

Status: This version of this provision is prospective.

Changes to legislation: There are outstanding changes not yet made by the legislation.gov.uk editorial team to The Consumer Credit (EU Directive) Regulations 2010. Any changes that have already been made by the team appear in the content and are referenced with annotations. (See end of Document for details) View outstanding changes

STATUTORY INSTRUMENTS

2010 No. 1010

The Consumer Credit (EU Directive) Regulations 2010

PROSPECTIVE

PART 3

Amendments to secondary legislation

Consumer Credit (Early Settlement) Regulations 2004

78. In regulation 1 (citation, commencement and interpretation)—

(a) in paragraph 2—

(i) in the definition of “early settlement” for “regulation 2(1)” substitute—
“regulation 2(1A)”;

(ii) in the definition of “the relevant date” for the words from “shall be determined” to the end substitute—

“means—

(a) where a date is specified in or determinable under an agreement at the date of its making as that on which the debtor is entitled to require the provision of anything under the agreement, the earliest such date, or

(b) where no such date is specified or determinable, the date of making of the agreement;”;

(iii) in the definition of “the Total Charge for Credit Regulations” for “Consumer Credit (Total Charge for Credit) Regulations 1980” substitute—

“Consumer Credit (Total Charge for Credit) Regulations 2010”;

(b) omit paragraph (3);

(c) after paragraph (2) insert—

“(4) In relation to a regulated consumer credit agreement secured on land and to which the Consumer Credit (Disclosure of Information) Regulations 2010 do not apply, the definition of the Total Charge for Credit Regulations in paragraph (2) shall apply as if for the words “Consumer Credit (Total Charge for Credit) Regulations 2010” there were substituted “Consumer Credit (Total Charge for Credit) Regulations 1980.”.

Commencement Information

II Reg. 78 in force at 1.2.2011, see [reg. 99\(1\)](#)

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Changes and effects yet to be applied to :

- Regulations power to modify conferred by [2023 c. 29 s. 3 Sch. 1 Pt. 2](#)
- Regulations revoked by [2023 c. 29 Sch. 1 Pt. 2](#)
- reg. 78 coming into force by [S.I. 2010/1010 reg. 99\(1\)](#)
- reg. 78(a)(iii) substituted by [S.I. 2010/1969 reg. 26](#)
- reg. 78(c) omitted by [S.I. 2011/11 reg. 5](#)

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

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

- reg. 3(4) words substituted by [S.I. 2010/1969 reg. 6](#)
- reg. 25(8) inserted by [S.I. 2010/1969 reg. 11](#)
- reg. 54(za)(zb) inserted by [S.I. 2010/1969 reg. 14](#)
- reg. 55A inserted by [S.I. 2010/1969 reg. 16](#)
- reg. 56(za)(zb) inserted by [S.I. 2010/1969 reg. 17](#)
- reg. 67A inserted by [S.I. 2010/1969 reg. 21](#)
- reg. 76(1A) substituted by [S.I. 2010/1969 reg. 25](#)
- reg. 88A inserted by [S.I. 2011/11 reg. 6](#)
- reg. 91A inserted by [S.I. 2010/1969 reg. 27](#)
- reg. 100(2)(za) inserted by [S.I. 2010/1969 reg. 29\(b\)](#)
- reg. 100(3)(za) inserted by [S.I. 2010/1969 reg. 29\(c\)](#)
- reg. 101A inserted by [S.I. 2010/1969 reg. 30](#)