

EXPLANATORY NOTE

(This note is not part of the Regulations)

These Regulations make provision in relation to the regulation of consumer credit under the Consumer Credit Act 1974 (c.39). They amend tables 5 of Schedules 1 and 3 to the Consumer Credit (Disclosure of Information) Regulations 2010 to ensure that a firm which has been given a Firm Reference Number following authorisation by the Financial Conduct Authority may continue to use its “Interim Permission Number” on forms for a period of 90 days, if it wishes to do so.

A full regulatory impact assessment has not been produced for this instrument as no impact on the private or voluntary sectors is foreseen.