



# Consumer Credit Act 1974

## 1974 CHAPTER 39

### PART IV

#### SEEKING BUSINESS

##### *Canvassing etc.*

#### **48 Definition of canvassing off trade premises (regulated agreements.)**

- (1) An individual (the "canvasser") canvasses a regulated agreement off trade premises if he solicits the entry (as debtor or hirer) of another individual (the "consumer") into the agreement by making oral representations to the consumer, or any other individual, during a visit by the canvasser to any place (not excluded by subsection (2)) where the consumer, or that other individual, as the case may be, is, being a visit—
  - (a) carried out for the purpose of making such oral representations to individuals who are at that place, but
  - (b) not carried out in response to a request made on a previous occasion.
- (2) A place is excluded from subsection (1) if it is a place where a business is carried on (whether on a permanent or temporary basis) by—
  - (a) the creditor or owner, or
  - (b) a supplier, or
  - (c) the canvasser, or the person whose employee or agent the canvasser is, or
  - (d) the consumer.