
STATUTORY INSTRUMENTS

2020 No. 1248

The Consumer Credit (Enforcement, Default and Termination Notices) (Coronavirus) (Amendment) Regulations 2020

Citation and commencement

1. These Regulations may be cited as the Consumer Credit (Enforcement, Default and Termination Notices) (Coronavirus) (Amendment) Regulations 2020 and come into force on 2nd December 2020.

Interpretation

2. In these Regulations, “the 1983 Regulations” means the Consumer Credit (Enforcement, Default and Termination Notices) Regulations 1983(1).

Amendment of the 1983 Regulations

3. The 1983 Regulations are amended in accordance with regulations 4 to 8 below.

Content of a default notice

4. In regulation 2(2)(c), for the words from “8A” to “11”, substitute “and 9 to 13”.

Prominence of specified statements

5.—(1) Regulation 2(5) is amended as follows.

(2) In the opening words—

(a) for “in a form specified in”, substitute “given prominence by”; and

(b) after “heading to the notice”, insert “, sub-heading within the notice”.

(3) In sub-paragraph (a), omit from “(whether” to “or otherwise”.

(4) For sub-paragraph (b), substitute—

“(b) such prominence is only to be afforded by bold print or underlining.”

Alteration of specified wording

6.—(1) Regulation 2(6) is amended as follows.

(2) For “The wording in any such statement”, substitute “Where any statement is required to be in a form specified in a Schedule to these Regulations and is reproduced in the notice, its wording”.

(3) After “addition”, insert “, in the same letter case”.

Permissible alterations

7. After regulation 2(6), insert—

“(6A) Despite paragraph (6)—

(a) the words “or a surety” may—

(i) be omitted where there is no surety, or

(ii) be replaced by “or a guarantor” where the surety is a guarantor,

(b) the words “, typically a guarantor,” may be omitted where the surety is not a guarantor.”

Form of enforcement, default and termination notices

8. Schedules 1, 2, and 3 are amended in accordance with the Schedule to these Regulations.

Transitional provisions

9.—(1) This regulation applies to a notice served in accordance with the requirements of the 1983 Regulations as they were in force immediately prior to commencement of these Regulations.

(2) For a period of six months beginning on 2nd December 2020, a notice to which this regulation applies will be deemed to comply with the 1983 Regulations, as amended by these Regulations.

10th November 2020

Maggie Throup
David Duguid
Two of the Lords Commissioners of Her
Majesty’s Treasury