

Status: Point in time view as at 06/04/2008.

Changes to legislation: Consumer Credit Act 1974, SCHEDULE 1 is up to date with all changes known to be in force on or before 19 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)

SCHEDULES

SCHEDULE 1

Section 167.

PROSECUTION AND PUNISHMENT OF OFFENCES

1	2	3	4
Section	Offence	Mode of prosecution	Imprisonment or fine
7	Knowingly or recklessly giving false information to [F1OFT] .	(a) Summarily.	£400.
		(b) On indictment.	2 years or a fine or both.
39(1)	Engaging in activities requiring a licence when not a licensee.	(a) Summarily.	£400.
		(b) On indictment.	2 years or a fine or both.
39(2)	Carrying on a business under a name not specified in licence.	(a) Summarily.	£400.
		(b) On indictment.	2 years or a fine or both.
39(3)	Failure to notify changes in registered particulars.	(a) Summarily.	£400.
		(b) On indictment.	2 years or a fine or both.
45	Advertising credit where goods etc. not available for cash.	(a) Summarily.	£400.
		(b) On indictment.	2 years or a fine or both.
46(1)	False or misleading advertisements.	(a) Summarily.	£400.
		(b) On indictment.	2 years or a fine or both.

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47(1)	Advertising infringements.	(a) Summarily.	£400.
		(b) On indictment.	2 years or a fine or both.
49(1)	Canvassing debtor-creditor agreements off trade premises.	(a) Summarily.	£400.
		(b) On indictment.	1 year or a fine or both.
49(2)	Soliciting debtor-creditor agreements during visits made in response to previous oral requests.	(a) Summarily.	£400.
		(b) On indictment.	1 year or a fine or both.
50(1)	Sending circulars to minors.	(a) Summarily.	£400.
		(b) On indictment.	1 year or a fine or both.
51(1)	Supplying unsolicited credit-tokens.	(a) Summarily.	£400.
		(b) On indictment.	2 years or a fine or both.
77(4)	Failure of creditor under fixed-sum credit agreement to supply copies of documents etc.	Summarily.	[^{F2}]level 4 on the standard scale].
78(6)	Failure of creditor under running-account credit agreement to supply copies of documents etc.	Summarily.	[^{F2}]level 4 on the standard scale].
79(3)	Failure of owner under consumer hire agreement to supply copies of documents etc.	Summarily.	[^{F2}]level 4 on the standard scale].
80(2)	Failure to tell creditor or owner whereabouts of goods.	Summarily.	[^{F2}]level 3 on the standard scale].

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85(2)	Failure of creditor to supply copy of credit-token agreement.	Summarily.	[^{F2} level 4 on the standard scale].
97(3)	Failure to supply debtor with statement of amount required to discharge agreement.	Summarily.	[^{F2} level 3 on the standard scale].
103(5)	Failure to deliver notice relating to discharge of agreements.	Summarily.	[^{F2} level 3 on the standard scale].
107(4)	Failure of creditor to give information to surety under fixed-sum credit agreement.	Summarily.	[^{F2} level 4 on the standard scale].
108(4)	Failure of creditor to give information to surety under running-account credit agreement.	Summarily.	[^{F2} level 4 on the standard scale].
109(3)	Failure of owner to give information to surety under consumer hire agreement.	Summarily.	[^{F2} level 4 on the standard scale].
110(3)	Failure of creditor or owner to supply a copy of any security instrument to debtor or hirer.	Summarily.	[^{F2} level 4 on the standard scale].
114(2)	Taking pledges from minors.	(a) Summarily.	£400.
		(b) On indictment.	1 year or a fine or both.
115	Failure to supply copies of a pledge agreement or pawn-receipt.	Summarily.	[^{F2} level 4 on the standard scale].
119(1)	Unreasonable refusal to allow pawn to be redeemed.	Summarily.	[^{F2} level 4 on the standard scale].
154	Canvassing ancillary credit services off trade premises.	(a) Summarily.	£200.
		(b) On indictment.	1 year or a fine or both.

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157(3)	Refusal to give name etc. of credit reference agency.	Summarily.	[^{F2} level 4 on the standard scale].
158(4)	Failure of credit reference agency to disclose filed information.	Summarily.	[^{F2} level 4 on the standard scale].
159(6)	Failure of credit reference agency to correct information.	Summarily.	[^{F2} level 4 on the standard scale].
160(6)	Failure of credit reference agency to comply with section 160(3) or (4).	Summarily.	[^{F2} level 4 on the standard scale].
162(6)	Impersonation of enforcement authority officers.	(a) Summarily.	£400.
		(b) On indictment.	2 years or a fine or both.
165(1)	Obstruction of enforcement authority officers.	Summarily.	[^{F2} level 4 on the standard scale].
165(2)	Giving false information to enforcement authority officers.	(a) Summarily.	£400.
		(b) On indictment.	2 years or a fine or both.
167(2)	Contravention of regulations under section 44, 52, 53, 54, or 112.	(a) Summarily.	£400.
		(b) On indictment.	2 years or a fine or both.
174(5)	Wrongful disclosure of information.	(a) Summarily.	£400.
		(b) On indictment.	2 years or a fine or both.

Textual Amendments

F1 Words in Sch. 1 substituted (1.4.2003) by Enterprise Act 2002 (c. 40), ss. 278, 279, Sch. 25 para. 6(40); S.I. 2003/766, art. 2, Sch. (with art. 3)

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F2 Words substituted by virtue of (E.W.) Criminal Justice Act 1982 (c. 48, SIF 39:1), **ss. 38, 46**, (S.) by Criminal Procedure (Scotland) Act 1975 (c. 21, SIF 39:1), **s. 289F, 289G** and (N.I.) by S.I. 1984/703 (N.I. 3), **arts. 5, 6**

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