

SCHEDULE

Regulation 2(2)

INFORMATION TO BE CONTAINED IN ENTRIES IN THE BOOKS OR OTHER RECORDS TO BE KEPT BY A PERSON WHO TAKES ANY ARTICLE IN PAWN UNDER A REGULATED CONSUMER CREDIT AGREEMENT

1. In relation to the taking of the article in pawn—
 - (a) the date and the number or other reference of the agreement under which the article was so taken, and of the pawn-receipt if separate, sufficient to identify it or them;
 - (b) the date on which the article was so taken;
 - (c) the name and a postal address of the debtor;
 - (d) the description that appears in the pawn-receipt of the article so taken;
 - (e) the amount of the credit secured by the pledge;
 - (f) the date of the end of the redemption period;
 - (g) the rate of interest, and the amount or rate of any other charges for credit, as provided for in the agreement under which the article was so taken.
2. In relation to any redemption of the article—

the date of the redemption.
3. Where the article has become realisable by the creditor, in relation to any sale of the article under section 121(1) of the Act—
 - (a) the date of the sale;
 - (b) where the article was sold by auction, the name and a postal address of the auctioneer;
 - (c) where the article was not sold by auction, the postal address of the premises at which the sale took place;
 - (d) the gross amount realised;
 - (e) the itemised expenses, if any, of the sale;
 - (f) where paragraph (e) above applies, the net proceeds of sale, being the difference between the gross amount shown in accordance with the requirement in paragraph (d) above and the total of the expenses shown in accordance with the requirement in paragraph (e) above;
 - (g) the amount which would have been payable under the agreement under which the article was taken in pawn if the article had been redeemed on the date of the sale;
 - (h) where the net proceeds of sale are not less than the sum which, if the article taken in pawn had been redeemed on the date of the sale, would have been payable for its redemption, the amount of any surplus payable to the debtor;
 - (i) in a case where paragraph (h) above does not apply, the amount by which the net proceeds of sale fall short of the sum which would have been payable for the redemption of the article taken in pawn on the date of the sale, being the amount for which the debtor remains liable under section 121(4) of the Act;
 - (j) the date on which any surplus shown in accordance with the requirement in paragraph (h) above was paid to the debtor;
 - (k) the date on which any amount for which the debtor remained liable under section 121(4) of the Act shown in accordance with the requirement in paragraph (i) above was received from the debtor.