

Changes to legislation: Consumer Rights Act 2015, PART 1 is up to date with all changes known to be in force on or before 22 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) View outstanding changes

SCHEDULES

SCHEDULE 2 U.K.

CONSUMER CONTRACT TERMS WHICH MAY BE REGARDED AS UNFAIR

PART 1 U.K.

LIST OF TERMS

- 1
- A term which has the object or effect of excluding or limiting the trader's liability in the event of the death of or personal injury to the consumer resulting from an act or omission of the trader.

Commencement Information

I1 Sch. 2 para. 1 in force at 1.10.2015 by S.I. 2015/1630, art. 3(g) (with art. 6(1))

- 2
- A term which has the object or effect of inappropriately excluding or limiting the legal rights of the consumer in relation to the trader or another party in the event of total or partial non-performance or inadequate performance by the trader of any of the contractual obligations, including the option of offsetting a debt owed to the trader against any claim which the consumer may have against the trader.

Commencement Information

I2 Sch. 2 para. 2 in force at 1.10.2015 by S.I. 2015/1630, art. 3(g) (with art. 6(1))

- 3
- A term which has the object or effect of making an agreement binding on the consumer in a case where the provision of services by the trader is subject to a condition whose realisation depends on the trader's will alone.

Commencement Information

I3 Sch. 2 para. 3 in force at 1.10.2015 by S.I. 2015/1630, art. 3(g) (with art. 6(1))

- 4
- A term which has the object or effect of permitting the trader to retain sums paid by the consumer where the consumer decides not to conclude or perform the contract, without providing for the consumer to receive compensation of an equivalent amount from the trader where the trader is the party cancelling the contract.

Commencement Information

I4 Sch. 2 para. 4 in force at 1.10.2015 by S.I. 2015/1630, art. 3(g) (with art. 6(1))

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- 5 A term which has the object or effect of requiring that, where the consumer decides not to conclude or perform the contract, the consumer must pay the trader a disproportionately high sum in compensation or for services which have not been supplied.

Commencement Information

I5 Sch. 2 para. 5 in force at 1.10.2015 by S.I. 2015/1630, art. 3(g) (with art. 6(1))

- 6 A term which has the object or effect of requiring a consumer who fails to fulfil his obligations under the contract to pay a disproportionately high sum in compensation.

Commencement Information

I6 Sch. 2 para. 6 in force at 1.10.2015 by S.I. 2015/1630, art. 3(g) (with art. 6(1))

- 7 A term which has the object or effect of authorising the trader to dissolve the contract on a discretionary basis where the same facility is not granted to the consumer, or permitting the trader to retain the sums paid for services not yet supplied by the trader where it is the trader who dissolves the contract.

Commencement Information

I7 Sch. 2 para. 7 in force at 1.10.2015 by S.I. 2015/1630, art. 3(g) (with art. 6(1))

- 8 A term which has the object or effect of enabling the trader to terminate a contract of indeterminate duration without reasonable notice except where there are serious grounds for doing so.

Commencement Information

I8 Sch. 2 para. 8 in force at 1.10.2015 by S.I. 2015/1630, art. 3(g) (with art. 6(1))

- 9 A term which has the object or effect of automatically extending a contract of fixed duration where the consumer does not indicate otherwise, when the deadline fixed for the consumer to express a desire not to extend the contract is unreasonably early.

Commencement Information

I9 Sch. 2 para. 9 in force at 1.10.2015 by S.I. 2015/1630, art. 3(g) (with art. 6(1))

- 10 A term which has the object or effect of irrevocably binding the consumer to terms with which the consumer has had no real opportunity of becoming acquainted before the conclusion of the contract.

Commencement Information

I10 Sch. 2 para. 10 in force at 1.10.2015 by S.I. 2015/1630, art. 3(g) (with art. 6(1))

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- 11 A term which has the object or effect of enabling the trader to alter the terms of the contract unilaterally without a valid reason which is specified in the contract.

Commencement Information

I11 Sch. 2 para. 11 in force at 1.10.2015 by S.I. 2015/1630, art. 3(g) (with art. 6(1))

- 12 A term which has the object or effect of permitting the trader to determine the characteristics of the subject matter of the contract after the consumer has become bound by it.

Commencement Information

I12 Sch. 2 para. 12 in force at 1.10.2015 by S.I. 2015/1630, art. 3(g) (with art. 6(1))

- 13 A term which has the object or effect of enabling the trader to alter unilaterally without a valid reason any characteristics of the goods, digital content or services to be provided.

Commencement Information

I13 Sch. 2 para. 13 in force at 1.10.2015 by S.I. 2015/1630, art. 3(g) (with art. 6(1))

- 14 A term which has the object or effect of giving the trader the discretion to decide the price payable under the contract after the consumer has become bound by it, where no price or method of determining the price is agreed when the consumer becomes bound.

Commencement Information

I14 Sch. 2 para. 14 in force at 1.10.2015 by S.I. 2015/1630, art. 3(g) (with art. 6(1))

- 15 A term which has the object or effect of permitting a trader to increase the price of goods, digital content or services without giving the consumer the right to cancel the contract if the final price is too high in relation to the price agreed when the contract was concluded.

Commencement Information

I15 Sch. 2 para. 15 in force at 1.10.2015 by S.I. 2015/1630, art. 3(g) (with art. 6(1))

- 16 A term which has the object or effect of giving the trader the right to determine whether the goods, digital content or services supplied are in conformity with the contract, or giving the trader the exclusive right to interpret any term of the contract.

Commencement Information

I16 Sch. 2 para. 16 in force at 1.10.2015 by S.I. 2015/1630, art. 3(g) (with art. 6(1))

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- 17 A term which has the object or effect of limiting the trader's obligation to respect commitments undertaken by the trader's agents or making the trader's commitments subject to compliance with a particular formality.

Commencement Information

I17 Sch. 2 para. 17 in force at 1.10.2015 by S.I. 2015/1630, art. 3(g) (with art. 6(1))

- 18 A term which has the object or effect of obliging the consumer to fulfil all of the consumer's obligations where the trader does not perform the trader's obligations.

Commencement Information

I18 Sch. 2 para. 18 in force at 1.10.2015 by S.I. 2015/1630, art. 3(g) (with art. 6(1))

- 19 A term which has the object or effect of allowing the trader to transfer the trader's rights and obligations under the contract, where this may reduce the guarantees for the consumer, without the consumer's agreement.

Commencement Information

I19 Sch. 2 para. 19 in force at 1.10.2015 by S.I. 2015/1630, art. 3(g) (with art. 6(1))

- 20 A term which has the object or effect of excluding or hindering the consumer's right to take legal action or exercise any other legal remedy, in particular by—
- (a) requiring the consumer to take disputes exclusively to arbitration not covered by legal provisions,
 - (b) unduly restricting the evidence available to the consumer, or
 - (c) imposing on the consumer a burden of proof which, according to the applicable law, should lie with another party to the contract.

Commencement Information

I20 Sch. 2 para. 20 in force at 1.10.2015 by S.I. 2015/1630, art. 3(g) (with art. 6(1))

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Changes and effects yet to be applied to :

- specified provision(s) amendment to earlier commencing SI 2015/1630, art. 4, 6 by [S.I. 2016/484 art. 2](#)

Changes and effects yet to be applied to the whole Act associated Parts and Chapters:

Whole provisions yet to be inserted into this Act (including any effects on those provisions):

- s. 12(2A) inserted by [2024 c. 13 s. 278\(3\)\(a\)](#)
- s. 37(2A) inserted by [2024 c. 13 s. 278\(5\)\(a\)](#)
- s. 93(2A) inserted by [2024 c. 13 s. 216\(2\)\(a\)](#)
- Sch. 5 para. 17A inserted by [2024 c. 13 Sch. 17 para. 3](#)
- Sch. 5 para. 17B inserted by [2024 c. 13 Sch. 17 para. 4](#)
- Sch. 5 para. 20(7)(8) inserted by [2024 c. 13 Sch. 18 para. 11\(9\)\(h\)](#)
- Sch. 5 para. 20A inserted by [2024 c. 13 Sch. 18 para. 11\(10\)](#)
- Sch. 10 para. 6(7A) inserted by [2024 c. 13 s. 216\(4\)\(d\)](#)