
DRAFT STATUTORY INSTRUMENTS

2019 No. *

**EXITING THE EUROPEAN UNION
FINANCIAL SERVICES AND MARKETS**

The Mortgage Credit (Amendment) (EU Exit) Regulations 2019

*Made - - - - - ***
Coming into force in accordance with
regulation 1(2)*

**THE MORTGAGE CREDIT (AMENDMENT)
(EU EXIT) REGULATIONS 2019**

PART 1

Introduction

1. Citation and commencement
2. Interpretation

PART 2

Amendment of the 2015 Order

3. Amendment of the 2015 Order
4. Article 2 (interpretation)
5. Article 4 (interpretation of this Part)
6. Article 8 (register of consumer buy-to-let mortgage firms)
7. Article 33 (review)
8. Schedule 2 (references to 'credit agreement')
9. Schedule 2, paragraph 5 (general information)
10. Schedule 2, paragraph 12 (disclosure and verification of borrower information)
11. Schedule 2, paragraph 14 (foreign currency loans)
12. Schedule 2, paragraph 21 (additional assumptions for the calculation of the annual percentage rate of charge)

PART 3

Miscellaneous

13. Revocation of Commission Delegated Regulation (EU) No. 1125/2014

Draft Legislation: This is a draft item of legislation. This draft has since been made as a UK
Statutory Instrument: *The Mortgage Credit (Amendment) (EU Exit) Regulations 2019 No. 656*

14. Treasury regulations: annual percentage rate of change
Signature
Explanatory Note