

STATUTORY INSTRUMENTS

**2015 No. 1945**

**The Small and Medium Sized Business  
(Credit Information) Regulations 2015**

**PART 4**

Access to and correction of information

**Access to and correction of information for individuals and small firms**

15.—<sup>F1</sup>(1) Section 13 of the Data Protection Act 2018 (rights of the data subject under the <sup>F2</sup>UK GDPR): obligations of credit reference agencies) applies in respect of a designated credit reference agency which is not a credit reference agency within the meaning of section 145(8) of the Consumer Credit Act 1974 as if it were such an agency.]

(2) Sections 157 to 160 of the Consumer Credit Act 1974 (credit reference agencies) <sup>M1</sup>, and any regulations made under those sections, apply in respect of a designated credit reference agency which does not carry on, by way of business, an activity of the kind specified by article 89B of the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001 <sup>M2</sup> (providing credit references), as if it did so carry on such an activity.

(3) In the event that the Treasury revokes the designation of a designated credit reference agency, paragraphs (1) and (2) continue to apply in respect of such credit reference agency for a period two years starting on the date of such revocation but thereafter shall cease to apply.

<sup>F3</sup>(4) .....

**Textual Amendments**

- F1** Reg. 15(1) substituted (25.5.2018) by [Data Protection Act 2018 \(c. 12\), s. 212\(1\), Sch. 19 para. 387\(2\)](#) (with ss. 117, 209, 210); S.I. 2018/625, reg. 2(1)(g)
- F2** Words in [reg. 15\(1\)](#) substituted (31.12.2020) by [The Data Protection, Privacy and Electronic Communications \(Amendments etc\) \(EU Exit\) Regulations 2019 \(S.I. 2019/419\), reg. 1\(2\), Sch. 3 para. 97\(2\)](#) (with [Sch. 3 para. 112](#)); 2020 c. 1, Sch. 5 para. 1(1)
- F3** [Reg. 15\(4\)](#) omitted (31.12.2020) by virtue of [The Data Protection, Privacy and Electronic Communications \(Amendments etc\) \(EU Exit\) Regulations 2019 \(S.I. 2019/419\), reg. 1\(2\), Sch. 3 para. 97\(3\)](#) (with [Sch. 3 para. 112](#)); 2020 c. 1, Sch. 5 para. 1(1)

**Marginal Citations**

- M1** Sections 157 to 160 were amended by sections 62(1), 62(2), (3) and (5) of the Data Protection Act 1998, paragraph 6(1) of Schedule 5 to the [Enterprise Act 2002 \(c. 40\)](#), [section 5\(6\)](#) of the [Consumer Credit Act 2006 \(c. 14\)](#), [paragraph 7](#) of part I of Schedule 2 to the Freedom of Information Act 2000, S.I. 1998/997, S.I. 2000/183, S.I. 2007/123, S.I. 2010/1010, S.I. 2013/1881, and S.I. 2013/1882.
- M2** S.I. 2001/544.

**Changes to legislation:**

There are currently no known outstanding effects for the The Small and Medium Sized Business (Credit Information) Regulations 2015, Section 15.