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STATUTORY INSTRUMENTS

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**1989 No. 1125**

**The Consumer Credit (Advertisements) Regulations 1989**

**PART II**

**FORM AND CONTENT OF ADVERTISEMENTS**

**Representative terms**

3.—(1) Where in any advertisement relating to credit to be provided under a consumer credit agreement or relating to a consumer hire agreement as the case may be—

- (a) the advertisement refers to transactions of a particular class; and
- (b) any item of information mentioned in paragraph (2) below which applies in relation to one transaction of a particular class differs from an item of the like information which applies in relation to another transaction of the same class,

there may be substituted for such an item in the advertisement representative information together with an indication that the information is representative information.

(2) The items of information referred to in paragraph (1)(b) above are—

- (a) the APR in an intermediate credit advertisement or a full credit advertisement; or
- (b) the cash price and the frequency, number or amount of any payment or charge included in Parts II and III of Schedules 1 and 2 to these Regulations or of any repayment of credit in any full credit advertisement, and the total amount payable by the debtor in any full credit advertisement including its constituent parts.

(3) In this Regulation “representative information” means information shown as a typical example which the advertiser may reasonably expect at the date the information is published to be representative of transactions of the class in question, being transactions which he might then reasonably contemplate that he would enter into on or after that date.