

## EXPLANATORY NOTE

These Regulations prescribe:

(a) the form and content of copy documents required to be provided under the Consumer Credit Act 1974 (Regulations 2, 3, 7, 8, 9 and 10);

(b) the form of the withdrawal notice and heading which, for certain types of prospective land mortgage, must be included in the copy of the agreement given to the debtor or hirer under the Act before the agreement is sent to him for signature (Regulation 4 and Part I of the Schedule);

(c) the form of the cancellation notices to be sent by post to debtors or hirers or to be included in copy agreements given to them under the Act (Regulations 5 and 6 and Parts II to VI of the Schedule); and

(d) the kinds of copy documents which do not need to be provided with copy agreements given under the Act (Regulation 11).

A note as to the provisions of the Act and Forms relating to copies of cancellable agreements and to cancellation notices is included overleaf.