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## STATUTORY INSTRUMENTS

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# 2015 No. 1945

## The Small and Medium Sized Business (Credit Information) Regulations 2015

### PART 4

#### Access to and correction of information

##### Access to and correction of information for individuals and small firms

15.—(1) Sections 7 (right of access to personal data)<sup>M1</sup> and 9 (application of section 7 where data controller is a credit reference agency)<sup>M2</sup> of the Data Protection Act 1998, and any regulations made under those sections, apply in respect of a designated credit reference agency which does not fall within the definition of “credit reference agency” in section 70(1) of that Act, as if it did fall within that definition.

(2) Sections 157 to 160 of the Consumer Credit Act 1974 (credit reference agencies)<sup>M3</sup>, and any regulations made under those sections, apply in respect of a designated credit reference agency which does not carry on, by way of business, an activity of the kind specified by article 89B of the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001<sup>M4</sup> (providing credit references), as if it did so carry on such an activity.

(3) In the event that the Treasury revokes the designation of a designated credit reference agency, paragraphs (1) and (2) continue to apply in respect of such credit reference agency for a period two years starting on the date of such revocation but thereafter shall cease to apply.

#### Marginal Citations

- M1** Section 7 was amended by sections 69(1) and paragraph 1 of Schedule 6 of the [Freedom of Information Act 2000 \(c. 36\)](#), and by [S.I. 2003/1887](#).
- M2** Section 9 was amended by [S.I. 2003/1887](#).
- M3** Sections 157 to 160 were amended by sections 62(1), 62(2), (3) and (5) of the Data Protection Act 1998, paragraph 6(1) of Schedule 5 to the [Enterprise Act 2002 \(c. 40\)](#), [section 5\(6\)](#) of the [Consumer Credit Act 2006 \(c. 14\)](#), [paragraph 7](#) of part I of Schedule 2 to the Freedom of Information Act 2000, [S.I. 1998/997](#), [S.I. 2000/183](#), [S.I. 2007/123](#), [S.I. 2010/1010](#), [S.I. 2013/1881](#), and [S.I. 2013/1882](#).
- M4** [S.I. 2001/544](#).

**Status:**

Point in time view as at 01/01/2016. This version of this provision has been superseded.

**Changes to legislation:**

There are currently no known outstanding effects for the The Small and Medium Sized Business (Credit Information) Regulations 2015, Section 15.