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STATUTORY INSTRUMENTS

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**1999 No. 1784**

**EDUCATION, ENGLAND  
EDUCATION, SCOTLAND  
EDUCATION, WALES**

**The Education (Student Loans) (Amendment) Regulations 1999**

*Made* - - - - *22nd June 1999*  
*Laid before Parliament* *23rd June 1999*  
*Coming into force* - - *1st August 1999*

In exercise of the power conferred by section 1(7) of and paragraph 1(1) of Schedule 2 to the Education (Student Loans) Act 1990(1), the Secretary of State for Education and Employment as respects England and Wales and the Secretary of State for Scotland as respects Scotland hereby make the following Regulations:—

1. These Regulations may be cited as the Education (Student Loans) (Amendment) Regulations 1999 and shall come into force on 1st August 1999.
2. The Education (Student Loans) Regulations 1998(2) shall be amended as follows.
3. In regulation 6(1) to (4) for each of the figures in the first column below substitute the corresponding figure in the second column below wherever it appears:

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£ 970	£ 995
1,565	1,605
1,325	1,360
2,145	2,200
1,265	1,295

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- (1) 1990 c. 6, amended by the Education (Student Loans) Act 1996 (c. 9), section 1(10) and the Schedule; by the Education Act 1996 (c. 56), Schedule 37, paragraph 98 and Schedule 38, and by the Education (Student Loans) Act 1998 (c. 1), sections 1 to 3; the entire Act was repealed on 13th August 1998 by the Teaching and Higher Education Act 1998 (c. 30), Schedule 4, subject to saving and transitional provisions set out in The Teaching and Higher Education Act 1998 (Commencement No. 2 and Transitional Provisions) Order 1998 (S.I. 1998/2004) (C. 46). The saving provisions include provision for making subordinate legislation after the date of the repeal.
- (2) S.I. 1998/211, amended by the Education (Student Loans) (Amendment) Regulations 1998 (S.I. 1998/1676), and by the Education (Student Loans) (Amendment No. 2) Regulations 1998 (S.I. 1998/2005).

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**Status:** This is the original version (as it was originally made).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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1,735

1,780

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**4.** In Schedule 2–

- (a) in paragraph 1 in the definition of “course” insert after the words “at the same” the words “or another”;
- (b) in paragraph 3–
  - (i) for the word “results” substitute the words “would result”; and
  - (ii) after the initials “APR” insert the words “for a loan on the terms of this loan”.

21st June 1999

*Tessa Blackstone*  
Minister of State,  
Department for Education and Employment

22nd June 1999

*Gus Macdonald*  
Parliamentary Under Secretary of State, Scottish  
Office

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## EXPLANATORY NOTE

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

These Regulations, which come into force on 1st August 1999, amend the Education (Student Loans) Regulations 1998 (“the principal Regulations”). The principal Regulations govern loans made under the Education (Student Loans) Act 1990, which are mortgage style repayment loans. Such loans are for the most part made to students who began their courses before 1st August 1998. Loans under the Teaching and Higher Education Act 1998, repayable through the tax system, are made to students beginning their courses after 1st August 1998.

These amending Regulations increase the maximum amounts which may be lent in relation to an academic year in line with inflation (regulation 3).

They provide for loans to continue to be available, and not to become repayable, when a student transfers to another designated course at another institution, as well as when he transfers to such a course at the same institution (regulation 4(a)).

They also clarify the means of calculating interest by reference to the annual percentage rate of charge (regulation 4(b)).