STATUTORY INSTRUMENTS

2010 No. 1970

CONSUMER CREDIT

The Consumer Credit (Advertisements) Regulations 2010

Made - - - - 3rd August 2010
Laid before Parliament 5th August 2010
Coming into force 1st February 2011

THE CONSUMER CREDIT (ADVERTISEMENTS) REGULATIONS 2010

- 1. Citation, commencement, revocation and interpretation
- 2. Duty to comply
- 3. General requirements
- 4. Content of advertisements
- 5. Representative Example
- 6. Other advertisements requiring representative APR
- 7. APR
- 8. Ancillary services
- 9. Security
- 10. Restrictions on certain expressions in credit advertisements
- 11. Exclusions
- 12. Transitional provisions

Signature

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

- 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

Explanatory Note