



Consumer Credit Act 1974

1974 CHAPTER 39

PART VI

MATTERS ARISING DURING CURRENCY OF CREDIT OR HIRE AGREEMENTS

[^{F1}Information sheets

Textual Amendments

- F1** S. 86A and preceding cross-heading inserted (31.1.2007) by [Consumer Credit Act 2006 \(c. 14\)](#), ss. {8}, 71(2) (with Sch. 3 para. 5); [S.I. 2007/123](#), [art. 3\(1\)](#), Sch. 1

86A ^{F2}[^{F2}FCA] to prepare information sheets on arrears and default

- (1) The [^{F3}FCA shall prepare and issue] an arrears information sheet and a default information sheet.
- (2) The arrears information sheet shall include information to help debtors and hirers who receive notices under section 86B or 86C.
- (3) The default information sheet shall include information to help debtors and hirers who receive default notices.
- (4) Regulations may make provision about the information to be included in an information sheet.
- (5) An information sheet takes effect for the purposes of this Part at the end of the period of three months beginning with the day on which [^{F4}it is issued][^{F5}or on such later date as the FCA may specify in relation to the information sheet] .
- [^{F6}(6) If the FCA revises an information sheet after it has been issued, it shall issue the revised information sheet.]

Changes to legislation: Consumer Credit Act 1974, Cross Heading: Information sheets is up to date with all changes known to be in force on or before 10 April 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) View outstanding changes

- (7) A revised information sheet takes effect for the purposes of this Part at the end of the period of three months beginning with the day on which ^{F7}it is issued^{F8} or on such later date as the FCA may specify in relation to the information sheet] .]

Textual Amendments

- F2** Word in s. 86A heading substituted (26.7.2013 for specified purposes, 1.4.2014 in so far as not already in force) by [The Financial Services Act 2012 \(Consumer Credit\) Order 2013 \(S.I. 2013/1882\)](#), arts. 1(1), **7(6)**
- F3** Words in s. 86A(1) substituted (26.7.2013 for specified purposes, 1.4.2014 in so far as not already in force) by [The Financial Services Act 2012 \(Consumer Credit\) Order 2013 \(S.I. 2013/1882\)](#), arts. 1(1), **7(7)(a)**
- F4** Words in s. 86A(5) substituted (26.7.2013 for specified purposes, 1.4.2014 in so far as not already in force) by [The Financial Services Act 2012 \(Consumer Credit\) Order 2013 \(S.I. 2013/1882\)](#), arts. 1(1), **7(7)(b)**
- F5** Words in s. 86A(5) inserted (14.2.2014 for specified purposes, 1.4.2014 in so far as not already in force) by [The Financial Services and Markets Act 2000 \(Regulated Activities\) \(Amendment\) Order 2014 \(S.I. 2014/366\)](#), arts. 1(3)(4), **3(2)**
- F6** S. 86A(6) substituted (26.7.2013 for specified purposes, 1.4.2014 in so far as not already in force) by [The Financial Services Act 2012 \(Consumer Credit\) Order 2013 \(S.I. 2013/1882\)](#), arts. 1(1), **7(7)(e)**
- F7** Words in s. 86A(7) substituted (26.7.2013 for specified purposes, 1.4.2014 in so far as not already in force) by [The Financial Services Act 2012 \(Consumer Credit\) Order 2013 \(S.I. 2013/1882\)](#), arts. 1(1), **7(7)(d)**
- F8** Words in s. 86A(7) inserted (14.2.2014 for specified purposes, 1.4.2014 in so far as not already in force) by [The Financial Services and Markets Act 2000 \(Regulated Activities\) \(Amendment\) Order 2014 \(S.I. 2014/366\)](#), arts. 1(3)(4), **3(2)**

Changes to legislation:

Consumer Credit Act 1974, Cross Heading: Information sheets is up to date with all changes known to be in force on or before 10 April 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations.

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Changes and effects yet to be applied to the whole Act associated Parts and Chapters:

Whole provisions yet to be inserted into this Act (including any effects on those provisions):

- s. 25(2A)(b)(ia) inserted by [2010 c. 28 Sch. 2 para. 36](#)