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**Changes to legislation:** Consumer Credit Act 1974, Part VIII of Act is up to date with all changes known to be in force on or before 16 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 VIII OF ACT

#### SECURITY

##### *General*

36 Section 105 comes into operation on [<sup>F1</sup>19th May 1985].

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**Textual Amendments**

**F1** Words substituted by [S.I. 1983/1551](#), [arts. 2\(1\)](#), 3(a)(i)

37 (1) Sections 107 to 110 come into operation on [<sup>F2</sup>19th May 1985].  
(2) Sections 107 to 110 apply to an agreement made before [<sup>F2</sup>19th May 1985] where the agreement would have been a regulated agreement if made on that day.

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**Textual Amendments**

**F2** Words substituted by [S.I. 1983/1551](#), [arts. 2\(1\)](#), 3(a)(i)

38 (1) Section 111 comes into operation on [<sup>F3</sup>19th May 1985].  
(2) Section 111 applies to an agreement made before [<sup>F3</sup>19th May 1985] where the agreement would have been a regulated agreement if made on that day.

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**Textual Amendments**

**F3** Words substituted by [S.I. 1983/1551](#), [arts. 2\(1\)](#), 3(a)(i)

##### *Pledges*

39 Sections 114 to 122 come into operation on [<sup>F4</sup>19th May 1985 but only in respect of articles taken in pawn under a regulated consumer credit agreement].

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**Textual Amendments**

**F4** Words substituted by [S.I. 1983/1551](#), [arts. 2\(2\)](#), 3(a)(ii)

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*Negotiable instruments*

40 Sections 123 to 125 come into operation on [<sup>F5</sup>19th May 1985].

.....  
**Textual Amendments**

**F5** Words substituted by [S.I. 1984/436, art. 3](#)

*Land mortgages*

41 Section 126 comes into operation on [<sup>F6</sup>19th May 1985].

.....  
**Textual Amendments**

**F6** Words substituted by [S.I. 1983/1551, arts. 2\(1\), 3\(a\)\(i\)](#)

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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](#)