

**Changes to legislation:** The Consumer Credit (Agreements) Regulations 2010 is up to date with all changes known to be in force on or before 13 July 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) View outstanding changes

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## EXPLANATORY NOTE

*(This note is not part of the Regulations)*

These Regulations implement article 10 of Directive [2008/48/EC](#) of the European Parliament and of the Council on credit agreements for consumers (OJ No. L133, 22.5.2008, p.66) (“the Directive”) and impose requirements about what information has to be included in a regulated consumer credit agreement.

Regulation 2 sets out the scope of application of the Regulations. It provides that the Regulations may apply to agreements outside the scope of the Directive but which are regulated under the Consumer Credit Act 1974. In addition they apply to agreements secured on land, agreements under which the creditor provides the debtor with credit exceeding £60,260 or agreements entered into by the debtor wholly or predominantly for the purpose of his business, where the creditor in relation to such agreements has disclosed or purported to disclose the pre-contract credit information in accordance with the Consumer Credit (Disclosure of Information) Regulations 2010 (2010/1013).

Regulation 3 sets out the requirements relating to the form and content of documents embodying a regulated consumer credit agreement referred to in Schedule 1.

Regulation 4 sets out the requirements relating to the signing of the agreement.

Regulation 5 makes provision for the application of the Regulations to modifying agreements.

This regulation does not apply to modifying agreements which are distance contracts except in limited circumstances.

Regulation 6 makes provision for information requirements in certain pawn agreements.

Regulation 7 sets out the provisions relating to statutory Forms specified in Schedules 2 and 3.

Regulation 8 sets out the provisions relating to the form and content of authorised overdraft agreements.

A transposition note and an impact assessment of the effect this instrument will have on the costs to business and the voluntary sector is available from the BIS website ([www.bis.gov.uk](http://www.bis.gov.uk)). They are also annexed to the Explanatory Memorandum which is available alongside the instrument on the OPSI website ([www.opsi.gov.uk](http://www.opsi.gov.uk)). Copies have also been placed in the Libraries of both Houses of Parliament.

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**Changes and effects yet to be applied to :**

- Regulations revoked by [2023 c. 29 Sch. 1 Pt. 2](#)