
Changes to legislation: Consumer Credit Act 1974, Cross Heading: Antecedent negotiations is up to date with all changes known to be in force on or before 18 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. (See end of Document for details) [View outstanding changes](#)

SCHEDULES

SCHEDULE 3

TRANSITIONAL AND COMMENCEMENT PROVISIONS

PART V OF ACT

ENTRY INTO CREDIT OR HIRE AGREEMENTS

Antecedent negotiations

- 12 (1) Section 56 applies to negotiations in relation to an actual or prospective regulated agreement where the negotiations begin after [^{F1}16th May 1977].
- (2) In section 56(3), “agreement”, where it first occurs, means an agreement whenever made.

Textual Amendments

F1 Words substituted by [S.I. 1977/325, art. 2 Sch. 1 para. 1](#)

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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](#)