



Consumer Credit Act 1974

1974 CHAPTER 39

PART VI

MATTERS ARISING DURING CURRENCY OF CREDIT OR HIRE AGREEMENTS

77 Duty to give information to debtor under fixed-sum credit agreement.

- (1) The creditor under a regulated agreement for fixed-sum credit, within the prescribed period after receiving a request in writing to that effect from the debtor and payment of a fee of [^{F1}£1], shall give the debtor a copy of the executed agreement (if any) and of any other document referred to in it, together with a statement signed by or on behalf of the creditor showing, according to the information to which it is practicable for him to refer,—
- (a) the total sum paid under the agreement by the debtor;
 - (b) the total sum which has become payable under the agreement by the debtor but remains unpaid, and the various amounts comprised in that total sum, with the date when each became due; and
 - (c) the total sum which is to become payable under the agreement by the debtor, and the various amounts comprised in that total sum, with the date, or mode of determining the date, when each becomes due.
- (2) If the creditor possesses insufficient information to enable him to ascertain the amounts and dates mentioned in subsection (1)(c), he shall be taken to comply with that paragraph if his statement under subsection (1) gives the basis on which, under the regulated agreement, they would fall to be ascertained.
- [^{F2}(2A) Subsection (2B) applies if the regulated agreement is a green deal plan [^{F3}(within the meaning of section 1 of the Energy Act 2011)].
- (2B) The duty imposed on the creditor by subsection (1) may be discharged by another person acting on the creditor's behalf.]
- (3) Subsection (1) does not apply to—
- (a) an agreement under which no sum is, or will or may become, payable by the debtor, or

Changes to legislation: Consumer Credit Act 1974, Section 77 is up to date with all changes known to be in force on or before 14 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

- (b) a request made less than one month after a previous request under that subsection relating to the same agreement was complied with.
- (4) If the creditor under an agreement fails to comply with subsection (1)—
- (a) he is not entitled, while the default continues, to enforce the agreement; ^{F4} . . .
- (b) ^{F4}
- (5) This section does not apply to a non-commercial agreement.

Textual Amendments

- F1** "£1" substituted (1.5.1998) in s. 77(1) by [S.I. 1998/997](#), art. 3, [Sch.](#)
- F2** S. 77(2A)(2B) inserted (E.W.S.) (28.1.2013) by [Energy Act 2011](#) (c. 16), [ss. 27\(2\)](#), 121(1); [S.I. 2013/125](#), art. 3(b)
- F3** Words in s. 77(2A) omitted (E.W.S.) (28.2.2014) by virtue of [The Consumer Credit Act 1974 \(Green Deal\) \(Amendment\) Order 2014](#) (S.I. 2014/436), arts. 1(2), [8\(2\)](#) (with art. 1(3))
- F4** S. 77(4)(b) and preceding word repealed (26.5.2008) by [The Consumer Protection from Unfair Trading Regulations 2008](#) (S.I. 2008/1277) regs. 30(1)(3), Sch. 2 para. 19, {Sch. 4 Pt. 1} (with savings in reg. 28(2)(3))
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Modifications etc. (not altering text)

- C1** [S. 77](#) excluded (E.W.S.) (15.7.2014) by [The Financial Services and Markets Act 2000 \(Regulated Activities\) \(Green Deal\) \(Amendment\) Order 2014](#) (S.I. 2014/1850), arts. 1(2), [12\(4\)](#) (with art. 1(3))

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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](#)