SCHEDULE

Article 3(2).

CONSEQUENTIAL AMENDMENTS

1. The Education (Student Loans) (Northern Ireland) Order 1990 shall be amended in accordance with the following provisions of this Schedule.

2. In Article 3 (arrangements for loans for students out of money made available by the Department)—

- (a) after paragraph (1A) (which is inserted by Article 3(1)) there shall be inserted the following paragraph—
 - "(1B) In this Order—
 - (a) references to public sector student loans are to loans under arrangements made under paragraph (1); and
 - (b) references to subsidised private sector student loans are to loans in respect of which arrangements such as are mentioned in paragraph (1A) provide for the payment (at any time or in any circumstances) of subsidy under that paragraph.";
- (b) in paragraph (5), for the words "arrangements made under this Article" there shall be substituted the words "public sector student loans and subsidised private sector student loans".

3.—(1) Schedule 2 (provisions about loans out of money made available by the Department) shall be amended as follows.

- (2) In paragraph 1-
 - (a) in sub-paragraph (1), before the word "loan", where it twice occurs, and before the word "loans" there shall be inserted the words "public sector student"; and
 - (b) in sub-paragraph (4), for the word "Loans" there shall be substituted the words "Public sector student loans",

and accordingly, in the heading immediately preceding that paragraph, for the word "*Principal*" there shall be substituted the words "*Public sector student loans: principal*".

- (3) In paragraph 2—
 - (a) in sub-paragraph (1), for the words "loans under the arrangements made under Article 3" there shall be substituted the words "public sector student loans or subsidised private sector student loans"; and
 - (b) after sub-paragraph (1) there shall be inserted the following sub-paragraph—

"(1A) Regulations under sub-paragraph (1) may include provision for the making of payments to governing bodies in respect of the taking by them of steps prescribed by the regulations.".

- (4) In paragraph 3—
 - (a) in sub-paragraph (1)—
 - (i) for the words "The arrangements may provide for the" there shall be substituted the words "Arrangements made under Article 3(1) may provide for public sector student";
 - (ii) for the words "to the loans" there shall be substituted the words "to such loans";
 - (b) in sub-paragraph (2), for the words "loans under the" there shall be substituted the words "such loans under those";
 - (c) in sub-paragraph (5)—

- (i) for the words "borrowers or intending borrowers under this Order" there shall be substituted the words "persons borrowing or intending to borrow by way of public sector student loans";
- (ii) after the word "making" there shall be inserted the word "such";
- (d) in sub-paragraph (6), after the word "making" there shall be inserted the words "public sector student"; and
- (e) in sub-paragraph (7)—
 - (i) after the word "recovering" there shall be inserted the words "public sector student";
 - (ii) for the words "under the arrangements" there shall be substituted the words "by virtue of this paragraph",

and accordingly, for the heading immediately preceding that paragraph there shall be substituted the heading "*Public sector student loans: administration*".

(5) For sub-paragraph (8) of paragraph 3 there shall be substituted the following paragraph—

"Circulars to minors

3A. No document sent—

- (a) in connection with public sector student loans by any such person or body as is mentioned in paragraph 3(1); or
- (b) in connection with subsidised private sector student loans by any person making or proposing to make such loans,

shall be regarded as sent with a view to financial gain within the meaning of section 50 of the Consumer Credit Act 1974 (circulars to minors).".

- (6) In paragraph 4—
 - (a) in sub-paragraph (I), after the word "recovering" there shall be inserted the words "public sector student";
 - (b) after sub-paragraph (1) there shall be inserted the following sub-paragraph—

"(1A) No person making or proposing to make subsidised private sector student loans shall provide or make available to anyone else (whether for consideration or not) any information held in connection with such loans if the information is to be used for soliciting custom for goods or services; but this sub-paragraph does not prevent a member of a group (within the meaning of Part VIII of the Companies (Northern Ireland) Order 1986) providing or making available information to another member of the group.";

- (c) in sub-paragraph (2)—
 - (i) for the words "sub-paragraph (1) is" there shall be substituted the words "sub-paragraphs (1) and (1A) are";
 - (ii) for the word "applies" there shall be substituted the word "apply".

(7) In paragraph 5(3), for the words "loan under the arrangements" there shall be substituted the words "public sector student loan or subsidised private sector student loan".