

# Consumer Credit Act 1974

## **1974 CHAPTER 39**

### PART IV

#### SEEKING BUSINESS

#### Canvassing etc.

#### 50 Circulars to minors

- (1) A person commits an offence who, with a view to financial gain, sends to a minor any document inviting him to—
  - (a) borrow money, or
  - (b) obtain goods on credit or hire, or
  - (c) obtain services on credit, or
  - (d) apply for information or advice on borrowing money or otherwise obtaining credit, or hiring goods.
- (2) In proceedings under subsection (1) in respect of the sending of a document to a minor, it is a defence for the person charged to prove that he did not know, and had no reasonable cause to suspect, that he was a minor.
- (3) Where a document is received by a minor at any school or other educational establishment for minors, a person sending it to him at that establishment knowing or suspecting it to be such an establishment shall be taken to have reasonable cause to suspect that he is a minor.