
STATUTORY INSTRUMENTS

2010 No. 1014

CONSUMER CREDIT

The Consumer Credit (Agreements) Regulations 2010

Made - - - - 28th March 2010
Laid before Parliament 30th March 2010
Coming into force in accordance with
regulation 1(2)

THE CONSUMER CREDIT (AGREEMENTS) REGULATIONS 2010

1. Citation, commencement and interpretation
2. Agreements to which these regulations apply
3. Form and content of regulated consumer credit agreements
4. Signing of agreement
5. Modifying agreements
6. Pawn agreements
7. Statutory Forms
8. Form and content of an authorised overdraft agreement
Signature

SCHEDULE 1 — INFORMATION TO BE INCLUDED IN REGULATED
CONSUMER CREDIT AGREEMENTS

SCHEDULE 2 — FORMS OF STATEMENT OF PROTECTION AND REMEDIES
AVAILABLE UNDER THE CONSUMER CREDIT ACT 1974
TO DEBTORS UNDER REGULATED CONSUMER CREDIT
AGREEMENTS

SCHEDULE 3 — NOTICE TO BE CONTAINED IN DOCUMENTS EMBODYING
A COMBINED CONSUMER CREDIT AGREEMENT AND
PAWN-RECEIPT

NOTICE TO DEBTOR

IMPORTANT – YOU SHOULD READ THIS CAREFULLY

Right to Redeem Articles

If you hand in this agreement (which is also your...

IF YOU DO NOT REDEEM THE ARTICLE(S) ON OR BEFORE(1)...

Changes to legislation: *The Consumer Credit (Agreements) Regulations 2010 is up to date with all changes known to be in force on or before 22 April 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) View outstanding changes*

Loss of Receipt

If you lose your receipt you may provide either a...

Unredeemed Articles

An article not redeemed within the redemption period becomes the...

Your goods will not be insured by the creditor while...

- (1) Creditor to insert the date at the end of...
- (2) Creditor to insert the amount specified in section 118(1)(b)...
- (3) Creditor to insert the amount specified in section 120(1)(a)...
- (4) Creditor to insert the amount specified in the Consumer Credit...
- (5) Creditor to omit this paragraph if inapplicable.

SCHEDULE 4 — PROVISIONS RELATING TO CALCULATION AND DISCLOSURE OF THE TOTAL CHARGE FOR CREDIT AND APR

Explanatory Note

Changes to legislation:

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[View outstanding changes](#)

Changes and effects yet to be applied to :

- Regulations revoked by [2023 c. 29 Sch. 1 Pt. 2](#)