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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**

**9.** In regulation 21 (current account overdrafts), in the wording inserted as section 74A (information to be provided on a current account agreement)—

(a) for subsection (1) substitute—

“**74A.**—(1) This section applies to a current account agreement where—

(a) there is the possibility that the account-holder may be allowed to overdraw on the current account without a pre-arranged overdraft or exceed a pre-arranged overdraft limit, and

(b) if the account-holder did so, this would be a regulated consumer credit agreement.”;

(b) in subsection (3) after “must be informed” insert “in writing”.

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**Commencement Information**

**II** Reg. 9 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](#)