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STATUTORY INSTRUMENTS

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**2011 No. 11**

**The Consumer Credit (Amendment) Regulations 2011**

**Transitional provision**

**10.**—(1) This regulation applies to a consumer credit agreement regulated by the Consumer Credit Act 1974—

- (a) that is entered into on 31st January 2011,
- (b) that is not secured on land, and
- (c) to which regulation 101A of the Consumer Credit (EU Directive) Regulations 2010 applies.

(2) In regulation 101A(3) of the Consumer Credit (EU Directive) Regulations 2010, Condition F is satisfied where the creditor does what is required by that regulation except that in the relevant statement of protection and remedies provided in accordance with regulation 101A(3)(a) the words “in writing” are inserted before the words “and paying off the amount you owe”.

(3) In paragraph (2) the “relevant statement of protection and remedies” means the statement of protection and remedies in the relevant Form.

(4) An agreement is to be treated as though the Agreements Regulations 1983 have been complied with where the creditor does what is required by those Regulations except that in the wording of the relevant Form the words “in writing” are inserted before the words “and paying off the amount you owe”