

**Changes to legislation:** Consumer Credit Act 1974, Cross Heading: Total charge for credit is up to date with all changes known to be in force on or before 22 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](#)

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## SCHEDULES

### SCHEDULE 3

#### TRANSITIONAL AND COMMENCEMENT PROVISIONS

#### **PART II OF ACT**

#### CREDIT AGREEMENTS, HIRE AGREEMENTS AND LINKED TRANSACTIONS

##### *Total charge for credit*

4           Section 20 applies to consumer credit agreements whenever made.

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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](#)