Consumer Credit Act 1974

1974 CHAPTER 39

PART X

ANCILLARY CREDIT BUSINESSES

Definitions

145 Types of ancillary credit business.

(1) An ancillary credit business is any business so far as it comprises or relates to—

(a) credit brokerage,

(b) debt-adjusting,

(c) debt-counselling,

(d) debt-collecting,

[[F1](da) debt administration,**]**

[[F2](db) the provision of credit information services, or**]**

(e) the operation of a credit reference agency.

[[F3](2) "Credit brokerage" means the carrying on of an activity of the kind specified by article 36A(1)(a) to (c) of the Regulated Activities Order (credit broking), disregarding the effect of paragraph (2) of that article.**]**

[[F4](5) "Debt adjusting" means the carrying on of an activity of the kind specified by article 39D of that Order (debt adjusting).**]**

[[F5](6) "Debt-counselling" means the carrying on of an activity of the kind specified by article 39E of that Order (debt-counselling).**]**

[[F6](7) "Debt-collecting" means the carrying on of an activity of the kind specified by article 39F of that Order (debt-collecting).**]**

[[F7](7A) "Debt administration" means the carrying on of an activity of the kind specified by article 39G of that Order (debt administration), disregarding the effect of paragraph (3) of that article.**]**

[[F8](7B) A person ("P") provides credit information services if P carries on, by way of business, an activity of the kind specified by article 89A(1) or (2) of that Order (providing credit information services).**]**

[[F9](8) A person ("P") operates a credit reference agency if P carries on, by way of business, an activity of the kind specified by article 89B of that Order (providing credit references).**]**

Textual Amendments

F1 S. 145(1)(da) substituted (1.10.2008) for word by Consumer Credit Act 2006 (c. 14), ss. {24(1)}, 71(2); S.I. 2007/3300, **art. 3(3)**, Sch. 3

F2 S. 145(1)(db) inserted (1.10.2008) by Consumer Credit Act 2006 (c. 14), ss. {25(1)}, 71(2); S.I. 2007/3300, **art. 3(3)**, Sch. 3

F3 S. 145(2) substituted for s. 145(2)-(4) (26.7.2013 for specified purposes, 1.4.2014 in so far as not already in force) by The Financial Services and Markets Act 2000 (Regulated Activities) (Amendment) (No.2) Order 2013 (S.I. 2013/1881), arts. 1(2)(6), **20(41)(a)**

F4 S. 145(5) substituted (26.7.2013 for specified purposes, 1.4.2014 in so far as not already in force) by The Financial Services and Markets Act 2000 (Regulated Activities) (Amendment) (No.2) Order 2013 (S.I. 2013/1881), arts. 1(2)(6), **20(41)(b)**

F5 S. 145(6) substituted (26.7.2013 for specified purposes, 1.4.2014 in so far as not already in force) by The Financial Services and Markets Act 2000 (Regulated Activities) (Amendment) (No.2) Order 2013 (S.I. 2013/1881), arts. 1(2)(6), **20(41)(c)**

F6 S. 145(7) substituted (26.7.2013 for specified purposes, 1.4.2014 in so far as not already in force) by The Financial Services and Markets Act 2000 (Regulated Activities) (Amendment) (No.2) Order 2013 (S.I. 2013/1881), arts. 1(2)(6), **20(41)(d)**

F7 S. 145(7A) substituted (26.7.2013 for specified purposes, 1.4.2014 in so far as not already in force) by The Financial Services and Markets Act 2000 (Regulated Activities) (Amendment) (No.2) Order 2013 (S.I. 2013/1881), arts. 1(2)(6), **20(41)(e)**

F8 S. 145(7B) substituted for (26.7.2013 for specified purposes, 1.4.2014 in so far as not already in force) by The Financial Services and Markets Act 2000 (Regulated Activities) (Amendment) (No.2) Order 2013 (S.I. 2013/1881), arts. 1(2)(6), **20(41)(f)**

F9 S. 145(8) substituted (26.7.2013 for specified purposes, 1.4.2014 in so far as not already in force) by The Financial Services and Markets Act 2000 (Regulated Activities) (Amendment) (No.2) Order 2013 (S.I. 2013/1881), arts. 1(2)(6), **20(41)(g)**

[F10]146 Exceptions from section 145.

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Textual Amendments

F10 Ss. 146-152 and cross-heading omitted (26.7.2013 for specified purposes, 1.4.2014 in so far as not already in force) by virtue of The Financial Services and Markets Act 2000 (Regulated Activities) (Amendment) (No.2) Order 2013 (S.I. 2013/1881), arts. 1(2)(6), **20(42)** (with arts. 48A, 48B (as inserted by S.I. 2014/208, arts. 1(3)(4), 7(3))

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Changes to legislation: *Consumer Credit Act 1974, Part X is up to date with all changes known to be in force on or before 04 July 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. (See end of Document for details)*

F10 **…**

F10 147 Application of Part III.

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F10 148 Agreement for services of unlicensed trader.

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Modifications etc. (not altering text)

C1 S. 148, in so far as still in force, modified by S.I. 2013/1881, art. 48A (as inserted (26.2.2014 for specified purposes, 1.4.2014 in so far as not already in force) by The Financial Services and Markets Act 2000 (Consumer Credit) (Miscellaneous Provisions) Order 2014 (S.I. 2014/208), arts. 1(3)(4), **7(3)**)

F10 149 Regulated agreements made on introductions by unlicensed credit-broker.

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Modifications etc. (not altering text)

C2 S. 149, in so far as still in force, modified by S.I. 2013/1881, art. 48B (as inserted (26.2.2014 for specified purposes, 1.4.2014 in so far as not already in force) by The Financial Services and Markets Act 2000 (Consumer Credit) (Miscellaneous Provisions) Order 2014 (S.I. 2014/208), arts. 1(3)(4), **7(3)**)

F10 150 Appeals to Secretary of State against licensing decisions.

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Seeking business

F10 151 F10 Advertisements.

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Textual Amendments

F10 Ss. 146-152 and cross-heading omitted (26.7.2013 for specified purposes, 1.4.2014 in so far as not already in force) by virtue of The Financial Services and Markets Act 2000 (Regulated Activities) (Amendment) (No.2) Order 2013 (S.I. 2013/1881), arts. 1(2)(6), **20(42)** (with arts. 48A, 48B (as inserted by S.I. 2014/208, arts. 1(3)(4), 7(3))

F10 152 F10 Application of sections 52 to 54 to credit brokerage etc.

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Textual Amendments

F10 Ss. 146-152 and cross-heading omitted (26.7.2013 for specified purposes, 1.4.2014 in so far as not already in force) by virtue of The Financial Services and Markets Act 2000 (Regulated Activities) (Amendment) (No.2) Order 2013 (S.I. 2013/1881), arts. 1(2)(6), **20(42)** (with arts. 48A, 48B (as inserted by S.I. 2014/208, arts. 1(3)(4), 7(3))

153 [F10] Definition of canvassing off trade premises (agreements for ancillary credit services).

(1) An individual (the "canvasser ") canvasses off trade premises the services of a person carrying on an ancillary credit business if he solicits the entry of another individual (the "consumer ") into an agreement for the provision to the consumer of those services by making oral representations to the consumer, or any other individual, during a visit by the canvasser to any place (not excluded by subsection (2)) where the consumer, or that other individual as the case may be, is, being a visit—

(a) carried out for the purpose of making such oral representations to individuals who are at that place, but

(b) not carried out in response to a request made on a previous occasion.

(2) A place is excluded from subsection (1) if it is a place where (whether on a permanent or temporary basis)—

(a) the ancillary credit business is carried on, or

(b) any business is carried on by the canvasser or the person whose employee or agent the canvasser is, or by the consumer.

Textual Amendments

F10 Ss. 146-152 and cross-heading omitted (26.7.2013 for specified purposes, 1.4.2014 in so far as not already in force) by virtue of The Financial Services and Markets Act 2000 (Regulated Activities) (Amendment) (No.2) Order 2013 (S.I. 2013/1881), arts. 1(2)(6), **20(42)** (with arts. 48A, 48B (as inserted by S.I. 2014/208, arts. 1(3)(4), 7(3))

154 [F10] Prohibition of canvassing certain ancillary credit services off trade premises.

It is an offence to canvass off trade premises the services of a person carrying on a business of credit-brokerage, debt-adjusting **[**[F11], debt-counselling or the provision of credit information services**]**.

Textual Amendments

F10 Ss. 146-152 and cross-heading omitted (26.7.2013 for specified purposes, 1.4.2014 in so far as not already in force) by virtue of The Financial Services and Markets Act 2000 (Regulated Activities) (Amendment) (No.2) Order 2013 (S.I. 2013/1881), arts. 1(2)(6), **20(42)** (with arts. 48A, 48B (as inserted by S.I. 2014/208, arts. 1(3)(4), 7(3))

F11 Words in s. 154 substituted (1.10.2008) by Consumer Credit Act 2006 (c. 14), ss. {25(4)(b)}, 71(2); S.I. 2007/3300, **art. 3(3)**, Sch. 3

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155 Right to recover brokerage fees.

(1) **[**[F12]Subject to subsection (2A),**]**the excess over **[**[F13]£5**]** of a fee or commission for his services charged by a credit-broker to an individual to whom this subsection applies shall cease to be payable or, as the case may be, shall be recoverable by the individual if the introduction does not result in his entering into a relevant agreement within the six months following the introduction (disregarding any agreement which is cancelled under section 69(1) or becomes subject to section 69(2)).

(2) Subsection (1) applies to an individual who sought an introduction for a purpose which would have been fulfilled by his entry into—

(a) a regulated agreement, or

(b) in the case of an individual **[**[F14]desiring to obtain credit to finance the acquisition or provision of a dwelling occupied or to be occupied by that individual or a relative of that individual**]**, an agreement for credit secured on land,

[[F15](c) a credit agreement which is an exempt agreement for the purposes of Chapter 14A of Part 2 of the Regulated Activities Order, or

(d) an agreement which is not a regulated credit agreement or a regulated consumer hire agreement but which would be such an agreement if the law applicable to the agreement were the law of a part of the United Kingdom.**]**

[[F16](2A) But subsection (1) does not apply where—

(a) the fee or commission relates to the effecting of an introduction of a kind mentioned in **[**[F17]article 36E of the Regulated Activities Order (activities in relation to certain agreements relating to land)**]**; and

(b) the person charging that fee or commission is an authorised person or an appointed representative, within the meaning of the Financial Services and Markets Act 2000.**]**

(3) An agreement is a relevant agreement for the purposes of subsection (1) in relation to an individual if it is an agreement such as is referred to in subsection (2) in relation to that individual.

(4) In the case of an individual desiring to obtain credit under a consumer credit agreement, any sum payable or paid by him to a credit-broker otherwise than as a fee or commission for the credit-broker's services shall for the purposes of subsection (1) be treated as such a fee or commission if it enters, or would enter, into the total charge for credit.

Textual Amendments

F12 Words in s. 155(1) inserted (31.10.2004) by The Financial Services and Markets Act 2000 (Regulated Activities) (Amendment) (No. 1) Order 2003 (S.I. 2003/1475), arts. 1(3), **22(2)**

F13 "£5" substituted (1.5.1998) in s. 155(1) by S.I. 1998/997, art. 3, **Sch.**

F14 Words in s. 155(2)(b) substituted (26.7.2013 for specified purposes, 1.4.2014 in so far as not already in force) by The Financial Services and Markets Act 2000 (Regulated Activities) (Amendment) (No.2) Order 2013 (S.I. 2013/1881), arts. 1(2)(6), **20(43)(a)(i)**

F15 S. 155(2)(c)(d) substituted for s. 155(2)(c) (26.7.2013 for specified purposes, 1.4.2014 in so far as not already in force) by The Financial Services and Markets Act 2000 (Regulated Activities) (Amendment) (No.2) Order 2013 (S.I. 2013/1881), arts. 1(2)(6), **20(43)(a)(ii)**

F16 S. 155(2A) inserted (31.10.2004) by The Financial Services and Markets Act 2000 (Regulated Activities) (Amendment) (No. 1) Order 2003 (S.I. 2003/1475), arts. 1(3), **22(3)**

F17 Words in s. 155(2A)(a) substituted (26.7.2013 for specified purposes, 1.4.2014 in so far as not already in force) by The Financial Services and Markets Act 2000 (Regulated Activities) (Amendment) (No.2) Order 2013 (S.I. 2013/1881), arts. 1(2)(6), **20(43)(b)**

F18 **…**

Textual Amendments

F18 S. 156 and cross-heading omitted (26.7.2013 for specified purposes, 1.4.2014 in so far as not already in force) by virtue of The Financial Services and Markets Act 2000 (Regulated Activities) (Amendment) (No.2) Order 2013 (S.I. 2013/1881), arts. 1(2)(6), **20(44)**

[F18]156 Entry into agreements.

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Credit reference agencies

157 Duty to disclose name etc. of agency.

[[F19](A1) Where a creditor under a prospective regulated agreement, other than an excluded agreement, decides not to proceed with it on the basis of information obtained by the creditor from a credit reference agency, the creditor must, when informing the debtor of the decision—

(a) inform the debtor that this decision has been reached on the basis of information from a credit reference agency, and

(b) provide the debtor with the particulars of the agency including its name, address and telephone number.**]**

(1) **[**[F20]In any other case,**]** a creditor, owner or negotiator, within the prescribed period after receiving a request in writing to that effect from the debtor or hirer, shall give him notice of the name and address of any credit reference agency from which the creditor, owner or negotiator has, during the antecedent negotiations, applied for information about his financial standing.

(2) Subsection (1) does not apply to a request received more than 28 days after the termination of the antecedent negotiations, whether on the making of the regulated agreement or otherwise.

[[F21](2A) A creditor is not required to disclose information under this section if such disclosure—

(a) contravenes **[**[F22]the GDPR**]**,

(b) is prohibited by any **[**[F23]other**]**EU obligation,

(c) would create or be likely to create a serious risk that any person would be subject to violence or intimidation, or

(d) would, or would be likely to, prejudice—

(i) the prevention or detection of crime,

(ii) the apprehension or prosecution of offenders, or

(iii) the administration of justice.**]**

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(3) If the creditor, owner or negotiator fails to comply with subsection **[**[F24](A1) or**]**(1) he commits an offence.

[[F25](4) For the purposes of subsection (A1) an agreement is an excluded agreement if it is—

(a) a consumer hire agreement, or

(b) an agreement secured on land.**]**

Textual Amendments

F19 S. 157(A1) inserted (1.2.2011) by The Consumer Credit (EU Directive) Regulations 2010 (S.I. 2010/1010), **regs. 40(2)**, 99(1) (with regs. 100, 101)

F20 Words in s. 157(1) inserted (1.2.2011) by The Consumer Credit (EU Directive) Regulations 2010 (S.I. 2010/1010), **regs. 40(3)**, 99(1) (with regs. 100, 101)

F21 S. 157(2A) inserted (1.2.2011) by The Consumer Credit (EU Directive) Regulations 2010 (S.I. 2010/1010), **regs. 40(4)**, 99(1) (with regs. 100, 101)

F22 Words in s. 157(2A)(a) substituted (25.5.2018) by Data Protection Act 2018 (c. 12), s. 212(1), **Sch. 19 para. 8(a)** (with ss. 117, 209, 210); S.I. 2018/625, reg. 2(1)(g)

F23 Word in s. 157(2A)(b) inserted (25.5.2018) by Data Protection Act 2018 (c. 12), s. 212(1), **Sch. 19 para. 8(b)** (with ss. 117, 209, 210); S.I. 2018/625, reg. 2(1)(g)

F24 Words in s. 157(3) inserted (1.2.2011) by The Consumer Credit (EU Directive) Regulations 2010 (S.I. 2010/1010), **regs. 40(5)**, 99(1) (with regs. 100, 101)

F25 S. 157(4) inserted (1.2.2011) by The Consumer Credit (EU Directive) Regulations 2010 (S.I. 2010/1010), **regs. 40(6)**, 99(1) (with regs. 100, 101)

Modifications etc. (not altering text)

C3 Ss. 157-160 applied (1.1.2016) by The Small and Medium Sized Business (Credit Information) Regulations 2015 (S.I. 2015/1945), regs. 1(2), **15(2)**

158 Duty of agency to disclose filed information.

(1) A credit reference agency, within the prescribed period after receiving,—

[[F26](a) a request in writing to that effect from a consumer,**]**

(b) such particulars as the agency may reasonably require to enable them to identify the file, and

(c) a fee of **[**[F27]£2**]**,

shall give the consumer a copy of the file relating to **[**[F28]it**]** kept by the agency.

(2) When giving a copy of the file under subsection (1), the agency shall also give the consumer a statement in the prescribed form of **[**[F29]the consumer's**]** rights under section 159.

(3) If the agency does not keep a file relating to the consumer it shall give **[**[F29]the consumer**]**notice of that fact, but need not return any money paid.

(4) If the agency contravenes any provision of this section it commits an offence.

[[F30](4A) In this section 'consumer' means—

(a) a partnership consisting of two or three persons not all of whom are bodies corporate; or

(b) an unincorporated body of persons which does not consist entirely of bodies corporate and is not a partnership.**]**

(5) In this Act "file ", in relation to an individual, means all the information about him kept by a credit reference agency, regardless of how the information is stored, and "copy of the file ", as respects information not in plain English, means a transcript reduced into plain English.

Textual Amendments

F26 S. 158(1)(a) substituted (6.4.2007) by Consumer Credit Act 2006 (c. 14), ss. {5(5)}, 71(2); S.I. 2007/123, **art. 3(2)**, Sch. 2 (as amended by S.I. 2007/387, art. 2(3)(a))

F27 "£2" substituted (1.5.1998) in s. 158(1) by S.I. 1998/997, art. 3, **Sch.**

F28 Word in s. 158(1) substituted (1.3.2000) by 1998 c. 29, **s. 62(1)(a)(ii)** (with Sch. 14 para. 20); S.I. 2000/183, **art. 2**

F29 Words in s. 158(2)(3) substituted (1.3.2000) by 1998 c. 29, **ss. 62(1)(b)(c)** (with Sch. 14 para. 20); S.I. 2000/183, **art. 2**

F30 S. 158(4A) inserted (6.4.2007) by Consumer Credit Act 2006 (c. 14), ss. {5(6)}, 71(2); S.I. 2007/123, **art. 3(2)**, Sch. 2 (as amended by S.I. 2007/387, art. 2(3)(a))

Modifications etc. (not altering text)

C3 Ss. 157-160 applied (1.1.2016) by The Small and Medium Sized Business (Credit Information) Regulations 2015 (S.I. 2015/1945), regs. 1(2), **15(2)**

159 Correction of wrong information.

[[F31](1) Any individual (the "objector ") given—

(a) information under **[**[F32]Article 15(1) to (3) of the GDPR (confirmation of processing, access to data and safeguards for third country transfers)**]** by a credit reference agency, or

(b) information under section 158,

who considers that an entry in his file is incorrect, and that if it is not corrected he is likely to be prejudiced, may give notice to the agency requiring it either to remove the entry from the file or amend it.**]**

(2) Within 28 days after receiving a notice under subsection (1), the agency shall by notice inform the **[**[F33]objector**]** that it has—

(a) removed the entry from the file, or

(b) amended the entry, or

(c) taken no action,

and if the notice states that the agency has amended the entry it shall include a copy of the file so far as it comprises the amended entry.

(3) Within 28 days after receiving a notice under subsection (2), or where no such notice was given, within 28 days after the expiry of the period mentioned in subsection (2), the **[**[F33]objector**]** may, unless he has been informed by the agency that it has removed the entry from his file, serve a further notice on the agency requiring it to add to the file an accompanying notice of correction (not exceeding 200 words) drawn up by the **[**[F33]objector**]**, and include a copy of it when furnishing information included in or based on that entry.

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(4) Within 28 days after receiving a notice under subsection (3), the agency, unless it intends to apply to the **[**[F33]the relevant authority**]** under subsection (5), shall by notice inform the **[**[F33]objector**]** that it has received the notice under subsection (3) and intends to comply with it.

(5) If—

(a) the **[**[F33]objector**]** has not received a notice under subsection (4) within the time required, or

(b) it appears to the agency that it would be improper for it to publish a notice of correction because it is incorrect, or unjustly defames any person, or is frivolous or scandalous, or is for any other reason unsuitable,

the **[**[F33]objector**]** or, as the case may be, the agency may, in the prescribed manner and on payment of **[**[F34]the prescribed fee**]**, apply to **[**[F33]the relevant authority**]**, who may make such order on the application as he thinks fit.

(6) If a person to whom an order under this section is directed fails to comply with it within the period specified in the order he commits an offence.

[[F35](7) The **[**[F36]Information Commissioner**]** may vary or revoke any order made by him under this section.

(8) In this section "the relevant authority " means—

(a) where the objector is a partnership or other unincorporated body of persons, the **[**[F37]FCA**]**, and

(b) in any other case, the **[**[F36]Information Commissioner**]**.**]**

Textual Amendments

F31 S. 159(1) substituted (1.3.2000) by 1998 c. 29, **s.62(2)**; S.I. 2000/183, **art. 2** (with ss. 159, 160)

F32 Words in s. 159(1)(a) substituted (25.5.2018) by Data Protection Act 2018 (c. 12), s. 212(1), **Sch. 19 para. 9** (with ss. 117, 209, 210, Sch. 20 para. 50); S.I. 2018/625, reg. 2(1)(g)

F33 Words in s. 159(2)-(6) substituted (1.3.2000) by 1998 c. 29, **s. 62(3)(a)(b)**; S.I. 2000/183, **art. 2** (with art. 2(2))

F34 Words in s. 159(5) substituted (26.7.2013 for specified purposes, 1.4.2014 in so far as not already in force) by The Financial Services and Markets Act 2000 (Regulated Activities) (Amendment) (No.2) Order 2013 (S.I. 2013/1881), arts. 1(2)(6), **20(45)**

F35 S. 159(7)(8) inserted (1.3.2000) by 1998 c. 29, **s. 62(4)**; S.I. 2000/183, **art. 2** (with art. 2(2))

F36 Words in s. 159(7)(8)(b) substituted (30.1.2001) by 2000 c. 36, ss. 18(4), 87(2), **Sch. 2 Pt. I para. 7** (with ss. 7(1)(7), 56, 78)

F37 Word in s. 159(8)(a) substituted (26.7.2013 for specified purposes, 1.4.2014 in so far as not already in force) by The Financial Services Act 2012 (Consumer Credit) Order 2013 (S.I. 2013/1882), arts. 1(1), **7(11)**

Modifications etc. (not altering text)

C3 Ss. 157-160 applied (1.1.2016) by The Small and Medium Sized Business (Credit Information) Regulations 2015 (S.I. 2015/1945), regs. 1(2), **15(2)**

160 Alternative procedure for business consumers.

(1) The **[**[F38]FCA**]** , on an application made by a credit reference agency, may direct that this section shall apply to the agency if **[**[F39]it**]** is satisfied—

(a) that compliance with section 158 in the case of consumers who carry on a business would adversely affect the service provided to its customers by the agency, and

(b) that, having regard to the methods employed by the agency and to any other relevant factors, it is probable that consumers carrying on a business would not be prejudiced by the making of the direction.

(2) Where an agency to which this section applies receives a request, particulars and a fee under section 158(1) from a consumer who carries on a business, and section 158(3) does not apply, the agency, instead of complying with section 158, may elect to deal with the matter under the following subsections.

(3) Instead of giving the consumer a copy of the file, the agency shall within the prescribed period give notice to the consumer that it is proceeding under this section, and by notice give the consumer such information included in or based on entries in the file as the **[**[F38]FCA**]** may direct, together with a statement in the prescribed form of the consumer's rights under subsections (4) and (5).

(4) If within 28 days after receiving the information given **[**[F40]to the consumer**]** under subsection (3), or such longer period as the **[**[F38]FCA**]** may allow, the consumer—

(a) gives notice to the **[**[F38]FCA**]** that **[**[F41]the consumer**]** is dissatisfied with the information, and

(b) satisfies the **[**[F38]FCA**]** that **[**[F41]the consumer**]** has taken such steps in relation to the agency as may be reasonable with a view to removing the cause of **[**[F41]the consumer's**]** dissatisfaction, and

(c) pays the **[**[F38]FCA**]****[**[F42]the prescribed fee**]**,

the **[**[F38]FCA**]** may direct the agency to give the **[**[F38]FCA**]** a copy of the file, and the **[**[F38]FCA**]** may disclose to the consumer such of the information on the file as the **[**[F38]FCA**]** thinks fit.

(5) Section 159 applies with any necessary modifications to information given to the consumer under this section as it applies to information given under section 158.

(6) If an agency making an election under subsection (2) fails to comply with subsection (3) or (4) it commits an offence.

[[F43](7) In this section "consumer " has the same meaning as in section 158.**]**

Textual Amendments

F38 Word in s. 160 substituted (26.7.2013 for specified purposes, 1.4.2014 in so far as not already in force) by The Financial Services Act 2012 (Consumer Credit) Order 2013 (S.I. 2013/1882), arts. 1(1), **7(12)**

F39 Word in s. 160(1) substituted (1.4.2003) by Enterprise Act 2002 (c. 40), ss. 278, 279, **Sch. 25 para. 6(31)(b)**; S.I. 2003/766, **art. 2**, Sch. (with art. 3)

F40 Words in s. 160(4) substituted (1.3.2000) by 1998 c. 29, **s. 62(5)(a)(i)**; S.I. 2000/183, **art. 2** (with art. 2(2))

F41 Words in s. 160(4)(a)(b) substituted (1.3.2000) by 1998 c. 29, **s. 62(5)(a)(ii)**; S.I. 2000/183, **art. 2** (with art. 2(2))

F42 Words in s. 160(4)(c) substituted (26.7.2013 for specified purposes, 1.4.2014 in so far as not already in force) by The Financial Services and Markets Act 2000 (Regulated Activities) (Amendment) (No.2) Order 2013 (S.I. 2013/1881), arts. 1(2)(6), **20(46)**

F43 S. 160(7) inserted (1.3.2000) by 1998 c. 29, **s. 62(5)(b)**; S.I. 2000/183, **art. 2** (with art. 2(2))

Status: *Point in time view as at 25/05/2018.*
Changes to legislation: *Consumer Credit Act 1974, Part X is up to date with all changes known to be in force on or before 04 July 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. (See end of Document for details)*

Modifications etc. (not altering text)

C3 Ss. 157-160 applied (1.1.2016) by The Small and Medium Sized Business (Credit Information) Regulations 2015 (S.I. 2015/1945), regs. 1(2), **15(2)**

[F44]160A Credit intermediaries

. . . . . .

Textual Amendments

F44 S. 160A omitted (26.7.2013 for specified purposes, 1.4.2014 in so far as not already in force) by virtue of The Financial Services and Markets Act 2000 (Regulated Activities) (Amendment) (No.2) Order 2013 (S.I. 2013/1881), arts. 1(2)(6), **20(47)**

Status:
Point in time view as at 25/05/2018.

Changes to legislation:
Consumer Credit Act 1974, Part X is up to date with all changes known to be in force on or before 04 July 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.