

---

STATUTORY INSTRUMENTS

---

**2004 No. 1483**

**CONSUMER CREDIT**

**The Consumer Credit (Early Settlement) Regulations 2004**

*Made* - - - - - *5th June 2004*  
*Laid before Parliament* *9th June 2004*  
*Coming into force* *31st May 2005*

**THE CONSUMER CREDIT (EARLY SETTLEMENT) REGULATIONS 2004**

1. Citation, commencement and interpretation
2. Entitlement to rebate
3. Items included in the calculation of rebate
4. Calculation of the amount of rebate
5. Settlement date
6. Deferment of settlement date
7. Variation of rates and amounts
8. Revocation of Regulations
9. Amendment of Regulations
10. Savings  
Signature

---

SCHEDULE — EXAMPLES ILLUSTRATING USE OF FORMULA FOR  
CALCULATING REBATE

Example 1—medium term, medium value loan

Example 2—longer term, high value loan

Explanatory Note

**Changes to legislation:**

There are outstanding changes not yet made by the legislation.gov.uk editorial team to The Consumer Credit (Early Settlement) Regulations 2004. Any changes that have already been made by the team appear in the content and are referenced with annotations.

[View outstanding changes](#)

**Changes and effects yet to be applied to :**

- Sch. coming into force by [S.I. 2004/1483 reg. 1\(1\)](#)
- Sch. omitted by [S.I. 2010/1010 reg. 84](#)
- reg. 1 coming into force by [S.I. 2004/1483 reg. 1\(1\)](#)
- reg. 1(2) words inserted by [S.I. 2012/2798 Sch. para. 3\(2\)](#)
- reg. 1(2) words substituted by [S.I. 2010/1010 reg. 78\(a\)\(i\)](#)
- reg. 1(2) words substituted by [S.I. 2010/1010 reg. 78\(a\)\(ii\)](#)
- reg. 1(2) words substituted by [S.I. 2010/1010 reg. 78\(a\)\(iii\)](#)
- reg. 1(2) words substituted by [S.I. 2013/1881 art. 24\(a\)](#)
- reg. 1(2) words substituted by [S.I. 2013/1881 art. 24\(b\)](#)
- reg. 1(3) omitted by [S.I. 2010/1010 reg. 78\(b\)](#)
- reg. 1(4) inserted by [S.I. 2010/1010 reg. 78\(c\)](#)
- reg. 2 coming into force by [S.I. 2004/1483 reg. 1\(1\)](#)
- reg. 2(1) substituted by [S.I. 2010/1010 reg. 79\(a\)](#)
- reg. 3 coming into force by [S.I. 2004/1483 reg. 1\(1\)](#)
- reg. 3(2)(a) words inserted by [S.I. 2010/1010 reg. 80\(a\)\(i\)\(aa\)](#)
- reg. 3(2)(a) words inserted by [S.I. 2010/1010 reg. 80\(a\)\(i\)\(bb\)](#)
- reg. 3(2)(d) words inserted by [S.I. 2010/1010 reg. 80\(a\)\(ii\)\(aa\)](#)
- reg. 3(2)(d) words inserted by [S.I. 2010/1010 reg. 80\(a\)\(ii\)\(bb\)](#)
- reg. 3(2)(d) words omitted by [S.I. 2004/2619 reg. 4](#)
- reg. 4 coming into force by [S.I. 2004/1483 reg. 1\(1\)](#)
- reg. 4(2) word inserted by [S.I. 2010/1010 reg. 81\(b\)\(i\)](#)
- reg. 4(2) words inserted by [S.I. 2010/1010 reg. 81\(b\)\(iii\)](#)
- reg. 4(2) words omitted by [S.I. 2010/1010 reg. 81\(b\)\(ii\)](#)
- reg. 4(3) omitted by [S.I. 2010/1010 reg. 81\(c\)](#)
- reg. 5 coming into force by [S.I. 2004/1483 reg. 1\(1\)](#)
- reg. 6 coming into force by [S.I. 2004/1483 reg. 1\(1\)](#)
- reg. 7 coming into force by [S.I. 2004/1483 reg. 1\(1\)](#)
- reg. 8 coming into force by [S.I. 2004/1483 reg. 1\(1\)](#)
- reg. 9 coming into force by [S.I. 2004/1483 reg. 1\(1\)](#)
- reg. 10 coming into force by [S.I. 2004/1483 reg. 1\(1\)](#)

**Changes and effects yet to be applied to the whole Instrument associated Parts and Chapters:**

Whole provisions yet to be inserted into this Instrument (including any effects on those provisions):

- reg. 2(1A) inserted by [S.I. 2010/1010 reg. 79\(b\)](#)
- reg. 3(3) inserted by [S.I. 2010/1010 reg. 80\(b\)](#)
- reg. 4(A1) inserted by [S.I. 2010/1010 reg. 81\(a\)](#)
- reg. 4A inserted by [S.I. 2010/1010 reg. 82](#)
- reg. 4A(2) words inserted by [S.I. 2012/2798 Sch. para. 3\(3\)](#)
- reg. 5(1) words in reg. 5 renumbered as reg. 5(1) by [S.I. 2010/1010 reg. 83\(a\)](#)
- reg. 5(1) words inserted by [S.I. 2010/1010 reg. 83\(b\)\(i\)](#)
- reg. 5(1)(a) words substituted by [S.I. 2010/1010 reg. 83\(b\)\(ii\)](#)
- reg. 5(2) inserted by [S.I. 2010/1010 reg. 83\(c\)](#)
- reg. 6(1) reg. 6 renumbered as reg. 6(1) by [S.I. 2012/2798 Sch. para. 3\(3\)](#)
- reg. 6(2) inserted by [S.I. 2012/2798 Sch. para. 3\(4\)\(b\)](#)