

## SCHEDULES

### SCHEDULE 3

#### TRANSITIONAL AND COMMENCEMENT PROVISIONS

#### PART VI OF ACT

##### MATTERS ARISING DURING CURRENCY OF CREDIT OR HIRE AGREEMENTS

###### *“Liability of creditor for breaches by supplier*

- 15** Section 75 comes into operation on the day appointed for the purposes of this paragraph.

###### *Duty to give notice*

- 16** (1) Section 76 comes into operation on the day appointed for the purposes of this paragraph.  
(2) Section 76 applies to an agreement made before the day appointed for the purposes of this paragraph where the agreement would have been a regulated agreement if made on that day.

###### *Duty to give information*

- 17** (1) Sections 77 to 80 come into operation on the day appointed for the purposes of this paragraph.  
(2) Sections 77 to 79 apply to an agreement made before the day appointed for the purposes of this paragraph where the agreement would have been a regulated agreement if made on that day.

###### *Appropriation of payments*

- 18** Section 81 comes into operation on the day appointed for the purposes of this paragraph.

###### *Variation of agreements*

- 19** Section 82 comes into operation on the day appointed for the purposes of this paragraph.

###### *Misuse of credit facilities*

- 20** (1) Sections 83 and 84 come into operation on the day appointed for the purposes of this paragraph.  
(2) Subject to sub-paragraph (4), section 83 applies to an agreement made before the day appointed for the purposes of this paragraph where the agreement would have been a regulated consumer credit agreement if made on that day.

---

*Status: This is the original version (as it was originally enacted).*

---

- (3) Subject to sub-paragraph (4), section 84 applies to an agreement made before the day appointed for the purposes of this paragraph where the agreement would have been a credit-token agreement if made on that day.
- (4) Sections 83 and 84 do not apply to losses arising before the day appointed for the purposes of this paragraph.
- (5) Section 84(4) shall be taken to be satisfied in relation to an agreement made before the day appointed for the purposes of this paragraph if, within 28 days after that day, the creditor gives notice to the debtor of the name, address and telephone number of a person stated in that notice to be the person to whom notice is to be given under section 84(3).

*Duty on issue of new credit-tokens*

- 21** (1) Section 85 comes into operation on the day appointed for the purposes of this paragraph.
- (2) Section 85 applies to an agreement made before the day appointed for the purposes of this paragraph where the agreement would have been a regulated agreement if made on that day.

*Death of debtor or hirer*

- 22** (1) Section 86 comes into operation on the day appointed for the purposes of this paragraph.
- (2) Section 86 applies to an agreement made before the day appointed for the purposes of this paragraph where the agreement would have been a regulated agreement if made on that day.”