



Consumer Credit Act 1974

1974 CHAPTER 39

PART XII

SUPPLEMENTAL

Regulations, orders, etc.

179 Power to prescribe form etc. of secondary documents.

- (1) Regulations may be made as to the form and content of credit-cards, trading-checks, receipts, vouchers and other documents or things issued by creditors, owners or suppliers under or in connection with regulated agreements or by other persons in connection with linked transactions, and may in particular—
 - (a) require specified information to be included in the pre-scribed manner in documents, and other specified material to be excluded;
 - (b) contain requirements to ensure that specified information is clearly brought to the attention of the debtor or hirer, or his relative, and that one part of a document is not given insufficient or excessive prominence compared with another.
- (2) If a person issues any document or thing in contravention of regulations under subsection (1) then, as from the time of the contravention but without prejudice to anything done before it, this Act shall apply as if the regulated agreement had been improperly executed by reason of a contravention of regulations under section 60(1).

180 Power to prescribe form etc. of copies.

- (1) Regulations may be made as to the form and content of documents to be issued as copies of any executed agreement, security instrument or other document referred to in this Act, and may in particular—
 - (a) require specified information to be included in the prescribed manner in any copy, and contain requirements to ensure that such information is clearly brought to the attention of a reader of the copy;

Status: Point in time view as at 01/01/2010.

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- (b) authorise the omission from a copy of certain material contained in the original, or the inclusion of such material in condensed form.
- (2) A duty imposed by any provision of this Act (except section 35) to supply a copy of any document—
 - (a) is not satisfied unless the copy supplied is in the prescribed form and conforms to the prescribed requirements;
 - (b) is not infringed by the omission of any material, or its inclusion in condensed form, if that is authorised by regulations;
 and references in this Act to copies shall be construed accordingly.
- (3) Regulations may provide that a duty imposed by this Act to supply a copy of a document referred to in an unexecuted agreement or an executed agreement shall not apply to documents of a kind specified in the regulations.

181 Power to alter monetary limits etc.

- (1) The Secretary of State may by order made by statutory instrument amend, or further amend, any of the following provisions of this Act so as to reduce or increase a sum mentioned in that provision, namely, sections [F1 16B(1)] , 17(1), F2 . . . [F3 39A(3),] 70(6), 75(3)(b), 77(1), 78(1), 79(1), 84(1), 101(7)(a), 107(1), 108(1), 109(1), 110(1), 118(1)(b), 120(1)(a), F2 . . . [F4 140B(6),] 155(1) and 158(1).
- (2) An order under subsection (1) amending section [F1 16B(1)] , 17(1), F5 . . . [F6 39A(3),] 75(3)(b) F5 . . . [F7 or 140B(6)] shall be of no effect unless a draft of the order has been laid before and approved by each House of Parliament.

Textual Amendments

F1 Words in s. 181(1)(2) substituted (6.4.2008) by [Consumer Credit Act 2006 \(c. 14\)](#), ss. {5(7)}, 71(2); [S.I. 2007/3300, art. 3\(2\)](#), Sch. 2

F2 Words in s. 181(1) repealed (6.4.2008) by [Consumer Credit Act 2006 \(c. 14\)](#), ss. 70, 71(2), [Sch. 4](#) (with [Sch. 3 para. 15\(5\)](#)); [S.I. 2007/3300, art. 3\(2\)](#), Sch. 2

F3 Words in s. 181(1) inserted (6.4.2008) by [Consumer Credit Act 2006 \(c. 14\)](#), ss. {53(3)(a)}, 71(2); [S.I. 2007/3300, art. 3\(2\)](#), Sch. 2

F4 Words in s. 181(1) inserted (6.4.2007) by [Consumer Credit Act 2006 \(c. 14\)](#), ss. {22(4)(a)}, 71(2); [S.I. 2007/123, art. 3\(2\)](#), Sch. 2

F5 Words in s. 181(2) repealed (6.4.2008) by [Consumer Credit Act 2006 \(c. 14\)](#), ss. 70, 71(2), [Sch. 4](#) (with [Sch. 3 para. 15\(5\)](#)); [S.I. 2007/3300, art. 3\(2\)](#), Sch. 2

F6 Words in s. 181(2) inserted (6.4.2008) by [Consumer Credit Act 2006 \(c. 14\)](#), ss. {53(3)(b)}, 71(2); [S.I. 2007/3300, art. 3\(2\)](#), Sch. 2

F7 Words in s. 181(2) inserted (6.4.2007) by [Consumer Credit Act 2006 \(c. 14\)](#), ss. {22(4)(b)}, 71(2); [S.I. 2007/123, art. 3\(2\)](#), Sch. 2

182 Regulations and orders.

- (1) Any power of the Secretary of State to make regulations or orders under this Act, except the power conferred by sections 2(1)(a), 181 and 192 shall be exercisable by statutory instrument subject to annulment in pursuance of a resolution of either House of Parliament.

(1A) F8

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- (2) Where a power to make regulations or orders ^{F9} . . . is exercisable by the Secretary of State ^{F10} . . . by virtue of this Act, regulations or orders ^{F9} . . . made in the exercise of that power may—
 - (a) make different provision in relation to different cases or classes of case, and
 - (b) exclude certain cases or classes of case, and
 - (c) contain such transitional provisions as the [^{F11}Secretary of State] thinks fit.
- (3) Regulations may provide that specified expressions, when used as described by the regulations, are to be given the prescribed meaning, notwithstanding that another meaning is intended by the person using them.
- (4) Any power conferred on the Secretary of State by this Act to make orders includes power to vary or revoke an order so made.

Textual Amendments

- F8** S. 182(1A) omitted (1.9.2009) by virtue of [The Transfer of Functions of the Consumer Credit Appeals Tribunal Order 2009 \(S.I. 2009/1835\)](#), arts. 1, 4(1), **Sch. 1 para. 7(a)** (with Sch. 4)
- F9** Words in s. 182(2) omitted (1.9.2009) by virtue of [The Transfer of Functions of the Consumer Credit Appeals Tribunal Order 2009 \(S.I. 2009/1835\)](#), arts. 1, 4(1), **Sch. 1 para. 7(b)(i)** (with Sch. 4)
- F10** Words in s. 182(2) omitted (1.9.2009) by virtue of [The Transfer of Functions of the Consumer Credit Appeals Tribunal Order 2009 \(S.I. 2009/1835\)](#), arts. 1, 4(1), **Sch. 1 para. 7(b)(ii)** (with Sch. 4)
- F11** Words in s. 182(2)(c) substituted (1.9.2009) by [The Transfer of Functions of the Consumer Credit Appeals Tribunal Order 2009 \(S.I. 2009/1835\)](#), arts. 1, 4(1), **Sch. 1 para. 7(b)(iii)** (with Sch. 4)

^{F12}183 Determinations etc. by OFT.

- (1) The OFT may vary or revoke any determination made, or direction given, by it under this Act.
- (2) Subsection (1) does not apply to—
 - (a) a determination to issue, renew or vary a licence;
 - (b) a determination to extend a period under section 28B or to refuse to extend a period under that section;
 - (c) a determination to end a suspension under section 33;
 - (d) a determination to make an order under section 40(2), 148(2) or 149(2);
 - (e) a determination mentioned in column 1 of the Table in section 41.

Textual Amendments

- F12** S. 183 substituted (6.4.2008) by [Consumer Credit Act 2006 \(c. 14\)](#), **ss. 64, 68**; [S.I. 2007/3300](#), **art. 3(2)**, Sch. 2

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