

Status: Point in time view as at 01/10/2008.

Changes to legislation: There are currently no known outstanding effects for the Consumer Credit Act 2006. (See end of Document for details)

SCHEDULES

SCHEDULE 1

Section 55

SCHEDULE A1 TO THE 1974 ACT

Commencement Information

- I1** Sch. 1 in force at 1.12.2007 for specified purposes by S.I. 2007/3300, art. 3(1), Sch. 1
I2 Sch. 1 in force at 6.4.2008 for specified purposes by S.I. 2007/3300, art. 3(2), Sch. 2

“SCHEDULE A1

THE CONSUMER CREDIT APPEALS TRIBUNAL

PART 1

INTERPRETATION

- 1 In this Schedule—
- “the Deputy President” means the Deputy President of the Consumer Credit Appeals Tribunal;
 - “lay panel” means the panel established under paragraph 3(3);
 - “panel of chairmen” means the panel established under paragraph 3(1);
 - “party” means, in relation to an appeal, the appellant or the OFT;
 - “the President” means the President of the Consumer Credit Appeals Tribunal;
 - “rules” means rules under section 40A(3) of this Act;
 - “specified” means specified by rules.

PART 2

THE TRIBUNAL

The President and the Deputy President

- 2 (1) The Lord Chancellor shall appoint one of the members of the panel of chairmen to preside over the discharge of the Tribunal's functions.
- (2) The person so appointed shall be known as the President of the Consumer Credit Appeals Tribunal.
- (3) The Lord Chancellor may appoint one of the members of the panel of chairmen to be the Deputy President of the Consumer Credit Appeals Tribunal.

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- (4) The Deputy President shall have such functions in relation to the Tribunal as the President may assign to him.
- (5) If the President or the Deputy President ceases to be a member of the panel of chairmen, he shall also cease to be the President or (as the case may be) the Deputy President.
- (6) The functions of the President may, if he is absent or is otherwise unable to act, be discharged—
 - (a) by the Deputy President; or
 - (b) if there is no Deputy President or he too is absent or otherwise unable to act, by a person appointed for that purpose from the panel of chairmen by the Lord Chancellor.

Panels

- 3 (1) The Lord Chancellor shall appoint a panel of persons for the purpose of serving as chairmen of the Tribunal.
- (2) A person shall not be appointed to the panel of chairmen unless he—
 - (a) has a seven year general qualification within the meaning of section 71 of the Courts and Legal Services Act 1990;
 - (b) is an advocate or solicitor in Scotland of at least seven years' standing; or
 - (c) is a member of the Bar of Northern Ireland, or a solicitor of the Supreme Court of Northern Ireland, of at least seven years' standing.
- (3) The Lord Chancellor shall also appoint a panel of persons who appear to him to be qualified by experience or otherwise to deal with appeals of the kind that may be made to the Tribunal.

Terms of office etc.

- 4 (1) Each member of the panel of chairmen or the lay panel shall hold and vacate office in accordance with the terms of his appointment.
- (2) The Lord Chancellor may remove a member of either panel from office on the ground of incapacity or misbehaviour.
- (3) A member of either panel—
 - (a) may at any time resign office by notice in writing to the Lord Chancellor;
 - (b) is eligible for re-appointment if he ceases to hold office.

Remuneration and allowances

- 5 The Lord Chancellor may pay to a person in respect of his service—
 - (a) as the President or the Deputy President,
 - (b) as a member of the Tribunal, or
 - (c) as a person appointed under paragraph 7(4),
 such remuneration and allowances as the Lord Chancellor may determine.

Staff and costs

- 6 (1) The Lord Chancellor may appoint such staff for the Tribunal as he may determine.

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- (2) The Lord Chancellor shall defray—
- (a) the remuneration of the Tribunal's staff; and
 - (b) such other costs of the Tribunal as he may determine.

PART 3

CONSTITUTION OF THE TRIBUNAL

- 7 (1) On an appeal to the Tribunal, the persons to act as members of the Tribunal for the purposes of the appeal shall be selected from the panel of chairmen or the lay panel.
- (2) The selection shall be in accordance with arrangements made by the President for the purposes of this paragraph.
- (3) Those arrangements shall provide for at least one member to be a person selected from the panel of chairmen.
- (4) If it appears to the Tribunal that a matter before it involves a question of fact of special difficulty, it may appoint one or more experts to provide assistance.

PART 4

TRIBUNAL POWERS AND PROCEDURE

Sittings

- 8 The Tribunal shall sit at such times and in such places as the Lord Chancellor may direct.

Evidence

- 9 (1) Subject to sub-paragraph (2), the Tribunal may, on an appeal, consider any evidence that it thinks relevant, whether or not it was available to the OFT at the time it made the determination appealed against.
- (2) Rules may make provision restricting the evidence that the Tribunal may consider on an appeal in specified circumstances.

Rules on procedure

- 10 Rules may include, amongst other things, provision—
- (a) about the withdrawal of appeals;
 - (b) about persons who may appear on behalf of a party to an appeal;
 - (c) about how an appeal is to be dealt with if a person acting as member of the Tribunal in respect of the appeal becomes unable to act;
 - (d) setting time limits in relation to anything that is to be done for the purposes of an appeal or for such limits to be set by the Tribunal or a member of the panel of chairmen;
 - (e) for time limits (including the period specified for the purposes of section 41(1) of this Act) to be extended by the Tribunal or a member of the panel of chairmen;

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- (f) conferring powers on the Tribunal or a member of the panel of chairmen to give such directions to the parties to an appeal as it or he thinks fit for purposes connected with the conduct and disposal of the appeal;
- (g) about the holding of hearings by the Tribunal or a member of the panel of chairmen (including for such hearings to be held in private);
- (h) placing restrictions on the disclosure of information and documents or for such restrictions to be imposed by the Tribunal or a member of the panel of chairmen;
- (i) about the consequences of a failure to comply with a requirement imposed by or under any rule (including for the immediate dismissal or allowing of an appeal if the Tribunal or a member of the panel of chairmen thinks fit);
- (j) for proceedings on different appeals (including appeals with different appellants) to take place concurrently;
- (k) for the suspension of determinations of the OFT;
- (l) for the suspension of decisions of the Tribunal;
- (m) for the Tribunal to reconsider its decision disposing of an appeal where it has reason to believe that the decision was wrongly made because of an administrative error made by a member of its staff.

Council on Tribunals

- 11 A member of the Council on Tribunals or of its Scottish Committee shall be entitled—
- (a) to attend any hearing held by the Tribunal or a member of the panel of chairmen whether or not it is held in public; and
 - (b) to attend any deliberations of the Tribunal in relation to an appeal.

Disposal of appeals

- 12 (1) The Tribunal shall decide an appeal by reference to the grounds of appeal set out in the notice of appeal.
- (2) In disposing of an appeal the Tribunal may do one or more of the following—
- (a) confirm the determination appealed against;
 - (b) quash that determination;
 - (c) vary that determination;
 - (d) remit the matter to the OFT for reconsideration and determination in accordance with the directions (if any) given to it by the Tribunal;
 - (e) give the OFT directions for the purpose of giving effect to its decision.
- (3) In the case of an appeal against a determination to impose a penalty, the Tribunal—
- (a) has no power by virtue of sub-paragraph (2)(c) to increase the penalty;
 - (b) may extend the period within which the penalty is to be paid (including in cases where that period has already ended).
- (4) Sub-paragraph (3) does not affect—
- (a) the Tribunal's power to give directions to the OFT under sub-paragraph (2)(d); or
 - (b) what the OFT can do where a matter is remitted to it under sub-paragraph (2)(d).
- (5) Where the Tribunal remits a matter to the OFT, it may direct that the requirements of section 34 of this Act are not to apply, or are only to apply to a specified extent, in relation to the OFT's reconsideration of the matter.

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- (6) Subject to sub-paragraphs (7) and (8), where the Tribunal remits an application to the OFT, section 6(1) and (3) to (9) of this Act shall apply as if the application had not been previously determined by the OFT.
- (7) In the case of a general notice which came into effect after the determination appealed against was made but before the application was remitted, the applicant shall provide any information or document which he is required to provide under section 6(6) within—
- (a) the period of 28 days beginning with the day on which the application was remitted; or
 - (b) such longer period as the OFT may allow.
- (8) In the case of—
- (a) any information or document which was superseded,
 - (b) any change in circumstances which occurred, or
 - (c) any error or omission of which the applicant became aware,
- after the determination appealed against was made but before the application was remitted, any notification that is required to be given by the applicant under section 6(7) shall be given within the period of 28 days beginning with the day on which the application was remitted.

Decisions of the Tribunal

- 13 (1) A decision of the Tribunal may be taken by majority.
- (2) A decision of the Tribunal disposing of an appeal shall—
- (a) state whether it was unanimous or taken by majority; and
 - (b) be recorded in a document which—
 - (i) contains a statement of the reasons for the decision and any other specified information; and
 - (ii) is signed and dated by a member of the panel of chairmen.
- (3) Where the Tribunal disposes of an appeal it shall—
- (a) send to each party to the appeal a copy of the document mentioned in sub-paragraph (2)(b); and
 - (b) publish that document in such manner as it thinks fit.
- (4) The Tribunal may exclude from what it publishes under sub-paragraph (3)(b) information of a specified description.

Costs

- 14 (1) Where the Tribunal disposes of an appeal and—
- (a) it decides that the OFT was wrong to make the determination appealed against, or
 - (b) during the course of the appeal the OFT accepted that it was wrong to make that determination,
- it may order the OFT to pay to the appellant the whole or a part of the costs incurred by the appellant in relation to the appeal.

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- (2) In determining whether to make such an order, and the terms of such an order, the Tribunal shall have regard to whether it was unreasonable for the OFT to make the determination appealed against.
- 15 Where—
- (a) the Tribunal disposes of an appeal or an appeal is withdrawn before the Tribunal disposes of it, and
 - (b) the Tribunal thinks that a party to the appeal acted vexatiously, frivolously or unreasonably in bringing the appeal or otherwise in relation to the appeal,
- it may order that party to pay to the other party the whole or a part of the costs incurred by the other party in relation to the appeal.
- 16 An order of the Tribunal under paragraph 14 or 15 may be enforced—
- (a) as if it were an order of the county court; or
 - (b) in Scotland, as if it were an interlocutor of the Court of Session.”

SCHEDULE 2

Section 59

PART 3A OF SCHEDULE 17 TO THE 2000 ACT

Commencement Information

I3 Sch. 2 in force at 16.6.2006 by S.I. 2006/1508, art. 3(1), Sch. 1

“PART 3A

THE CONSUMER CREDIT JURISDICTION

Introduction

- 16A This Part of this Schedule applies only in relation to the consumer credit jurisdiction.

Procedure for complaints etc.

- 16B (1) Consumer credit rules—
- (a) must provide that a complaint is not to be entertained unless the complainant has referred it under the ombudsman scheme before the applicable time limit (determined in accordance with the rules) has expired;
 - (b) may provide that an ombudsman may extend that time limit in specified circumstances;
 - (c) may provide that a complaint is not to be entertained (except in specified circumstances) if the complainant has not previously communicated its substance to the respondent and given him a reasonable opportunity to deal with it;
 - (d) may make provision about the procedure for the reference of complaints and for their investigation, consideration and determination by an ombudsman.

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- (2) Sub-paragraphs (2) and (3) of paragraph 14 apply in relation to consumer credit rules under sub-paragraph (1) of this paragraph as they apply in relation to scheme rules under that paragraph.
- (3) Consumer credit rules may require persons falling within sub-paragraph (6) to establish such procedures as the scheme operator considers appropriate for the resolution of complaints which may be referred to the scheme.
- (4) Consumer credit rules under sub-paragraph (3) may make different provision in relation to persons of different descriptions or to complaints of different descriptions.
- (5) Consumer credit rules under sub-paragraph (3) may authorise the scheme operator to dispense with or modify the application of such rules in particular cases where the scheme operator—
 - (a) considers it appropriate to do so; and
 - (b) is satisfied that the specified conditions (if any) are met.
- (6) A person falls within this sub-paragraph if he is licensed by a standard licence (within the meaning of the Consumer Credit Act 1974) to carry on to any extent a business of a type specified in an order under section 226A(2)(e) of this Act.

Fees

- 16C (1) Consumer credit rules may require a respondent to pay to the scheme operator such fees as may be specified in the rules.
- (2) Sub-paragraph (2) of paragraph 15 applies in relation to consumer credit rules under this paragraph as it applies in relation to scheme rules under that paragraph.

Enforcement of money awards

- 16D A money award, including interest, which has been registered in accordance with consumer credit rules may—
- (a) if a county court so orders in England and Wales, be recovered by execution issued from the county court (or otherwise) as if it were payable under an order of that court;
 - (b) be enforced in Northern Ireland as a money judgment under the Judgments Enforcement (Northern Ireland) Order 1981;
 - (c) be enforced in Scotland as if it were a decree of the sheriff and whether or not the sheriff could himself have granted such a decree.

Procedure for consumer credit rules

- 16E (1) If the scheme operator makes any consumer credit rules, it must give a copy of them to the Authority without delay.
- (2) If the scheme operator revokes any such rules, it must give written notice to the Authority without delay.
 - (3) The power to make such rules is exercisable in writing.
 - (4) Immediately after the making of such rules, the scheme operator must arrange for them to be printed and made available to the public.

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- (5) The scheme operator may charge a reasonable fee for providing a person with a copy of any such rules.

Verification of consumer credit rules

- 16F (1) The production of a printed copy of consumer credit rules purporting to be made by the scheme operator—
- (a) on which there is endorsed a certificate signed by a member of the scheme operator's staff authorised by the scheme operator for that purpose, and
 - (b) which contains the required statements,
- is evidence (or in Scotland sufficient evidence) of the facts stated in the certificate.
- (2) The required statements are—
- (a) that the rules were made by the scheme operator;
 - (b) that the copy is a true copy of the rules; and
 - (c) that on a specified date the rules were made available to the public in accordance with paragraph 16E(4).
- (3) A certificate purporting to be signed as mentioned in sub-paragraph (1) is to be taken to have been duly signed unless the contrary is shown.

Consultation

- 16G(1) If the scheme operator proposes to make consumer credit rules, it must publish a draft of the proposed rules in the way appearing to it to be best calculated to bring the draft to the attention of the public.
- (2) The draft must be accompanied by—
- (a) an explanation of the proposed rules; and
 - (b) a statement that representations about the proposals may be made to the scheme operator within a specified time.
- (3) Before making any consumer credit rules, the scheme operator must have regard to any representations made to it in accordance with sub-paragraph (2)(b).
- (4) If consumer credit rules made by the scheme operator differ from the draft published under sub-paragraph (1) in a way which the scheme operator considers significant, the scheme operator must publish a statement of the difference.”

SCHEDULE 3

Section 69

TRANSITIONAL PROVISION AND SAVINGS

Interpretation

- 1 (1) Expressions used in the 1974 Act have the same meaning in this Schedule (apart from paragraphs 14 to 16 and 26) as they have in that Act.
- (2) For the purposes of this Schedule an agreement becomes a completed agreement once—
- (a) there is no sum payable under the agreement; and

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- (b) there is no sum which will or may become so payable.

Commencement Information

- I4** Sch. 3 para. 1(1) in force at 16.6.2006 by S.I. 2006/1508, art. 3(1), Sch. 1
I5 Sch. 3 para. 1(2) in force at 6.4.2007 for specified purposes by S.I. 2007/123, art. 3(2), Sch. 2

Statements to be provided in relation to regulated agreements

- 2 (1) Section 77A of the 1974 Act applies in relation to agreements whenever made.
(2) Section 77A shall have effect in relation to agreements made before the commencement of section 6 of this Act as if the period mentioned in subsection (1) (a) were the period of one year beginning with the day of the commencement of section 6.

Commencement Information

- I6** Sch. 3 para. 2 in force at 1.10.2008 by S.I. 2007/3300, art. 3(3), Sch. 3

- 3 Regulations made under section 78(4A) of the 1974 Act may apply in relation to agreements regardless of when they were made.

Commencement Information

- I7** Sch. 3 para. 3 in force at 1.10.2008 by S.I. 2007/3300, art. 3(3), Sch. 3

- 4 (1) Section 7(3) of this Act shall have effect in relation to agreements whenever made.
(2) A dispensing notice given under section 185(2) of the 1974 Act which is operative immediately before the commencement of section 7(3)—
(a) shall, on the commencement of section 7(3), be treated as having been given under section 185(2) as substituted by section 7(3); and
(b) shall continue to be operative accordingly.

Commencement Information

- I8** Sch. 3 para. 4 in force at 1.10.2008 by S.I. 2007/3300, art. 3(3), Sch. 3

Default under regulated agreements

- 5 The OFT shall prepare, and give general notice of, the arrears information sheet and the default information sheet required under section 86A of the 1974 Act as soon as practicable after the commencement of section 8 of this Act.

Commencement Information

- I9** Sch. 3 para. 5 in force at 31.1.2007 by S.I. 2007/123, art. 3(1), Sch. 1

- 6 (1) Section 86B of the 1974 Act applies in relation to agreements whenever made.

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- (2) In the application of section 86B in relation to an agreement made before the commencement of section 9 of this Act, the conditions under subsection (1) can be satisfied only if the two payments mentioned in paragraph (c) were not required to have been made before the commencement of section 9.
- (3) In the case of an agreement within subsection (9) of section 86B, sub-paragraph (2) has effect as if for “two” there were substituted “four”.

Commencement Information

I10 Sch. 3 para. 6 in force at 1.10.2008 by S.I. 2007/3300, art. 3(3), Sch. 3

- 7 (1) Section 86C of the 1974 Act applies in relation to agreements whenever made.
- (2) In the application of section 86C in relation to an agreement made before the commencement of section 10 of this Act, the conditions mentioned in subsection (1) can be satisfied only if the two payments mentioned in paragraph (b) were not required to have been made before the commencement of section 10.

Commencement Information

I11 Sch. 3 para. 7 in force at 1.10.2008 by S.I. 2007/3300, art. 3(3), Sch. 3

- 8 Section 86E of the 1974 Act applies in relation to agreements whenever made but only as regards default sums which become payable after the commencement of section 12 of this Act.

Commencement Information

I12 Sch. 3 para. 8 in force at 1.10.2008 by S.I. 2007/3300, art. 3(3), Sch. 3

- 9 (1) Section 86F of the 1974 Act applies in relation to agreements whenever made but only as regards default sums which become payable after the commencement of section 13 of this Act.
- (2) Where section 86F applies in relation to an agreement made before the commencement of section 13, the agreement shall have effect as if any right of the creditor or owner to recover compound interest in connection with the default sum in question at a particular rate were a right to recover simple interest in that connection at that rate.

Commencement Information

I13 Sch. 3 para. 9 in force at 1.10.2008 by S.I. 2007/3300, art. 3(3), Sch. 3

- 10 Section 14 of this Act shall have effect in relation to any default notice served after the commencement of that section, regardless of—
- (a) when the breach of the agreement in question occurred; or
 - (b) when that agreement was made.

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Commencement Information

I14 Sch. 3 para. 10 in force at 1.10.2006 by S.I. 2006/1508, art. 3(2), Sch. 2

- 11 The repeal by this Act of—
- (a) the words “(subject to subsections (3) and (4))” in subsection (1) of section 127 of the 1974 Act,
 - (b) subsections (3) to (5) of that section, and
 - (c) the words “or 127(3)” in subsection (3) of section 185 of that Act,
- has no effect in relation to improperly-executed agreements made before the commencement of section 15 of this Act.

Commencement Information

I15 Sch. 3 para. 11 in force at 6.4.2007 by S.I. 2007/123, art. 3(2), Sch. 2

- 12 A debtor or hirer under an agreement may make an application under section 129(1)(ba) of the 1974 Act regardless of when that agreement was made.

Commencement Information

I16 Sch. 3 para. 12 in force at 1.10.2008 by S.I. 2007/3300, art. 3(3), Sch. 3

- 13 Section 130A of the 1974 Act applies in relation to agreements whenever made but only as regards sums that are required to be paid under judgments given after the commencement of section 17 of this Act.

Commencement Information

I17 Sch. 3 para. 13 in force at 1.10.2008 by S.I. 2007/3300, art. 3(3), Sch. 3

Unfair relationships

- 14 (1) The court may make an order under section 140B of the 1974 Act in connection with a credit agreement made before the commencement of section 20 of this Act but only—
- (a) on an application of the kind mentioned in paragraph (a) of subsection (2) of section 140B made at a time after the end of the transitional period; or
 - (b) at the instance of the debtor or a surety in any proceedings of the kind mentioned in paragraph (b) or (c) of that subsection which were commenced at such a time.
- (2) But the court shall not make such an order in connection with such an agreement so made if the agreement—
- (a) became a completed agreement before the commencement of section 20; or
 - (b) becomes a completed agreement during the transitional period.
- (3) Expressions used in sections 140A to 140C of the 1974 Act have the same meaning in this paragraph as they have in those sections.

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- (4) In this paragraph “the transitional period” means the period of one year beginning with the day of the commencement of section 20.
- (5) An order under section 69 of this Act may extend, or further extend, the transitional period.

Commencement Information

I18 Sch. 3 para. 14 in force at 6.4.2007 by S.I. 2007/123, art. 3(2), Sch. 2

- 15 (1) The repeal by this Act of sections 137 to 140 of the 1974 Act shall not affect the court's power to reopen an existing agreement under those sections as set out in this paragraph.
- (2) The court's power to reopen an existing agreement which—
- (a) became a completed agreement before the commencement of section 22(3) of this Act, or
 - (b) becomes a completed agreement during the transitional period,
- is not affected at all.
- (3) The court may also reopen an existing agreement—
- (a) on an application of the kind mentioned in paragraph (a) of subsection (1) of section 139 made at a time before the end of the transitional period; or
 - (b) at the instance of the debtor or a surety in any proceedings of the kind mentioned in paragraph (b) or (c) of that subsection which were commenced at such a time.
- (4) Nothing in section 16A or 16B of the 1974 Act shall affect the application of sections 137 to 140 (whether by virtue of this paragraph or otherwise).
- (5) The repeal or revocation by this Act of the following provisions has no effect in relation to existing agreements so far as they may be reopened as set out in this paragraph—
- (a) section 16(7) of the 1974 Act;
 - (b) in section 143(b) of that Act, the words “, 139(1)(a)”;
 - (c) section 171(7) of that Act;
 - (d) in subsection (1) of section 181 of that Act, the words “139(5) and (7),”;
 - (e) in subsection (2) of that section, the words “or 139(5) or (7)”;
 - (f) in section 61(6) of the Bankruptcy (Scotland) Act 1985 (c. 66), the words from the beginning to “but”;
 - (g) in section 343(6) of the Insolvency Act 1986 (c. 45), the words from the beginning to “But”;
 - (h) Article 316(6) of the Insolvency (Northern Ireland) Order 1989 (S.I. 1989/2405 (N.I. 19)).
- (6) Expressions used in sections 137 to 140 of the 1974 Act have the same meaning in this paragraph as they have in those sections.
- (7) In this paragraph—
- “existing agreement” means a credit agreement made before the commencement of section 22(3) of this Act;

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“the transitional period” means the period of one year beginning with the day of the commencement of section 22(3).

- (8) An order under section 69 of this Act may extend, or further extend, the transitional period.

Commencement Information

I19 Sch. 3 para. 15 in force at 6.4.2007 by S.I. 2007/123, art. 3(2), Sch. 2

- 16 (1) It is immaterial for the purposes of section 140C(4)(a) to (c) of the 1974 Act when (as the case may be) a credit agreement or a linked transaction was made or a security was provided.
- (2) In relation to an order made under section 140B of the 1974 Act during the transitional period in connection with a credit agreement—
- (a) references in subsection (1) of that section to any related agreement shall not include references to a related agreement to which this sub-paragraph applies;
 - (b) the reference to a security in paragraph (d) of that subsection shall not include a reference to a security to which this sub-paragraph applies;
- and the order shall not under paragraph (g) of that subsection direct accounts to be taken, or (in Scotland) an accounting to be made, between any persons in relation to a related agreement to which this sub-paragraph applies.
- (3) Sub-paragraph (2) applies to a related agreement or a security if—
- (a) it was made or provided before the commencement of section 21 of this Act; and
 - (b) it ceased to have any operation before the order under section 140B is made.
- (4) In relation to an order made under section 140B after the end of the transitional period in connection with a credit agreement—
- (a) references in subsection (1) of that section to any related agreement shall not include references to a related agreement to which this sub-paragraph applies;
 - (b) the reference to a security in paragraph (d) of that subsection shall not include a reference to a security to which this sub-paragraph applies;
- and the order shall not under paragraph (g) of that subsection direct accounts to be taken, or (in Scotland) an accounting to be made, between any persons in relation to a related agreement to which this sub-paragraph applies.
- (5) Sub-paragraph (4) applies to a related agreement or a security if—
- (a) it was made or provided before the commencement of section 21; and
 - (b) it ceased to have any operation before the end of the transitional period.
- (6) Expressions used in sections 140A to 140C of the 1974 Act have the same meanings in this paragraph as they have in those sections.
- (7) In this paragraph “the transitional period” means the period of one year beginning with the day of the commencement of section 21.
- (8) An order under section 69 of this Act may extend, or further extend, the transitional period.

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Commencement Information

I20 Sch. 3 para. 16 in force at 6.4.2007 by S.I. 2007/123, art. 3(2), Sch. 2

PROSPECTIVE

- 17 Section 1 of this Act shall have no effect for the purposes of section 140C(1) of the 1974 Act in relation to agreements made before the commencement of section 1.

Applications for licences and fitness to hold a licence etc.

- 18 (1) Section 6A of the 1974 Act shall not apply in relation to applications made before the commencement of section 27 of this Act.
- (2) Section 6(2A) of the 1974 Act shall not apply in relation to applications so made.
- (3) The repeal by this Act of the words “and must be accompanied by the specified fee” in section 6(2) of the 1974 Act has no effect in relation to applications so made.

Commencement Information

I21 Sch. 3 para. 18 in force at 6.4.2008 by S.I. 2007/3300, art. 3(2), Sch. 2

- 19 (1) The OFT shall prepare and publish the guidance required by section 25A of the 1974 Act as soon as practicable after the commencement of section 30 of this Act.
- (2) The requirements of subsection (4) of section 25A may be satisfied in relation to the preparation of that guidance by steps taken wholly or partly before the commencement of section 30.

Commencement Information

I22 Sch. 3 para. 19 in force at 1.12.2007 by S.I. 2007/3300, art. 3(1), Sch. 1

Further powers of OFT to regulate conduct of licensees etc.

- 20 The cases in which the OFT may impose requirements under section 33A of the 1974 Act include cases where the matter with which the OFT is dissatisfied arose before the commencement of section 38 of this Act.

Commencement Information

I23 Sch. 3 para. 20 in force at 6.4.2008 by S.I. 2007/3300, art. 3(2), Sch. 2

- 21 The cases in which the OFT may impose requirements under section 33B of the 1974 Act include cases where the matters giving rise to the OFT's dissatisfaction arose before the commencement of section 39 of this Act.

Status: Point in time view as at 01/10/2008.

Changes to legislation: There are currently no known outstanding effects for the Consumer Credit Act 2006. (See end of Document for details)

Commencement Information

I24 Sch. 3 para. 21 in force at 6.4.2008 by S.I. 2007/3300, art. 3(2), Sch. 2

- 22 (1) The OFT shall prepare and publish the guidance required by section 33E of the 1974 Act as soon as practicable after the commencement of section 42 of this Act.
- (2) The requirements of subsection (4) of section 33E may be satisfied in relation to the preparation of that guidance by steps taken wholly or partly before the commencement of section 42.

Commencement Information

I25 Sch. 3 para. 22 in force at 1.12.2007 by S.I. 2007/3300, art. 3(1), Sch. 1

Powers and duties in relation to information

- 23 (1) Section 44 of this Act has no effect in relation to applications made before the commencement of that section.
- (2) Paragraph 12(6) of Schedule A1 to the 1974 Act does not apply in relation to applications so made.

Commencement Information

I26 Sch. 3 para. 23 in force at 1.12.2007 by S.I. 2007/3300, art. 3(1), Sch. 1

- 24 A person is not required by section 36A of the 1974 Act to do anything in relation to an application made by him before the commencement of section 45 of this Act.

Commencement Information

I27 Sch. 3 para. 24 in force at 1.12.2007 by S.I. 2007/3300, art. 3(1), Sch. 1

Civil penalties

- 25 (1) The OFT shall prepare and publish the statement of policy required by section 39C of the 1974 Act as soon as practicable after the commencement of section 54 of this Act.
- (2) The requirements of subsection (5) of section 39C may be satisfied in relation to the preparation of that statement of policy by steps taken wholly or partly before the commencement of section 54.

Commencement Information

I28 Sch. 3 para. 25 in force at 1.12.2007 by S.I. 2007/3300, art. 3(1), Sch. 1

Appeals

- 26 (1) A person who—

Status: Point in time view as at 01/10/2008.

Changes to legislation: There are currently no known outstanding effects for the Consumer Credit Act 2006. (See end of Document for details)

- (a) immediately before the commencement of section 55 of this Act is a member of a panel established under regulation 24 of the appeals regulations, and
- (b) at the time of his appointment to that panel fell within paragraph (2)(a) of that regulation,

shall be treated as having been appointed to the panel of chairmen on the day of the commencement of section 55.

(2) A person who—

- (a) immediately before the commencement of section 55 is a member of a panel established under regulation 24 of the appeals regulations, and
- (b) is not to be treated as having been appointed to the panel of chairmen in accordance with sub-paragraph (1),

shall be treated as having been appointed to the lay panel on the day of the commencement of section 55.

(3) A person who is to be treated as having been appointed to the panel of chairmen or to the lay panel in accordance with this paragraph shall, subject to paragraph 4(2) and (3) of Schedule A1 to the 1974 Act, hold office as a member of the panel in question—

- (a) for the remainder of the period for which he was appointed under regulation 24 of the appeals regulations; and
- (b) on the terms on which he was so appointed (except as to the renewal of his appointment).

(4) In this paragraph—

“appeals regulations” means the Consumer Credit Licensing (Appeals) Regulations 1998 (S.I. 1998/1203);

“lay panel” and “panel of chairmen” have the same meanings as in Schedule A1 to the 1974 Act.

Commencement Information

I29 Sch. 3 para. 26 in force at 6.4.2008 by S.I. 2007/3300, art. 3(2), Sch. 2

27 (1) Neither—

- (a) subsections (1) and (2) of section 56 of this Act, nor
 - (b) the repeal by this Act of subsections (2) to (5) of section 41 of the 1974 Act,
- has effect in relation to determinations of the OFT made before the commencement of section 56.

(2) This Act, so far as it repeals section 11 of the Tribunals and Inquiries Act 1992 (c. 53), has no effect in relation to such determinations so made.

(3) The repeal by this Act of paragraph 27(2) of Schedule 25 to the Enterprise Act 2002 (c. 40) has no effect in relation to such determinations so made.

Commencement Information

I30 Sch. 3 para. 27 in force at 6.4.2008 by S.I. 2007/3300, art. 3(2), Sch. 2

Status: Point in time view as at 01/10/2008.

Changes to legislation: There are currently no known outstanding effects for the Consumer Credit Act 2006. (See end of Document for details)

28 Neither subsection (1) nor (4)(a) of section 58 of this Act has effect in relation to determinations of the OFT made before the commencement of that section.

Commencement Information

I31 Sch. 3 para. 28 in force at 6.4.2008 by S.I. 2007/3300, art. 3(2), Sch. 2

Ombudsman scheme

29 Section 1 of this Act shall have no effect for the purposes of section 226A(4)(a) of the 2000 Act in relation to a complaint which relates to an act or omission occurring before the commencement of section 1.

Commencement Information

I32 Sch. 3 para. 29 in force at 6.4.2007 by S.I. 2007/123, art. 3(2), Sch. 2

SCHEDULE 4

Section 70

REPEALS

Commencement Information

I33 Sch. 4 in force at 6.4.2007 for specified purposes by S.I. 2007/123, art. 3(2), Sch. 2

I34 Sch. 4 in force at 6.4.2008 for specified purposes by S.I. 2007/3300, art. 3(2), Sch. 2

I35 Sch. 4 in force at 6.4.2008 for specified purposes by S.I. 2008/831, art. 3(1), Sch. 2 (with Sch. 1)

Act or instrument

Consumer Credit Act 1974 (c. 39)

Extent of repeal

In section 2(7), the words “or 150”.

In section 6(2), the words “and must be accompanied by the specified fee”.

Section 8(2).

In section 15, subsection (1)(c) and the “and” immediately preceding it.

Section 16(7).

Section 22(9) and (10).

Section 23(2).

Section 25(1A).

Section 29(5).

Section 32(5).

Section 36(6).

In section 40(6), the words “, other than a non-commercial agreement,”.

In section 41—

(a) subsections (2) to (5); and

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Changes to legislation: There are currently no known outstanding effects for the Consumer Credit Act 2006. (See end of Document for details)

	(b) in the Table the entry relating to “refusal to give directions in respect of a licensee under section 29(5) or 32(5)”. In section 43, subsection (3)(a) and the “or” immediately after it. In section 127— (a) in subsection (1) the words “(subject to subsections (3) and (4))”; and (b) subsections (3) to (5). Sections 137 to 140. In section 143(b), the words “, 139(1)(a)”. In section 147— (a) subsection (1); and (b) in subsection (2) the words “(as applied by subsection (1))”. Section 150. In section 162— (a) in subsection (1)(b)(i), the words “books or”; (b) in subsection (1)(b), the words “and take copies of, or of any entry in, the books or documents”; (c) in subsections (1)(d) and (e), (2) and (3) the word “books”; and (d) subsection (7). Section 171(7). In section 181— (a) in subsection (1) the words “43(3)(a),” and the words “139(5) and (7),”; and (b) in subsection (2) the words “43(3)(a),” and the words “or 139(5) or (7)”. In section 185(3), the words “or 127(3)”. In section 189(1)— (a) the definition of “costs”; (b) in the definition of “licence” the words from “(including” onwards; and (c) the definition of “personal credit agreement”. In Schedule 2, in Part 1, the entry relating to “personal credit agreement”.
Bankruptcy (Scotland) Act 1985 (c. 66)	In section 61(6), the words from the beginning to “but”.
Insolvency Act 1986 (c. 45)	In section 343(6), the words from the beginning to “But”.
Insolvency (Northern Ireland) Order 1989 (S.I. 1989/2405 (N.I. 19))	Article 316(6).
Tribunals and Inquiries Act 1992 (c. 53)	In section 11— (a) subsection (6); (b) in subsection (7)(a), the words from “or on an appeal” to “Scotland” in the third place where it occurs; and

Status: Point in time view as at 01/10/2008.

Changes to legislation: *There are currently no known outstanding effects for the Consumer Credit Act 2006. (See end of Document for details)*

(c) in subsection (8), the words from “and in relation to” to “Northern Ireland” in the third place where it occurs.

Enterprise Act 2002 (c. 40)

In Schedule 25, paragraphs 6(18)(b) and 27(2).

Status:

Point in time view as at 01/10/2008.

Changes to legislation:

There are currently no known outstanding effects for the Consumer Credit Act 2006.