



Hire-Purchase Act (Northern Ireland) 1966

1966 CHAPTER 42

[^{F1}PART VI

TITLE TO MOTOR VEHICLES ON HIRE-PURCHASE OR CONDITIONAL SALE

64 Interpretation of Part VI and application to the Crown.

(1) In this Part—

“conditional sale agreement” means an agreement for the sale of goods under which the purchase price or part of it is payable by instalments, and the property in the goods is to remain in the seller (notwithstanding that the buyer is to be in possession of the goods) until such conditions as to the payment of instalments or otherwise as may be specified in the agreement are fulfilled;

“creditor” means the person by whom goods are bailed under a hire-purchase agreement or, as the case may be, the seller under a conditional sale agreement, or the person to whom his rights and duties have passed by assignment or operation of law;

“disposition” means any sale or contract of sale (including a conditional sale agreement), any bailment under a hire-purchase agreement and any transfer of the property in goods in pursuance of a provision in that behalf contained in a hire-purchase agreement, and includes any transaction purporting to be a disposition (as so defined), and “dispose of” shall be construed accordingly;

“hire-purchase agreement” means an agreement other than a conditional sale agreement, under which—

- (a) goods are bailed in return for periodical payments by the person to whom they are bailed, and
- (b) the property in the goods will pass to that person if the terms of the agreement are complied with and one or more of the following occurs—
 - (i) the exercise of an option to purchase by that person,
 - (ii) the doing of any other specified act by any party to the agreement,
 - (iii) the happening of any other specified event; and

Changes to legislation: There are currently no known outstanding effects for the Hire-Purchase Act (Northern Ireland) 1966, Section 64. (See end of Document for details)

“motor vehicle” means a mechanically propelled vehicle intended or adapted for use on roads to which the public has access.

(2) In this Part “trade or finance purchaser” means a purchaser who, at the time of the disposition made to him, carries on a business which consists, wholly or partly,—

- (a) of purchasing motor vehicles for the purpose of offering or exposing them for sale, or
- (b) of providing finance by purchasing motor vehicles for the purpose of bailing them under hire-purchase agreements or agreeing to sell them under conditional sale agreements,

and “private purchaser” means a purchaser who, at the time of the disposition made to him, does not carry on any such business.

(3) For the purposes of this Part a person becomes a purchaser of a motor vehicle if, and at the time when, a disposition of the vehicle is made to him; and a person shall be taken to be a purchaser of a motor vehicle without notice of a hire-purchase agreement or conditional sale agreement if, at the time of the disposition made to him, he has no actual notice that the vehicle is or was the subject of any such agreement.

(4) In this Part the “debtor”, in relation to a motor vehicle which has been bailed under a hire-purchase agreement or, as the case may be, agreed to be sold under a conditional sale agreement, means the person who at the material time (whether the agreement has before that time been terminated or not) either—

- (a) is the person to whom the vehicle is bailed under that agreement or
- (b) is, in relation to the agreement, the buyer, including a person who at that time is, by virtue of section 130(4) of the Consumer Credit Act 1974 treated as a bailee of the vehicle.

(5) In this Part any reference to the title of the creditor to a motor vehicle which has been bailed under a hire-purchase agreement, or agreed to be sold under a conditional sale agreement, and is disposed of by the debtor, is a reference to such title (if any) to the vehicle as, immediately before that disposition, was vested in the person who then was the creditor in relation to the agreement.

(6) This Part binds the Crown to the full extent authorised or permitted by the constitutional laws of Northern Ireland.]

Changes to legislation:

There are currently no known outstanding effects for the Hire-Purchase Act (Northern Ireland) 1966, Section 64.