

---

STATUTORY INSTRUMENTS

---

**1993 No. 2922**

**CONSUMER CREDIT**

**The Consumer Credit (Exempt Agreements)  
(Amendment) (No. 2) Order 1993**

*Made* - - - - *29th November 1993*  
*Laid before Parliament* *30th November 1993*  
*Coming into force* - - *21st December 1993*

The Secretary of State after consulting in accordance with section 16(3) of the Consumer Credit Act 1974<sup>(1)</sup> the persons referred to therein, in exercise of the powers conferred upon 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. 2) Order 1993 and shall come into force on 21st December 1993.
2. The Consumer Credit (Exempt Agreements) Order 1989<sup>(2)</sup> is hereby amended—
  - (a) in article 2—
    - (i) in paragraph (3)(ii) and (3)(ii)(c) by the substitution for “section 4(3)(dd) of the Housing Associations Act 1985” of “section 4(3)(e) of the Housing Associations Act 1985”<sup>(3)</sup>;
    - (ii) in paragraph (3)(ii)(b) by the substitution for “Article 114 of the Housing (Northern Ireland) Order 1981” of “Article 3 of the Housing (Northern Ireland) Order” 1992<sup>(4)</sup>; and
    - (iii) in paragraph (3)(ii)(g) by the addition of the words “or the Department of the Environment for Northern Ireland under article 103(4)(c) of the Housing (Northern Ireland) Order 1992.”.

---

(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, 1991/1949, 1991/2844 and 1993/346.

(3) 1985 c. 69; section 4(3)(dd) was revoked by the revocation of section 19 of the Housing and Planning Act 1986 (which had inserted the provision in the 1985 Act) by section 140 of and Schedule 18 to the Housing Act 1988 (c. 50) and re-enacted as section 4(3)(e) by section 48(1) of the Housing Act 1988.

(4) Article 114 of the Housing (Northern Ireland) Order 1981 (S.I. 1981/156 (N.I. 3)) was repealed by Article 108(1) and Schedule 9 to the Housing (Northern Ireland) Order 1992 (N.I. 15).

(b) in Schedule 1–

- (i) in Part I by the omission of “Widows' and Orphans' Society, Ware District of Odd Fellows”; and
- (ii) in Part III by the substitution for “The National Home Loans Corporation Limited” of “The National Home Loans Corporation plc” and by the insertion, after “Abbey Life Residential Loans Limited” of “Alliance & Leicester Mortgage Loans Limited”, after “London and Manchester (Mortgages) (No. 4) Limited” of “London and Manchester (Mortgages) (No. 5) Limited” and “London and Manchester (Mortgages) (No. 6) Limited” and after “National Westminster Home Loans Limited”, of “Northern Rock Mortgage Services Limited”.

29th November 1993

*Lord Strathclyde*  
Parliamentary Under Secretary of State  
Department of Trade and Industry

---

## EXPLANATORY NOTE

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

This Order provides for further miscellaneous amendments to the Consumer Credit (Exempt Agreements) Order 1989 (“the principal order”).

It replaces, in article 2(3)(ii) of the principal order, references to legislation now revoked by references to the legislation which has taken the place of the revoked legislation.

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 sub– paragraph (ii) of that paragraph. This Order adds to that list of bodies those bodies which the Department of the Environment for Northern Ireland has approved under a provision in the Housing (Northern Ireland) Order 1992.

The Order removes the name of one Friendly Society from the list in Part I of Schedule 1 to the principal order. It corrects the name of one body corporate and adds the name of four others to the list in Part III of that Schedule.