



Consumer Credit Act 1974

1974 CHAPTER 39

An Act to establish for the protection of consumers a new system, administered by the Director General of Fair Trading, of licensing and other control of traders concerned with the provision of credit, or the supply of goods on hire or hire-purchase, and their transactions, in place of the present enactments regulating moneylenders, pawnbrokers and hire-purchase traders and their transactions; and for related matters. [31st July 1974]

Modifications etc. (not altering text)

- C1 Act excluded by [S.I. 1983/1553](#), [reg. 2\(7A\)](#) (as inserted by [S.I. 1984/1600](#), [reg. 2\(e\)](#))
- C2 Act excluded by [S.I. 1989/869](#), [arts. 2\(1\)](#), 3(1), 4(1), 5, 6
- C3 Act modified (12.10.1992) by [Timeshare Act 1992](#) (c. 35), [s. 12\(5\)](#); [S.I. 1992/1941](#), [art. 2](#)
- C4 Act excluded (21.7.2008 with retrospective effect as stated in [s. 8\(2\)](#) of the amending Act) by [Sale of Student Loans Act 2008](#) (c. 10), [ss. 8\(1\)](#), 14 (with [s. 9\(5\)](#))
- C5 Act excluded (1.2.2011) by [S.I. 1989/869](#), [art. 5A](#) (as inserted by [S.I. 2010/1010](#), [regs. 67A, 99\(1\)](#) (with [regs. 100, 101](#)) (as inserted by [The Consumer Credit \(Amendment\) Regulations 2010](#) ([S.I. 2010/1969](#)), [reg. 21](#)))
- C6 Act: power to amend conferred (21.3.2012) by [Energy Act 2011](#) (c. 16), [ss. 30\(1\)](#), 121(1); [S.I. 2012/873](#), [art. 2\(a\)\(vi\)](#)
- C7 Act applied (with modifications) (21.9.2015) by [The Mortgage Credit Directive Order 2015](#) ([S.I. 2015/910](#)), [art. 31\(2\)](#) (with [Pt. 4](#))

Commencement Information

- I1 Act partly in force at Royal Assent see [s. 192\(1\)\(2\)\(3\)](#); Act wholly in force on 19.5.1985

Changes to legislation:

Consumer Credit Act 1974, Introductory Text is up to date with all changes known to be in force on or before 20 April 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 Act associated Parts and Chapters:

Whole provisions yet to be inserted into this Act (including any effects on those provisions):

- s. 25(2A)(b)(ia) inserted by [2010 c. 28 Sch. 2 para. 36](#)