

**Changes to legislation:** Consumer Credit Act 1974, SCHEDULE 1 is up to date with all changes known to be in force on or before 21 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

## SCHEDULES

### SCHEDULE 1

Section 167.

#### PROSECUTION AND PUNISHMENT OF OFFENCES

<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>Section</b>	<b>Offence</b>	<b>Mode of prosecution</b>	<b>Imprisonment or fine</b>
F1	F1	F1	F1
...	...	...	...
		F1	F1
		...	...
F1	F1	F1	F1
...	...	...	...
		F1	F1
		...	...
F1	F1	F1	F1
...	...	...	...
		F1	F1
		...	...
F1	F1	F1	F1
...	...	...	...
		F1	F1
		...	...
F2	F2	F2	F2
.....		F2	F2
		.....	
F1	F1	F1	F1
...	...	...	...
		F1	F1
		...	...



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114(2)	Taking pledges from minors.	(a) Summarily.	£400.
		(b) On indictment.	1 year or a fine or both.
F1	F1	F1	F1
...	...	...	...
119(1)	Unreasonable refusal to allow pawn to be redeemed.	Summarily.	[ <sup>F3</sup> level 4 on the standard scale].
154	Canvassing ancillary credit services off trade premises.	(a) Summarily.	£200.
		(b) On indictment.	1 year or a fine or both.
157(3)	Refusal to give name etc. of credit reference agency.	Summarily.	[ <sup>F3</sup> level 4 on the standard scale].
158(4)	Failure of credit reference agency to disclose filed information.	Summarily.	[ <sup>F3</sup> level 4 on the standard scale].
159(6)	Failure of credit reference agency to correct information.	Summarily.	[ <sup>F3</sup> level 4 on the standard scale].
160(6)	Failure of credit reference agency to comply with section 160(3) or (4).	Summarily.	[ <sup>F3</sup> level 4 on the standard scale].
F1	F1	F1	F1
...	...	...	...
F4	[ F4	F4	F4
...	...	...	...
		F4	F4
		...	...
F4	F4	F4	F4
...	...	...	....
F4	F4	F4	F4
...	...	...	...
		F4	F4
		...	...
F1	F1	F1	F1

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...	...	...	...
		<b>F1</b>	<b>F1</b>
		...	...
<b>F1</b>	<b>F1</b>	<b>F1</b>	<b>F1</b>
...	...	...	...
		<b>F1</b>	<b>F1</b>
		...	...

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### Textual Amendments

- F1** Entries in Sch. 1 Table omitted (26.7.2013 for specified purposes, 1.4.2014 in so far as not already in force) by virtue of [The Financial Services and Markets Act 2000 \(Regulated Activities\) \(Amendment\) \(No.2\) Order 2013 \(S.I. 2013/1881\)](#), arts. 1(2)(6), **20(64)** (with S.I. 2014/366, arts. 1(3)(4), **13(2)(b)**)
- F2** Entries in Sch. 1 Table repealed (26.5.2008) by The Consumer Protection from [Unfair Trading Regulations 2008 \(S.I. 2008/1277\)](#), reg. 30(3), **Sch. 1** (with savings in reg. 28(2)(3))
- F3** Words substituted by virtue of (E.W.) [Criminal Justice Act 1982 \(c. 48, SIF 39:1\)](#), ss. **38**, 46, (S.) by [Criminal Procedure \(Scotland\) Act 1975 \(c. 21, SIF 39:1\)](#), s. **289F**, 289G and (N.I.) by S.I. 1984/703 (N.I. 3), arts. **5**, 6
- F4** Entries in Sch. 1 Table omitted (1.10.2015) by virtue of [Consumer Rights Act 2015 \(c. 15\)](#), s. 100(5), **Sch. 6 para. 18**; S.I. 2015/1630, art. 3(i) (with art. 8)

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**Changes and effects yet to be applied to :**

- Sch. 1 words inserted by [2010 c. 28 s. 15\(3\)](#)

**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](#)