
STATUTORY INSTRUMENTS

2010 No. 1969

The Consumer Credit (Amendment) Regulations 2010

Amendments to the Consumer Credit (Disclosure of Information) Regulations 2010

38. In regulation 12 (modifying agreements)—

(a) for paragraph (2) substitute—

“(2) Where a modifying agreement modifies an earlier consumer credit agreement, the requirements of regulations 3, 4 and 10 will be deemed to be satisfied if—

(a) in good time before the modifying agreement is made—

(i) the information specified by regulations 3(4) and 10(3) is disclosed to the debtor in respect of any provision of the earlier agreement which is varied or supplemented, and

(ii) the creditor informs the debtor in writing that the other information in the earlier agreement remains unchanged, and

(b) where the Financial Services (Distance Marketing) Regulations 2004 apply, the creditor complies with regulations 7 and 8 of those Regulations.”;

(b) in paragraph (3), for “paragraph (2)(b)” substitute “paragraph (2)(a)(ii)”.

Commencement Information

II Reg. 38 in force at 26.8.2010, see [reg. 1](#)

Changes to legislation:

There are outstanding changes not yet made by the legislation.gov.uk editorial team to The Consumer Credit (Amendment) Regulations 2010. Any changes that have already been made by the team appear in the content and are referenced with annotations.

[View outstanding changes](#)

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](#)