



Consumer Credit Act 1974

1974 CHAPTER 39

PART X

ANCILLARY CREDIT BUSINESSES

Credit reference agencies

158 Duty of agency to disclose filed information

- (1) A credit reference agency, within the prescribed period after receiving.—
 - (a) a request in writing to that effect from any individual (the " consumer "), and
 - (b) such particulars as the agency may reasonably require to enable them to identify the file, and
 - (c) a fee of 25 new pence,shall give the consumer a copy of the file relating to him kept by the agency.
- (2) When giving a copy of the file under subsection (1), the agency shall also give the consumer a statement in the prescribed form of his rights under section 159.
- (3) If the agency does not keep a file relating to the consumer it shall give him notice of that fact, but need not return any money paid.
- (4) If the agency contravenes any provision of this section it commits an offence.
- (5) In this Act " file ", in relation to an individual, means all the information about him kept by a credit reference agency, regardless of how the information is stored, and " copy of the file ", as respects information not in plain English, means a transcript reduced into plain English.