



# Consumer Credit Act 2006

## 2006 CHAPTER 14

*Agreements regulated under the 1974 Act etc.*

### 5 Consequential amendments relating to ss. 1 to 4

- <sup>F1</sup>(1) .....
- (2) In section 10 of that Act (running-account credit and fixed-sum credit)—
- (a) in subsection (1) for “personal” wherever occurring substitute “consumer”;
  - <sup>F2</sup>(b) .....
- <sup>F3</sup>(3) .....
- <sup>F3</sup>(4) .....
- (5) In subsection (1) of section 158 of that Act (duty of credit reference agency to disclose filed information) for paragraph (a) substitute—
- “(a) a request in writing to that effect from a consumer.”.
- (6) After subsection (4) of that section insert—
- “(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.”
- (7) In section 181(1) and (2) of that Act (power to alter monetary limits etc.) for “8(2), 15(1)(c)” substitute “ 16B(1) ”.
- (8) In subsection (5) of section 185 of that Act (agreement with more than one debtor or hirer)—
- (a) in paragraph (b) for “a body corporate” substitute “ not an individual ”;
  - (b) for “the body corporate or bodies corporate” substitute “ each person within paragraph (b) ”.

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*Status: Point in time view as at 01/04/2014.*

*Changes to legislation: There are currently no known outstanding effects for the Consumer Credit Act 2006, Section 5. (See end of Document for details)*

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(9) In subsection (6) of that section after “a body corporate” insert “ within paragraph (b) of that subsection ”.

<sup>F4</sup>(10) .....

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**Textual Amendments**

- F1** S. 5(1) 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), art. 1(2)(6), **Sch. para. 10(a)**
- F2** S. 5(2)(b) 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), art. 1(2)(6), **Sch. para. 10(a)**
- F3** S. 5(3)(4) 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), art. 1(2)(6), **Sch. para. 10(a)**
- F4** S. 5(10) 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), art. 1(2)(6), **Sch. para. 10(a)**
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**Commencement Information**

- I1** S. 5(1)-(4) (7) (10) in force at 6.4.2008 by S.I. 2007/3300, art. 3(2), **Sch. 2**
- I2** S. 5(5)(6)(8)(9) in force at 6.4.2007 by S.I. 2007/123, art. 3(2), **Sch. 2**

**Status:**

Point in time view as at 01/04/2014.

**Changes to legislation:**

There are currently no known outstanding effects for the Consumer Credit Act 2006, Section 5.