

Consumer Credit Act 1974

1974 CHAPTER 39

PART IX

JUDICIAL CONTROL

Hire and hire-purchase etc. agreements

Evidence of adverse detention in hire purchase etc. cases

- (1) Where goods are comprised in a regulated hire-purchase agreement, regulated conditional sale agreement or regulated consumer hire agreement, and the creditor or owner—
 - (a) brings an action or makes an application to enforce a right to recover possession of the goods from the debtor or hirer, and
 - (b) proves that a demand for the delivery of the goods was included in the default notice under section 88(5), or that, after the right to recover possession of the goods accrued but before the action was begun or the application was made, he made a request in writing to the debtor or hirer to surrender the goods,

then, for the purposes of the claim of the creditor or owner to recover possession of the goods, the possession of them by the debtor or hirer shall be deemed to be adverse to the creditor or owner.

- (2) In subsection (1) "the debtor or hirer" includes a person in possession of the goods at any time between the debtor's or hirer's death and the grant of probate or administration, or (in Scotland) confirmation.
- (3) Nothing in this section affects a claim for damages for conversion or (in Scotland) for delict.