



Consumer Credit Act 1974

1974 CHAPTER 39

PART IX

JUDICIAL CONTROL

Extension of time

129 Time orders.

- (1) [^{F1}Subject to subsection (3) below,] if it appears to the court just to do so—
- (a) on an application for an enforcement order; or
 - (b) on an application made by a debtor or hirer under this paragraph after service on him of—
 - (i) a default notice, or
 - (ii) a notice under section 76(1) or 98(1); or
 - [^{F2}(ba) on an application made by a debtor or hirer under this paragraph after he has been given a notice under section 86B or 86C; or]
 - (c) in an action brought by a creditor or owner to enforce a regulated agreement or any security, or recover possession of any goods or land to which a regulated agreement relates,
- the court may make an order under this section (a “time order”).
- (2) A time order shall provide for one or both of the following, as the court considers just—
- (a) the payment by the debtor or hirer or any surety of any sum owed under a regulated agreement or a security by such instalments, payable at such times, as the court, having regard to the means of the debtor or hirer and any surety, considers reasonable;
 - (b) the remedying by the debtor or hirer of any breach of a regulated agreement (other than non-payment of money) within such period as the court may specify.

Changes to legislation: Consumer Credit Act 1974, Section 129 is up to date with all changes known to be in force on or before 14 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

[^{F3}(3) Where in Scotland a time to pay direction or a time to pay order has been made in relation to a debt, it shall not thereafter be competent to make a time order in relation to the same debt.]

Textual Amendments

- F1** Words added (S.) by [Debtors \(Scotland\) Act 1987 \(c. 18, SIF 45:2\)](#), **ss. 108(1)** (2), 109(3), Sch. 6 para. 17(a), Sch. 7 para. 5
- F2** S. 129(1)(ba) inserted (1.10.2008) by [Consumer Credit Act 2006 \(c. 14\)](#), ss. {16(1)}, 71(2) (with Sch. 3 para. 12); [S.I. 2007/3300, art. 3\(3\)](#), Sch. 3
- F3** S. 129(3) added (S.) by [Debtors \(Scotland\) Act 1987 \(c. 18, SIF 45:2\)](#), **ss. 108(1)** (2), 109(3), Sch. 6 para. 17(b), Sch. 7 para. 5

Modifications etc. (not altering text)

- C1** S. 129 excluded (1.4.1999) by [S.I. 1997/687, art. 9\(1\)\(a\)\(iv\)](#) (as inserted (1.4.1999) by [S.I. 1999/754, art. 2\(2\)](#))
- C2** [Ss. 129-130](#) excluded (E.W.S.) (15.7.2014) by [The Financial Services and Markets Act 2000 \(Regulated Activities\) \(Green Deal\) \(Amendment\) Order 2014 \(S.I. 2014/1850\)](#), arts. 1(2), **12(2)** (with art. 1(3))

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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](#)