



# Consumer Credit Act 2006

## 2006 CHAPTER 14

*Businesses requiring a licence and consequences of not being licensed*

### 23 Definitions of ‘consumer credit business’ and ‘consumer hire business’

In section 189(1) of the 1974 Act (definitions)—

(a) for the definition of ‘consumer credit business’ substitute—

“‘consumer credit business’ means any business being carried on by a person so far as it comprises or relates to—

- (a) the provision of credit by him, or
- (b) otherwise his being a creditor,

under regulated consumer credit agreements;”

(b) for the definition of “consumer hire business” substitute—

““consumer hire business” means any business being carried on by a person so far as it comprises or relates to—

- (a) the bailment or (in Scotland) the hiring of goods by him, or
- (b) otherwise his being an owner,

under regulated consumer hire agreements;”.

#### Commencement Information

II S. 23 in force at 6.4.2008 by S.I. 2007/3300, art. 3(2), Sch. 2

### 24 Debt administration etc.

(1) In subsection (1) of section 145 of the 1974 Act (types of ancillary credit business) for the “or” after paragraph (d) substitute—

“(da) debt administration.”.

<sup>F1</sup>(2) .....

**Changes to legislation:** There are currently no known outstanding effects for the Consumer Credit Act 2006, Cross Heading: Businesses requiring a licence and consequences of not being licensed. (See end of Document for details)

<sup>F1</sup>(3) .....

<sup>F1</sup>(4) .....

(5) In subsection (3) of section 177 of that Act (saving for registered charges) and in the subsection (3) applied by virtue of subsection (5) of that section for “a business of debt-collecting” substitute “ a consumer credit business, a consumer hire business or a business of debt-collecting or debt administration ”.

(6) In section 189(1) of that Act (definitions) after the definition of “debt-adjusting” insert—

“‘debt administration’ has the meaning given by section 145(7A);”.

#### Textual Amendments

**F1** S. 24(2)-(4) omitted (26.7.2013 for specified purposes, 1.4.2014 in so far as not already in force) by virtue of [The Financial Services and Markets Act 2000 \(Regulated Activities\) \(Amendment\) \(No.2\) Order 2013 \(S.I. 2013/1881\)](#), art. 1(2)(6), [Sch. para. 10\(a\)](#)

#### Commencement Information

**I2** S. 24(1)(3)(5) in force at 1.10.2008 by [S.I. 2007/3300](#), art. 3(3), [Sch. 3](#)

**I3** S. 24(2)(4)(6) in force at 16.6.2006 by [S.I. 2006/1508](#), art. 3(1), [Sch. 1](#)

## 25 Credit information services

(1) In subsection (1) of section 145 of the 1974 Act (types of ancillary credit business) before paragraph (e) insert—

“(db) the provision of credit information services, or”.

<sup>F2</sup>(2) .....

<sup>F3</sup>(3) .....

(4) In each of the following provisions of that Act for “or debt-counselling” substitute “, debt-counselling or the provision of credit information services ”

- (a) section 152(1)(application of sections 52 to 54 to ancillary credit businesses);
- (b) section 154 (prohibition of canvassing ancillary credit business off trade premises);
- (c) section 156 (regulations about agreements entered into for ancillary credit businesses).

(5) In section 189(1) of that Act (definitions) after the definition of “credit brokerage” insert—

“‘credit information services’ has the meaning given by section 145(7B).”

#### Textual Amendments

**F2** S. 25(2) omitted (26.7.2013 for specified purposes, 1.4.2014 in so far as not already in force) by virtue of [The Financial Services and Markets Act 2000 \(Regulated Activities\) \(Amendment\) \(No.2\) Order 2013 \(S.I. 2013/1881\)](#), art. 1(2)(6), [Sch. para. 10\(a\)](#)

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**Changes to legislation:** There are currently no known outstanding effects for the Consumer Credit Act 2006, Cross Heading: Businesses requiring a licence and consequences of not being licensed. (See end of Document for details)

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**F3** S. 25(3) omitted (26.7.2013 for specified purposes, 1.4.2014 in so far as not already in force) by virtue of The Financial Services and Markets Act 2000 (Regulated Activities) (Amendment) (No.2) Order 2013 (S.I. 2013/1881), art. 1(2)(6), **Sch. para. 10(a)**

**Commencement Information**

- I4** S. 25(1)(3)(4) in force at 1.10.2008 by S.I. 2007/3300, art. 3(3), **Sch. 3**  
**I5** S. 25(2)(5) in force at 16.6.2006 by S.I. 2006/1508, art. 3(1), **Sch. 1**

**F<sup>4</sup>26 Enforcement of agreements by unlicensed trader etc.**

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**Textual Amendments**

- F4** S. 26 omitted (26.7.2013 for specified purposes, 1.4.2014 in so far as not already in force) by virtue of The Financial Services and Markets Act 2000 (Regulated Activities) (Amendment) (No.2) Order 2013 (S.I. 2013/1881), art. 1(2)(6), **Sch. para. 10(a)**

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