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STATUTORY INSTRUMENTS

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**2010 No. 1969**

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

**Amendments to the Consumer Credit (EU Directive) Regulations 2010**

**10.**—(1) Regulation 22 (current account overdrafts) is amended as follows.

(2) For “regulation 19” substitute “regulation 21”.

(3) In the wording inserted as section 74B (information to be provided on significant overdrawing without prior arrangement), for subsection (1) substitute—

“**74B.**—(1) Where—

- (a) the holder of a current account overdrafts on the account without a pre-arranged overdraft, or exceeds a pre-arranged overdraft limit, for a period exceeding one month,
- (b) the amount of that overdraft or excess is significant throughout that period,
- (c) that overdraft or excess is a regulated consumer credit agreement, and
- (d) the account-holder has not been informed in writing of the matters mentioned in subsection (2) within that period,

the account-holder must be informed in writing of those matters without delay.”.

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**Commencement Information**

**11** Reg. 10 in force at 26.8.2010, see [reg. 1](#)

**Changes to legislation:**

There are outstanding changes not yet made by the 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.

[View outstanding changes](#)

**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](#)