



Consumer Credit Act 2006

2006 CHAPTER 14

Powers and duties in relation to information

44 Provision of information etc. by applicants

- (1) In subsection (2) of section 6 of the 1974 Act (which contains provision relating to applications)—
 - (a) for “particulars” substitute “information and documents”;
 - (b) for “by” in the second place where it occurs substitute “or describe in a”.
- (2) For subsection (3) of that section substitute—

“(3) Where the OFT receives an application, it may by notice to the applicant at any time before the determination of the application require him to provide such information or documents relevant to the application as may be specified or described in the notice.”
- (3) After subsection (4) of that section insert—

“(5) Subsection (6) applies where a general notice under subsection (2) comes into effect—

 - (a) after an application has been made; but
 - (b) before its determination.
- (6) The applicant shall, within such period as may be specified in the general notice, provide the OFT with any information or document—
 - (a) which he has not previously provided in relation to the application by virtue of this section;
 - (b) which he would have been required to provide with his application had it been made after the general notice came into effect; and
 - (c) which the general notice requires to be provided for the purposes of this subsection.
- (7) An applicant shall notify the OFT, giving details, if before his application is determined—

Status: This is the original version (as it was originally enacted).

- (a) any information or document provided by him in relation to the application by virtue of this section is, to any extent, superseded or otherwise affected by a change in circumstances; or
 - (b) he becomes aware of an error in or omission from any such information or document.
- (8) A notification for the purposes of subsection (7) shall be given within the period of 28 days beginning with the day on which (as the case may be)—
- (a) the information or document is superseded;
 - (b) the change in circumstances occurs; or
 - (c) the applicant becomes aware of the error or omission.
- (9) Subsection (7) does not require an applicant to notify the OFT about—
- (a) anything of which he is required to notify it under section 36; or
 - (b) an error in or omission from any information or document which is a clerical error or omission not affecting the substance of the information or document.”