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STATUTORY INSTRUMENTS

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**1991 No. 2844**

**CONSUMER CREDIT**

**The Consumer Credit (Exempt Agreements)  
(Amendment) (No. 3) Order 1991**

*Made* - - - - - *16th December 1991*  
*Laid before Parliament* *19th December 1991*  
*Coming into force* - - - *10th January 1992*

The Secretary of State, after consulting in accordance with section 16(3) of the Consumer Credit Act 1974<sup>(1)</sup> the persons therein referred to, in exercise of the powers conferred on him by sections 16(1) and (4) and 182(2) and (4) of that Act and of all other powers enabling him in that behalf, hereby makes the following Order:

1. This Order may be cited as the Consumer Credit (Exempt Agreements) (Amendment) (No. 3) Order 1991 and shall come into force on 10th January 1992.
2. The Consumer Credit (Exempt Agreements) Order 1989<sup>(2)</sup> is hereby amended as follows—
  - (a) in article 2 in paragraph (3)(ii)—
    - (i) by omitting “or” after “(e) National Home Improvement Council;”, and
    - (ii) by adding, after “(f) the Northern Ireland Housing Executive”—  
“; or
    - (g) a body, or a body of any description, that has been approved by the Secretary of State under section 169(4)(c) of the Local Government and Housing Act 1989<sup>(3)</sup>.”;
  - (b) in Part I of Schedule 1—
    - (i) by deleting, under “FRIENDLY SOCIETIES”—  
“British United Order of Oddfellows Friendly Society”,

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(1) 1974 c. 39; section 16 was amended by the Employment Protection Act 1975 (c. 71), section 125 and Schedule 18; the Telecommunications Act 1984 (c. 12), section 109 and Schedule 4, paragraph 60; the Building Societies Act 1986 (c. 53), section 120 and Schedules 18 and 19; the Housing and Planning Act 1986 (c. 63), section 22; the Banking Act 1987 (c. 22), section 88; the Housing (Scotland) Act 1987 (c. 26), section 339 and Schedule 23, paragraph 21 and the Housing Act 1988 (c. 50), section 140 and Schedule 17, paragraph 20.

(2) S.I.1989/869, amended by S.I. 1989/1841, 1989/2337, 1991/1393 and 1991/1949.

(3) 1989 c. 42.

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*Status: This is the original version (as it was originally made). This item of legislation is currently only available in its original format.*

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“Loyal Past and Present Officers' Lodge, Norwich District, Independent Order of Oddfellows M.U. Friendly Society”, and

“Suffolk Friendly Society”, and

(ii) by adding, at the end of that Part—

“OTHER BODIES

General Practice Finance Corporation Limited”;

(c) in Part III of Schedule 1 by adding, after—

“National Westminster Home Loans Limited”—

“Norwich Union Mortgage Finance Limited”.

16th December 1991

*E. Leigh*  
Parliamentary Under-Secretary of State,  
Department of Trade and Industry

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## EXPLANATORY NOTE

*(This note is not part of the Order)*

This Order amends Article 2 of the Consumer Credit (Exempt Agreements) Order 1989 (“the principal order”) which provides for the exemption of certain consumer credit agreements secured on land where the creditor is a body specified in Schedule 1 to that Order, a building society authorised under the Building Societies Act 1986, or an authorised institution under the Banking Act 1987 or a wholly owned subsidiary of such an institution.

Paragraph (3)(ii) of Article 2 of the principal order provides for the exemption of debtor-creditor agreements secured by a land mortgage made to finance the alteration, enlarging, repair or improvement of a dwelling, where the agreement is made as a result of services certified as having been provided by certain bodies which are listed in that paragraph.

This Order adds to that list of bodies those bodies which the Secretary of State for the Environment has approved under a provision of the Local Government and Housing Act 1989. Some of those bodies, for example those not housing associations or charities, were not, before the amendment made by this Order, included in the list of bodies in Article 2(3)(ii). Such bodies, often described as “Home Improvement Agencies”, assist owners and occupiers to repair and improve their homes through building works.

The Order also removes the names of three Friendly Societies from the list in Part I of Schedule 1 and adds one body corporate to the list in Part I of Schedule 1 and another to the list in Part III of that Schedule.