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## **EXPLANATORY NOTE**

This Order brings into operation certain provisions of the Consumer Credit Act 1974 by appointing days for the purposes of Schedule 3 to that Act (which contains transitional and commencement provisions).

The appointed days (see article 2) are as follows:—

Paragraph of Schedule 3 to the Act.	Subject matter	Appointed day
10	Section 50 (which relates to circulars to minors) to come into operation on appointed day.	1st July 1977
11	Section 51 (which relates to the prohibition of unsolicited creditokens) to come into operation on appointed day.	1st July 1977
15	Section 75 (which relates to the liability of a creditor for breaches by a supplier) to come into operation on appointed day.	1st July 1977 but only in relation to regulated agreements made on or after that day
9	Section 49 (which relates to the prohibition of canvassing debtor-creditor agreements off trade premises) to come into operation on appointed day.	1st October 1977

Articles 3 and 4 introduce consequential amendments and repeals.