

SCHEDULE

AMENDMENTS TO SCHEDULE 3 TO THE ACT

Enforcement of agreements made by unlicensed trader

45. Section 148(1) does not apply to an agreement made in the course of any business before 3rd August 1976 in the case of any business so far as it comprises or relates to—

- (a) debt-adjusting,
- (b) debt-counselling,
- (c) debt-collecting, or
- (d) the operation of a credit reference agency,

or before 1st July 1978 in the case of an ancillary credit business of a description to which subparagraph (1A) of paragraph 44 applies or before the day appointed for the purposes of that paragraph in the case of an ancillary credit business to which subparagraph (1B) of that paragraph applies.