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STATUTORY INSTRUMENTS

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**2010 No. 1014**

**The Consumer Credit (Agreements) Regulations 2010**

**Statutory Forms**

7.—(1) The wording of any Form specified in Schedules 2 and 3 to these Regulations shall be reproduced in documents embodying regulated consumer credit agreements where applicable without any alteration, except that—

- (a) the words “the creditor” may be replaced by the name of the creditor, by the expression by which the creditor is referred to in the agreement or by an appropriate pronoun, and any consequential changes to pronouns and verbs or other consequential grammatical changes may be made,
- (b) the word “DEBTOR” may be replaced by “BORROWER” or “CUSTOMER” and the word “Debtor(s)” may be replaced by “Borrower(s)” or “Customer(s)”, and
- (c) every Form shall be completed in accordance with any note.

(2) Any such note shall not be treated as part of any Form specified in the said Schedules and may be reproduced in addition to any such Form.

(3) Where any such note requires any words to be omitted, those words shall be omitted or deleted.

(4) Where words are shown in capital letters in any Form specified in Schedule 2 or 3 to these Regulations, and are reproduced in documents embodying regulated consumer credit agreements, they shall be afforded more prominence (whether by capital letters, underlining, larger or bold print or otherwise) than any other lettering in that Form except lettering inserted in accordance with paragraph 1(c) and no less prominence than that given to any other information in the document apart from the heading to the document, trade names, names of parties to the agreement or lettering in the document inserted in handwriting.