983), substitute—...
20. In regulation 65 (Consumer Credit (Exempt Agreements) Order 1989), in...

**Changes to legislation:** There are outstanding changes not yet made by the [legislation.gov.uk](https://www.legislation.gov.uk) editorial team to *The Consumer Credit (Amendment) 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](#)

21. After regulation 67 (Consumer Credit (Exempt Agreements) Order 1989), insert—...
  22. Omit regulation 71 (Consumer Credit (Advertisements) Regulations 2004).
  23. In regulation 72 (Consumer Credit (Advertisements) Regulations 2004), in the...
  24. In paragraph 75 (Consumer Credit (Disclosure of Information) Regulations 2004),...
  25. In regulation 76 (Consumer Credit (Disclosure of Information) Regulations 2004),...
  26. In regulation 78 (Consumer Credit (Early Settlement) Regulations 2004), for...
  27. After regulation 91 (Education (Student Loans) (Scotland) Regulations 2007) insert—...
  28. In regulation 99 (commencement) in subsection (1) for “regulation 101”...
  29. In regulation 100 (application of regulations to agreements entered into...
  30. After regulation 101 (early application of regulations to certain agreements...
  31. Amendments to the Consumer Credit (Disclosure of Information) Regulations 2010
  32. In regulation 1 (citation, commencement and interpretation), in paragraph (2)—...
  33. In regulation 2 (agreements to which these Regulations apply), in...
  34. In regulation 3 (information to be disclosed: agreements other than...
  35. In regulation 6 (information to be disclosed: distance contracts for...
  36. In regulation 7 (information about contractual terms and conditions, etc) —...
  37. In regulation 10 (information to be disclosed: overdraft agreements)—
  38. In regulation 12 (modifying agreements)— (a) for paragraph (2) substitute —...
  39. In Schedule 1 (pre-contract credit information), in paragraph 2 for...
  40. In Schedule 3 (European consumer credit information), in paragraph 2...
  41. Amendments to the Consumer Credit (Agreements) Regulations 2010
  42. In regulation 1 (citation, commencement and interpretation)—
  43. In regulation 2 (agreements to which these regulations apply)—
  44. In regulation 5 (modifying agreements)— (a) in paragraph (3) at...
  45. In Schedule 1 (information to be included in regulated consumer...
  46. Transitional provisions
- Signature  
Explanatory Note

**Changes to legislation:**

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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](#)