



Consumer Credit Act 1974

1974 CHAPTER 39

PART III

LICENSING OF CREDIT AND HIRE BUSINESSES

Issue of licences

27 Determination of applications

- (1) Unless the Director determines to issue a licence in accordance with an application he shall, before determining the application, by notice—
 - (a) inform the applicant, giving his reasons, that, as the case may be, he is minded to refuse the application, or to grant it in terms different from those applied for, describing them, and
 - (b) invite the applicant to submit to the Director representations in support of his application in accordance with section 34.
- (2) If the Director grants the application in terms different from those applied for then, whether or not the applicant appeals, the Director shall issue the licence in the terms approved by him unless the applicant by notice informs him that he does not desire a licence in those terms.

28 Exclusion from group licence

Where the Director is minded to issue a group licence (whether on the application of any person or not), and in doing so to exclude any person from the group by name, he shall, before determining the matter.—

- (a) give notice of that fact to the person proposed to be excluded, giving his reasons, and
- (b) invite that person to submit to the Director representations against his exclusion in accordance with section 34.