**Changes to legislation:** The Financial Services and Markets Act 2000 (Regulated Activities) (Amendment) (No.2) Order 2013, Section 27 is up to date with all changes known to be in force on or before 22 January 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

STATUTORY INSTRUMENTS

# 2013 No. 1881

The Financial Services and Markets Act 2000 (Regulated Activities) (Amendment) (No.2) Order 2013

## PART 6

Amendments to secondary legislation made under the 1974 Act

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

**27.**—(1) The Consumer Credit (Agreements) Regulations 2010<sup>M1</sup> are amended as follows.

(2) In every place where "Total Charge for Credit Regulations" appears (other than in the definition of "the Total Charge for Credit Regulations" and in regulation 1(6)), substitute " total charge for credit rules ".

- (3) In regulation 1 (citation, commencement interpretation)—
  - (a) in paragraph (3), in the definition of "credit intermediary", for "section 160A" substitute "section 61A";
  - (b) in paragraph (3), for the definition of "the Total Charge for Credit Regulations" substitute—

""the total charge for credit rules" means rules made by the Financial Conduct Authority under article 60M of the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001 for the purposes of Chapter 14A of Part 2 of that Order;";

- (c) omit paragraph (6).
- (4) In regulation 2 (agreements to which these regulations apply), for paragraph (6) substitute—

"(6) Article 60C(5) and (6) of the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001 applies for the purposes of paragraphs (3)(c) and (5).".

(5) In Schedule 1 (information to be included in regulated consumer credit agreements), in paragraph 33, in the second column, for "Office of Fair Trading" substitute "Financial Conduct Authority".

(6) In Schedule 4 (provisions relating to calculation and disclosure of the total charge for credit and APR)—

- (a) in paragraph 1(a), for "regulation 6(o) of the Consumer Credit (Total Charge for Credit) Regulations 2010" substitute " the total charge for credit rules ";
- (b) in paragraphs 3 and 4, for "regulation 5 of the Consumer Credit (Total Charge for Credit) Regulations 2010" substitute " the total charge for credit rules ".

#### **Marginal Citations**

M1 S.I. 2010/1014, to which there are amendments not relevant to this Order.

### Changes to legislation:

The Financial Services and Markets Act 2000 (Regulated Activities) (Amendment) (No.2) Order 2013, Section 27 is up to date with all changes known to be in force on or before 22 January 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. View outstanding changes

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

- Order revoked by 2023 c. 29 Sch. 1 Pt. 2