

**2016 No. 530**

**CONSUMER CREDIT**

**The Consumer Credit (Disclosure of Information) (Amendment)  
Regulations 2016**

|                               |         |                        |
|-------------------------------|---------|------------------------|
| <i>Made</i>                   | - - - - | <i>25th April 2016</i> |
| <i>Laid before Parliament</i> |         | <i>26th April 2016</i> |
| <i>Coming into force</i>      | - -     | <i>17th May 2016</i>   |

The Treasury, in exercise of the power conferred by section 55(1) of the Consumer Credit Act 1974(a), makes the following Regulations:

**Citation and Commencement**

1. These Regulations may be cited as the Consumer Credit (Disclosure of Information) (Amendment) Regulations 2016 and will come into force on 17th May 2016.

**Amendment to the Consumer Credit (Disclosure of Information) Regulations 2010**

2. In the Consumer Credit (Disclosure of Information) Regulations 2010(b), in—
- (a) the entry in the second column of table 5 in Schedule 1 opposite the entry “If applicable Registration number”, and
  - (b) the entry in the second column of table 5 in Schedule 3 opposite the entry “If applicable Registration number”,

after “and any other relevant registration number of the creditor.” insert “(For 90 days, starting on the day that a creditor is given an FRN, either the FRN or any Interim Permission Number valid immediately before the start of this 90 day period may be provided.)”.

25th April 2016

*George Hollingbery*  
*Charlie Elphicke*  
Two of the Lords Commissioners of Her Majesty’s Treasury

**EXPLANATORY NOTE**

*(This note is not part of the Regulations)*

These Regulations make provision in relation to the regulation of consumer credit under the Consumer Credit Act 1974 (c.39). They amend tables 5 of Schedules 1 and 3 to the Consumer

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(a) 1974, c 39.

(b) SI 2010/1013, as amended by SI 2014/208. There are other amending instruments, but none are relevant here.

Credit (Disclosure of Information) Regulations 2010 to ensure that a firm which has been given a Firm Reference Number following authorisation by the Financial Conduct Authority may continue to use its “Interim Permission Number” on forms for a period of 90 days, if it wishes to do so.

A full regulatory impact assessment has not been produced for this instrument as no impact on the private or voluntary sectors is foreseen.

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