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STATUTORY INSTRUMENTS

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**2014 No. 436**

**The Consumer Credit Act 1974 (Green Deal) (Amendment) Order 2014**

**Meaning of “debtor” in relation to green deal plans**

7. After Schedule 2 to the Act (examples of use of new terminology) insert the following Schedule—

“SCHEDULE 2A

MEANING OF “DEBTOR” IN RELATION TO GREEN DEAL AGREEMENTS

<i>Section of this Act</i>	<i>References to “debtor” are to be read as references to the...</i>
Section 19	- improver
Section 55(1)	- improver
Section 55C(2)	— improver — first bill payer
Section 56	— improver — first bill payer
Section 57	- improver
Section 59	- improver
Sections 60 and 61(3)	- improver (including an improver who is not an individual)
Section 61A(4)	- improver
Sections 62, 63, 64(5)	- improver
Section 65	— improver — current bill payer — previous bill payer

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- (1) Section 55 was amended by [S.I. 2010/1010](#), regulations 2 and 16.
- (2) Section 55C was inserted by [S.I. 2010/1010](#), regulations 2 and 6, and is amended by [S.I. 2013/1881](#), regulation 20, which came into force on 26th July 2013 for certain purposes and comes into force for remaining purposes on 1st April 2014.
- (3) Section 60 was amended by section 278 of and Schedule 25 to the Enterprise Act 2002, and [S.I. 2010/1010](#), regulations 2 and 7. It is also amended by [S.I. 2013/1881](#), article 20, and [S.I. 2013/1882](#), article 7, which came into force for certain purposes on 26th July 2013, and come into force for remaining purposes on 1st April 2014. Section 61 was amended by [S.I. 2004/3236](#), article 2.
- (4) Section 61A was inserted by [S.I. 2010/1010](#), regulations 2 and 8, and is amended by [S.I. 2013/1881](#), article 20, which came into force for certain purposes on 26th July 2013, and comes into force for remaining purposes on 1st April 2014.
- (5) Section 62 was amended by [S.I. 2010/1010](#), regulations 2 and 10. Section 63 was amended by [S.I. 2004/3236](#), article 2, and by [S.I. 2010/1010](#), regulations 2 and 11. Section 64 was amended by section 278 of and Schedule 25 to the Enterprise Act 2002 and by [S.I. 2004/3236](#), article 2, and is also amended by [S.I. 2013/1882](#), article 7, which came into force for certain purposes on 26th July 2013, and comes into force for remaining purposes on 1st April 2014.

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<i>Section of this Act</i>	<i>References to “debtor” are to be read as references to the...</i>
Section 66A(6)	- improver
Sections 67, 68, 69, 70, 71, 72, 73(7)	- improver
Section 75A(8)	- improver
Sections 76 and 77(9)	— current bill payer — previous bill payer
Section 77A(10)	- current bill payer
Section 77B(11)	— improver — current bill payer
Section 78A(12)	— improver — current bill payer
Section 80	- improver
Section 82(13)	— improver — current bill payer — previous bill payer
Section 86	— current bill payer — previous bill payer
Section 86E(14)	— current bill payer — previous bill payer
Section 86F(15)	— current bill payer — previous bill payer
Section 87(16)	— current bill payer — previous bill payer
Section 89	— current bill payer — previous bill payer
Section 93(17)	— current bill payer

- (6) Section 66A was inserted by [S.I. 2010/1010](#), regulations 2 and 13 (as amended by [S.I. 2010/1969](#), regulations 2 and 8).
- (7) Section 67 was amended by [S.I. 2010/1010](#), regulations 2 and 14. Section 69 was amended by [S.I. 2004/3236](#), article 2. Section 70 was amended by [S.I. 1998/997](#), article 3 and Schedule.
- (8) Section 75A was inserted by [S.I. 2010/1010](#), regulations 2 and 25 (as amended by [S.I. 2010/1969](#), regulations 4 and 11), and is amended by [S.I. 2013/1881](#), article 20, which came into force for certain purposes on 26th July 2013, and comes into force for remaining purposes on 1st April 2014.
- (9) Section 77 was amended by [S.I. 1998/997](#), article 3 and Schedule, [S.I. 2008/1277](#), regulation 30 and Schedules 2 and 4, and section 27 of the Energy Act 2011.
- (10) Section 77A was inserted by section 6 of the Consumer Credit Act 2006, and amended by [S.I. 2008/2826](#), article 4, [S.I. 2010/1010](#), regulations 2 and 23, and section 27 of the Energy Act 2011.
- (11) Section 77B was inserted by [S.I. 2010/1010](#), regulations 2 and 26, and was amended by section 27 of the Energy Act 2011. Section 77B is amended by [S.I. 2013/1881](#), article 20, which came into force for certain purposes on 26th July 2013, and comes into force for remaining purposes on 1st April 2014.
- (12) Section 78A was inserted by [S.I. 2010/1010](#), regulations 2 and 27.
- (13) Section 82 was amended by [S.I. 2005/2967](#), article 2, [S.I. 2008/733](#), article 2, [S.I. 2008/2826](#), article 3, [S.I. 2010/1010](#), regulations 2, 15, 28 and 29. It is also amended by [S.I. 2013/1881](#), article 20, which came into force for certain purposes on 26th July 2013, and comes into force for remaining purposes on 1st April 2014.
- (14) Section 86E was inserted by section 12 of the Consumer Credit Act 2006.
- (15) Section 86F was inserted by section 13 of the Consumer Credit Act 2006.
- (16) Section 87 was amended by [S.I. 2010/1010](#), regulations 2 and 37.
- (17) Section 93 is amended by [S.I. 2013/1881](#), article 20, which came into force for certain purposes on 26th July 2013, and comes into force for remaining purposes on 1st April 2014.

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<i>Section of this Act</i>	<i>References to “debtor” are to be read as references to the...</i>
	— previous bill payer
Sections 94, 95, 95A, 95B, 96, 97, 97A(18)	— improver — current bill payer
Section 98	— current bill payer — previous bill payer
Sections 102, 103, 105, 107, 110, 113(19)	- improver
Sections 123(20), 124	— current bill payer — previous bill payer
Section 127(21)	— improver — current bill payer — previous bill payer
Sections 128, 129, 130, 130A(22)	— current bill payer — previous bill payer
Sections 140A, 140B, 140C(23)	— improver — current bill payer — previous bill payer
Section 141(1), (2), (3A), (3B)	— improver — current bill payer — previous bill payer
Section 157(24)	— improver — first bill payer
Section 173(25)	— improver — current bill payer — previous bill payer
Section 179	— improver — first bill payer

- (18) Section 94 was amended by [S.I. 2010/1010](#), regulations 2 and 30, and section 29 of the Energy Act 2011. Section 95 was amended by [S.I. 2010/1010](#), regulations 2 and 31. Section 95A was inserted by [S.I. 2010/1010](#), regulations 2 and 32. Section 95B was inserted by section 29 of the Energy Act 2011. Section 97 was amended by [S.I. 2008/1277](#), regulation 30, Schedules 2 and 4, and [S.I. 2010/1010](#), regulations 2 and 33. Section 97A was inserted by [S.I. 2010/1010](#), regulations 2 and 34, and amended by section 29 of the Energy Act 2011.
- (19) Section 103 was amended by [S.I. 2008/1277](#), regulation 30 and Schedules 2 and 4. Sections 107 and 110 were amended by [S.I. 1998/997](#), article 3 and Schedule, and [S.I. 2008/1277](#), regulation 30 and Schedules 2 and 4. Section 113 was amended by section 4 of the Minors’ Contracts Act 1987 (c.13) and section 278 of and Schedule 25 to the Enterprise Act 2002. Section 113 is also amended by [S.I. 2013/1881](#), article 20, and [S.I. 2013/1882](#), article 7, which came into force for certain purposes on 26th July 2013, and come into force for remaining purposes on 1st April 2014.
- (20) Section 123 is amended by [S.I. 2013/1882](#), article 7, which came into force for certain purposes on 26th July 2013, and comes into force for remaining purposes on 1st April 2014.
- (21) Section 127 was amended by sections 15 and 70 of and Schedule 4 to the Consumer Credit Act 2006, and [S.I. 2010/1010](#), regulations 2, 12 and 18.
- (22) Section 129 was amended by section 108 of and Schedule 6 to the Debtors (Scotland) Act 1987 (c.18), and section 16 of the Consumer Credit Act 2006. Section 130A was inserted by section 17 of the Consumer Credit Act 2006.
- (23) Sections 140A to 140C were inserted by sections 19 to 21 of the Consumer Credit Act 2006. Section 140A is amended by [S.I. 2013/1881](#), regulation 20, which came into force for certain purposes on 26th July 2013, and comes into force for remaining purposes on 1st April 2014.
- (24) Section 157 was amended by [S.I. 2010/1010](#), regulations 2 and 40.
- (25) Section 173 was amended by section 278 of and Schedule 25 to the Enterprise Act 2002. It is also amended by [S.I. 2013/1881](#), article 20, which came into force for certain purposes on 26th July 2013, and comes into force for remaining purposes on 1st April 2014.

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<i>Section of this Act</i>	<i>References to “debtor” are to be read as references to the...</i>
	— current bill payer
	— previous bill payer
Section 185(1), (2), (2A), (2B), (2C), (2D), - current bill payer (4)( <b>26</b> )	
Section 187A( <b>27</b> )	— current bill payer
	— previous bill payer
Section 189(1), so far as relating to definition - improver” of “security”	

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(26) Section 185 was amended by sections 5, 7 and 70 of and Schedule 4 to the Consumer Credit Act 2006, [S.I. 2010/1010](#), regulations 2 and 4. It is also amended by [S.I. 2013/1881](#), article 20, which came into force for certain purposes on 26th July 2013, and comes into force for remaining purposes on 1st April 2014.

(27) Section 187A was inserted by section 18 of the Consumer Credit Act 2006.