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 STATUTORY INSTRUMENTS
 

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1983 No. 1557

## CONSUMER CREDIT

**The Consumer Credit (Cancellation Notices and  
Copies of Documents) Regulations 1983**

*Made* - - - - 24th October 1983  
*Laid before Parliament* 3rd November 1983  
*Coming into Operation* 19th May 1985

## ARRANGEMENT OF REGULATIONS

*Regulation*

1. Citation, commencement and interpretation.
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3. General requirements as to form and content of copy documents.
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9. Copies of old agreements and security instruments where the agreement or security instrument has been lost etc.
10. Surety's copy of enforcement, default and termination notices.
11. Duty to supply copies of documents not to apply to certain kinds of documents.

## SCHEDULE:

- Part I Form of Heading and of Notice of Right to Withdraw to be included in copies of unexecuted agreements where the prospective regulated agreement is to be secured on land, given to the debtor or hirer under section 58(1) of the Act.
- Part II Forms of Notice of Cancellation Rights to be included in copies of cancellable unexecuted or executed agreements given to the debtor or hirer under section 62 or 63(1) of the Act.
- Part III Forms of Notice of Cancellation Rights to be included in copies of cancellable executed agreements sent by post to the debtor or hirer under section 63(2) or (4) of the Act.
- Part IV Cancellation Form to be included in copy cancellable executed agreements sent by post to the debtor or hirer under section 63(2) or (4) of the Act.

- Part V Form of Statement to be included in copy cancellable agreements given to the debtor or hirer under section 62 or 63 of the Act, where a notice of cancellation rights does not appear prominently on the first page of the copy.
- Part VI Forms of Notice of Cancellation Rights to be sent by post to the debtor or hirer under section 64(1)(b) or (2) of the Act.

The Secretary of State, in exercise of the powers conferred on him by sections 58(1), 64(1), 180, 182(2) and 189(1) of the Consumer Credit Act 1974(a) and of all other powers enabling him in that behalf, hereby makes the following Regulations:—

*Citation, commencement and interpretation*

1.—(1) These Regulations may be cited as the Consumer Credit (Cancellation Notices and Copies of Documents) Regulations 1983 and shall come into operation on 19th May 1985.

(2) In these Regulations—

“the Act” means the Consumer Credit Act 1974;

“Agreements Regulations” means the Consumer Credit (Agreements) Regulations 1983(b) and any reference to any provision of those Regulations includes in the case of modifying agreements which are, or are treated as, regulated agreements a reference to Regulation 7 of, and the appropriate paragraph of Schedule 8 to, those Regulations;

“cancellable agreement” includes an agreement which is a modifying agreement treated under section 82(5) of the Act as a cancellable agreement; and

“lettering” includes figures and symbols.

*Legibility of notices and copy documents and wording of prescribed Forms*

2.—(1) The lettering in every notice in a Form prescribed by these Regulations and in every copy of an executed agreement, security instrument or other document referred to in the Act and delivered or sent to a debtor, hirer or surety under any provision of the Act shall, apart from any signature, be easily legible and of a colour which is readily distinguishable from the colour of the paper.

(2) The wording of any Form prescribed by these Regulations shall be reproduced in copies of unexecuted or executed agreements or in Notices of Cancellation Rights sent by post under section 64(1)(b) or (2) of the Act without any alteration or addition, except that—

- (a) the creditor or owner may enter the name and address of the debtor or hirer in any Cancellation Form prescribed by these Regulations; and
- (b) every Form shall be completed in accordance with any footnote.

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(a) 1974 c. 39.  
(b) S.I. 1983/1553.

(3) Any such footnote shall not be treated as part of any Form prescribed by these Regulations and may be reproduced in addition to any such Form.

(4) Where any such footnote requires any words to be omitted, those words shall be omitted or deleted.

(5) Where words are shown in capital letters in any Form prescribed in Parts I to IV of the Schedule to these Regulations and are reproduced in copies of unexecuted or executed agreements they shall be afforded more prominence (whether by capital letters, underlining, large or bold print or otherwise) than any other lettering in that Form except lettering inserted in accordance with paragraph (2) above and no less prominence than that given to any other information in the copy apart from the heading to the agreement or copy, the annual percentage rate of charge for credit, trade names, names of parties to the agreement or lettering in the document inserted in handwriting.

(6) Where words are shown in capital letters in any Form prescribed in Part VI of the Schedule to these Regulations and are reproduced in Notices of Cancellation Rights sent by post under section 64(1)(b) or (2) of the Act they shall be afforded more prominence (whether by capital letters, underlining, large or bold print or otherwise) than any other lettering in that Form except lettering inserted in accordance with paragraph (2) above.

*General requirements as to form and content of copy documents*

3.—(1) Subject to the following provisions of these Regulations, every copy of an executed agreement, security instrument or other document referred to in the Act and delivered or sent to a debtor, hirer or surety under any provision of the Act shall be a true copy thereof.

(2) There may be omitted from any such copy—

- (a) any information included in an executed agreement, security instrument or other document relating to the debtor, hirer or surety or included for the use of the creditor or owner only which is not required to be included therein by the Act or any Regulations thereunder as to the form and content of the document of which it is a copy;
- (b) any signature box, signature or date of signature (other than, in the case of a copy of a cancellable executed agreement delivered to the debtor under section 63(1) of the Act, the date of signature by the debtor of an agreement to which section 68(b) of the Act applies);
- (c) in the case of any copy of an unexecuted agreement delivered or sent to the debtor or hirer under section 62 of the Act, the name and address of the debtor or hirer; and
- (d) in the case of any copy given to the debtor under section 77(1) of the Act of an executed agreement for fixed-sum credit under which a person takes any article in pawn, any description of the article taken in pawn.

*Copies of unexecuted agreements given under section 58(1) of the Act*

4. Where the agreement is one to which section 58(1) of the Act applies, every copy of the unexecuted agreement given to a debtor or hirer under section 58(1) of the Act shall include—

- (a) a heading which shall be in the Form numbered 1 in Column 1 of Part I of the Schedule to these Regulations and set out in Column 3 shown prominently on the first page of the copy, instead of any heading referred to in Regulations 2(1) and 3(1) of, and paragraph 1 of Schedules 1 and 3 to, the Agreements Regulations; and
- (b) a box containing only a notice indicating the right of the debtor or hirer to withdraw from the prospective agreement, and how and when the right is exercisable, in the Form numbered 2 in Column 1 of Part I of the Schedule to these Regulations and set out in Column 3, instead of any statement of the rights of the debtor or hirer referred to in Regulations 2(3) and 3(3) of, and Form 1 of Schedules 2 and 4 to, the Agreements Regulations.

*Copies of cancellable unexecuted and executed agreements*

5.—(1) Every copy of a cancellable unexecuted agreement delivered or sent to a debtor or hirer under section 62 of the Act or of a cancellable executed agreement delivered to him under section 63(1) of the Act shall include a box containing only a notice indicating the right of the debtor or hirer to cancel the agreement, and how and when that right is exercisable, in the Form numbered in Column 1 in Part II of the Schedule to these Regulations and set out in Column 3 appropriate to the type of agreement referred to in Column 2, instead of any statement of the rights of the debtor or hirer referred to in Regulations 2(3) and 3(3) of, and Forms 2 to 4 of Schedule 2 and Forms 2 and 3 of Schedule 4 to, the Agreements Regulations.

(2) Every copy of a cancellable executed agreement sent by post to the debtor or hirer under section 63(2) of the Act within the seven days following the making of the agreement or under section 63(4) shall include—

- (a) a box containing only a notice indicating the right of the debtor or hirer to cancel the agreement, and how and when that right is exercisable, in the Form numbered in Column 1 in Part III of the Schedule to these Regulations and set out in Column 3 appropriate to the type of agreement referred to in Column 2, instead of any statement of the rights of the debtor or hirer referred to in Regulations 2(3) and 3(3) of, and Forms 2 to 4 of Schedule 2 and Forms 2 and 3 of Schedule 4 to, the Agreements Regulations; and
- (b) a Cancellation Form which shall be in the Form specified in Part IV of the Schedule.

(3) Where a notice indicating the right of the debtor or hirer to cancel a cancellable unexecuted or executed agreement does not appear prominently on the first page of any copy of such an agreement delivered or sent to the debtor or hirer under section 62 or 63 of the Act, the copy shall include on its first page a box containing only the statement in the Form specified in Part V of the Schedule to these Regulations.

*Notices of cancellation rights sent by post under section 64(1)(b) or (2) of the Act*

6. Any notice which indicates the right of the debtor or hirer to cancel a cancellable agreement, and how and when that right is exercisable, and which is sent by post to the debtor or hirer under section 64(1)(b) of the Act within the seven days following the making of the agreement or under section 64(2), shall be—

- (a) in the Form numbered in Column 1 in Part VI of the Schedule to these Regulations and set out in Column 3 appropriate to the type of agreement referred to in Column 2; and
- (b) on a single sheet of paper, and
  - (i) if the notice is entirely on one side of the paper, the Cancellation Form forming part of that notice shall be on that side; or
  - (ii) if the notice is continued on the back of the paper, the symbol and word “/over” shall be shown below that part of the text which appears on the front of the paper.

*Copies of agreements or security instruments where the agreement or security instrument has been varied*

7.—(1) Where an agreement has been varied in accordance with section 82(1) of the Act, every copy of the executed agreement given to a debtor, hirer or surety under any provision of the Act other than section 85(1) shall include either—

- (a) an easily legible copy of the latest notice of variation given in accordance with section 82(1) of the Act relating to each discrete term of the agreement which has been varied; or
- (b) an easily legible statement of the terms of the agreement as varied in accordance with section 82(1) of the Act.

(2) Where a security provided in relation to a regulated agreement has been varied, every copy of the security instrument relating to it given to a debtor, hirer or surety under any provision of the Act shall include either—

- (a) an easily legible copy of any document varying the security; or
- (b) an easily legible statement of the terms of the security as varied.

*Copies of credit-token agreements where the agreement contains a power of variation*

8. Every copy of an executed credit-token agreement given to the debtor under section 85(1) of the Act where the agreement may be varied under a power contained in it shall comprise an easily legible statement of the current terms of the agreement (whether or not varied in accordance with section 82(1) of the Act).

*Copies of old agreements and security instruments where the agreement or security instrument has been lost etc.*

9. Any copy of an executed agreement made before 19th May 1985 or of a security instrument relating to security provided before that date which is given to the debtor, hirer or surety under any provision of the Act on or after that date may comprise an easily legible statement of the current terms of the agreement or security as the case may be insofar as they are known to the creditor or owner where, due to an accident or some other cause beyond his control, the creditor or owner does not have in his possession the executed agreement or security instrument or any copy thereof.

*Surety's copy of enforcement, default and termination notices*

10. Every copy of a default notice or a notice under section 76(1) or 98(1) of the Act served on any surety under section 111(1) of the Act shall contain a prominent heading in one of the following forms of words:—

“Surety’s copy of notice served on debtor” or

“Surety’s copy of notice served on hirer”,

as the case may require.

*Duty to supply copies of documents not to apply to certain kinds of documents*

11. A duty imposed by the Act to supply a copy of a document referred to in an unexecuted agreement or an executed agreement shall not apply to a document of any of the following kinds:—

- (a) a document obtained by the debtor or hirer from a person other than the creditor or owner and supplied by the debtor or hirer to the creditor or owner;
- (b) a document, not being a security, which constitutes, evidences or relates to title to property of any kind or relates to the rights or duties of the debtor or hirer in respect of such property;
- (c) a document kept, or to be kept, by the debtor or hirer under the terms of, or in consequence of, the agreement;
- (d) an official or certified copy of any entry in a register maintained by, or on behalf of, a government department or other body charged with a public administrative or statutory function and open to public inspection (whether in the United Kingdom or elsewhere);
- (e) an enactment, other than Schedule 3 to the Conveyancing and Feudal Reform (Scotland) Act 1970(a);
- (f) a document, other than an enactment, published by, or on behalf of, a government department or other body charged with a public administrative or statutory function (whether in the United Kingdom or elsewhere); or
- (g) in the case of a modifying agreement, a document embodying the terms of the earlier agreement other than a document a copy of which is required to be given under section 77(1), 78(1), 79(1), 85(1), 105(5), 107(1), 108(1) or 109(1) of the Act.

24th October 1983.

*Alexander Fletcher,*  
Parliamentary Under-Secretary of State,  
Department of Trade and Industry.

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(a) 1970 c. 35.

## SCHEDULE

## PART I

## Regulation 4

FORM OF HEADING TO BE INCLUDED IN COPIES OF UNEXECUTED AGREEMENTS  
WHERE THE PROSPECTIVE REGULATED AGREEMENT IS TO BE SECURED ON LAND,  
GIVEN TO THE DEBTOR OR HIRER UNDER SECTION 58(1) OF THE ACT

FORM NO (1)	TYPE OF AGREEMENT (2)	FORM (3)
1	An agreement to which section 58(1) of the Act applies.	Copy of proposed [credit] [hire] <sup>1</sup> agreement containing notice of your right to withdraw Do NOT sign or return this copy  Note: 1 Creditor or owner to omit word in square brackets not applicable.

FORM OF NOTICE OF RIGHT TO WITHDRAW TO BE INCLUDED IN COPIES OF  
UNEXECUTED AGREEMENTS WHERE THE PROSPECTIVE REGULATED AGREEMENT IS  
TO BE SECURED ON LAND, GIVEN TO THE DEBTOR OR HIRER UNDER SECTION 58(1)  
OF THE ACT

FORM NO (1)	TYPE OF AGREEMENT (2)	FORM (3)
2	An agreement of the kind to which Form 1 applies.	<p><b>YOUR RIGHT TO WITHDRAW</b></p> <p>This is a copy of your proposed [credit] [hire]<sup>1</sup> agreement which is to be secured on land. It has been given to you now so that you may have at least a week to consider its terms before the actual agreement is sent to you for signature. You should read it carefully. If you do not understand it, you may need to seek professional advice. If you do not wish to go ahead with it, you need not do so.</p> <p>If you decide NOT to go ahead with the agreement, you should inform <sup>2</sup> or, if you prefer, any supplier or broker involved in the negotiations. You can do this in writing or orally for example by telephone. If the agreement arrives for signature and you have decided NOT to go ahead, DO NOT SIGN IT. Then you will not be legally bound by the agreement.</p> <p>[Note: Your notice of withdrawal will not affect [your contract for life assurance] [your contract for insurance] [your contract of guarantee] [your contract to open a current account] [your contract to open a deposit account].]<sup>1</sup></p> <p>Notes: 1 Creditor or owner to omit words in square brackets where not applicable. 2 Creditor or owner to insert the words "the creditor" or "the owner" as the case may require or the expression by which the creditor or owner is referred to in the copy of the unexecuted agreement, or an appropriate pronoun.</p>

Regulation 5(1)

PART II

**FORMS OF NOTICE OF CANCELLATION RIGHTS TO BE INCLUDED IN COPIES OF  
CANCELLABLE UNEXECUTED OR EXECUTED AGREEMENTS GIVEN TO THE DEBTOR  
OR HIRER UNDER SECTION 62 OR 63(1) OF THE ACT**

FORM NO (1)	TYPE OF AGREEMENT (2)	FORM (3)
3	A regulated consumer credit agreement to which section 68(b) of the Act applies.	<p align="center"><b>YOUR RIGHT TO CANCEL</b></p> <p>You have a right to cancel this agreement for <b>FOURTEEN DAYS</b> starting with the day after you signed it. You can do this by sending or taking a <b>WRITTEN</b> notice of cancellation to</p> <p align="center">1.</p> <p>If you intend to cancel, you should not use any goods you already have under the agreement and you should keep them safe. You can wait for them to be collected from you and you need not hand them over unless you receive a written request. If you wish, however, you may return the goods yourself.</p> <p>Note:</p> <p>1 Creditor or agent to insert name and address of person to whom notice may be given, or an indication of the person to whom notice may be given with a clear reference to the place in the document where his name and address appear.</p>
4	A regulated hire-purchase agreement, conditional sale agreement or consumer hire agreement (other than one to which Form 3 applies or, in the case of a modifying agreement, one to which Form 9 applies).	<p align="center"><b>YOUR RIGHT TO CANCEL</b></p> <p>Once you have signed, you will have for a short time a right to cancel this agreement. You can do this by sending or taking a <b>WRITTEN</b> notice of cancellation to</p> <p align="center">1.</p> <p>If you cancel this agreement, any money you have paid, goods given in part-exchange (or their value) and property given as security must be returned to you. You will not have to make any further payment.</p> <p>If you already have any goods under the agreement, you should not use them and should keep them safe. (Legal action may be taken against you if you do not take proper care of them.) You can wait for them to be collected from you and you need not hand them over unless you receive a written request. If you wish, however, you may return the goods yourself.</p> <p>[Note: Your notice of cancellation will not affect [your contract for life assurance] [your contract for insurance] [your contract of guarantee] [your contract to open a current account] [your contract to open a deposit account].]<sup>2</sup></p> <p>Notes:</p> <p>1 Creditor or owner to insert name and address of person to whom notice may be given, or an indication of the person to whom notice may be given with a clear reference to the place in the document where his name and address appear.</p> <p>2 Creditor or owner to omit words in square brackets where not applicable.</p>



## PART II (continued)

FORM NO (1)	TYPE OF AGREEMENT (2)	FORM (3)
5	A debtor-creditor-supplier agreement falling within section 12(a) or (b) of the Act (other than one to which Form 3 or 4 applies or, in the case of a modifying agreement, one to which Form 9 applies).	<p><b>YOUR RIGHT TO CANCEL</b></p> <p>Once you have signed, you will have for a short time a right to cancel this agreement. You can do this by sending or taking a WRITTEN notice of cancellation to <sup>1.</sup></p> <p>If you cancel this agreement, any money you have paid, goods given in part-exchange (or their value) and property given as security must be returned to you. You will not have to make any further payment.</p> <p>If you already have any goods under the agreement, you should not use them and should keep them safe. (Legal action may be taken against you if you do not take proper care of them.) You can wait for them to be collected from you and you need not hand them over unless you receive a written request. If you wish, however, you may return the goods yourself.</p> <p>[You will not, however, be required to hand back any goods supplied to meet an emergency or which have already been incorporated, for example in your home. But you will still be liable to pay for emergency goods or services or for any goods which have been incorporated by you or one of your relatives.]<sup>2</sup></p> <p>[Note: Your notice of cancellation will not affect [your contract for life assurance] [your contract for insurance] [your contract of guarantee] [your contract to open a current account] [your contract to open a deposit account].]<sup>3</sup></p> <p>Notes:</p> <p>1 Creditor to insert name and address of person to whom notice may be given, or an indication of the person to whom notice may be given with a clear reference to the place in the document where his name and address appear.</p> <p>2 Creditor may omit paragraph in square brackets if inapplicable.</p> <p>3 Creditor to omit words in square brackets where not applicable.</p>
6	A regulated consumer credit agreement (other than one to which Form 3, 4 or 5 applies or which is a multiple agreement of the kind to which Form 7 or 8 applies or, in the case of a modifying agreement, one to which Form 9 applies).	<p><b>YOUR RIGHT TO CANCEL</b></p> <p>Once you have signed, you will have for a short time a right to cancel this agreement. You can do this by sending or taking a WRITTEN notice of cancellation to <sup>1.</sup></p> <p>If you cancel this agreement, any money you have paid and any property given as security must be returned to you. You will still have to repay any money lent to you. But if you repay all of it before your first instalment is due—or, if you are not paying by instalments, within one month after cancellation—you will not have to pay interest or other charges.</p> <p>[Note: Your notice of cancellation will not affect [your contract for life assurance] [your contract for insurance] [your contract of guarantee] [your contract to open a current account] [your contract to open a deposit account].]<sup>2</sup></p> <p>Notes:</p> <p>1 Creditor to insert name and address of person to whom notice may be given, or an indication of the person to whom notice may be given with a clear reference to the place in the document where his name and address appear.</p> <p>2 Creditor to omit words in square brackets where not applicable.</p>

## PART II (continued)

FORM NO (1)	TYPE OF AGREEMENT (2)	FORM (3)
7	A multiple agreement which places at least one part within one category of agreement to which either Form 4 or 5 applies and at least one part within one category of agreement to which Form 6 applies (other than one to which Form 8 applies).	<p><b>YOUR RIGHT TO CANCEL</b></p> <p>Once you have signed, you will have for a short time a right to cancel this agreement. You can do this by sending or taking a WRITTEN notice of cancellation to <sup>1</sup>.</p> <p>If you cancel this agreement, any money you have paid, goods given in part-exchange (or their value) and property given as security must be returned to you. You will still have to repay any money lent to you. But if you repay all of it before your first instalment is due—or, if you are not paying by instalments, within one month after cancellation—you will not have to pay interest or other charges.</p> <p>Any goods which you already have under the agreement, apart from any purchased out of a cash loan, will have to be returned. Such goods should not be used and should be kept safe. (Legal action may be taken against you if you do not take proper care of them.) You can wait for them to be collected from you and you need not hand them over unless you receive a written request. If you wish, however, you may return the goods yourself.</p> <p>[You will not, however, be required to hand back any goods supplied to meet an emergency or which have already been incorporated, for example in your home. But you will still be liable to pay for emergency goods or services or for any goods which have been incorporated by you or one of your relatives.]<sup>2</sup></p> <p>[Note: Your notice of cancellation will not affect [your contract for life assurance] [your contract for insurance] [your contract of guarantee] [your contract to open a current account] [your contract to open a deposit account].]<sup>3</sup></p> <p>Notes:</p> <p>1 Creditor or owner to insert name and address of person to whom notice may be given, or an indication of the person to whom notice may be given with a clear reference to the place in the document where his name and address appear.</p> <p>2 Paragraph in square brackets applies only where the notice relates to a multiple agreement of which at least one part is a debtor-creditor-supplier agreement falling within section 12(a) or (b) of the Act, not being a hire-purchase or conditional sale agreement. Creditor may omit this paragraph if inapplicable.</p> <p>3 Creditor or owner to omit words in square brackets where not applicable.</p>

## PART II (continued)

FORM NO (1)	TYPE OF AGREEMENT (2)	FORM (3)
8	A multiple agreement of which at least one part is a debtor-creditor agreement and at least one part is a credit agreement not regulated by the Act.	<p><b>YOUR RIGHT TO CANCEL</b></p> <p>Once you have signed, you will have for a short time a right to cancel that part of this agreement which is regulated by the Consumer Credit Act 1974. You can do this by sending or taking a WRITTEN notice of cancellation to <sup>1</sup>.</p> <p>If you cancel, any money you have paid in connection with the regulated agreement and any property given as security in relation to that agreement must be returned to you. You will still have to repay any money lent to you. But if you repay all of it before your first instalment is due—or, if you are not paying by instalments, within one month after cancellation—you will not have to pay interest or other charges.</p> <p>[Note: Your notice of cancellation will not affect [your contract for life assurance] [your contract for insurance] [your contract of guarantee] [your contract to open a current account] [your contract to open a deposit account].]<sup>2</sup></p> <p>Notes:</p> <p>1 Creditor to insert name and address of person to whom notice may be given, or an indication of the person to whom notice may be given with a clear reference to the place in the document where his name and address appear.</p> <p>2 Creditor to omit words in square brackets where not applicable.</p>
9	A modifying agreement treated under section 82(5) of the Act as a cancellable agreement.	<p><b>YOUR RIGHT TO CANCEL</b></p> <p>This agreement modifies an earlier agreement. Once you have signed it, your right to cancel [that part of]<sup>1</sup> the earlier agreement [which was regulated by the Consumer Credit Act 1974]<sup>1</sup> will be widened to cover the [regulated]<sup>1</sup> agreement as modified. The cancellation period itself is unchanged. A [copy of the earlier agreement containing a]<sup>2</sup> notice of your cancellation rights may have already been sent to you giving you details of when that period expires. If you wish to cancel the [regulated]<sup>1</sup> agreement as modified, you can do this by sending or taking a WRITTEN notice of cancellation to <sup>3</sup>.</p> <p>Notes:</p> <p>1 Creditor or owner to omit passages in square brackets except in the case of a multiple agreement of which at least one part is a credit agreement not regulated by the Act.</p> <p>2 Creditor or owner to omit words in square brackets where not applicable.</p> <p>3 Creditor or owner to insert name and address of person to whom notice may be given, or an indication of the person to whom notice may be given with a clear reference to the place in the document where his name and address appear.</p>

Regulation 5(2)(a)

## PART III

**FORMS OF NOTICE OF CANCELLATION RIGHTS TO BE INCLUDED IN COPIES OF  
CANCELLABLE EXECUTED AGREEMENTS SENT BY POST TO THE DEBTOR OR HIRER  
UNDER SECTION 63(2) OR (4) OF THE ACT**

FORM NO (1)	TYPE OF AGREEMENT (2)	FORM (3)
10	A regulated hire-purchase agreement, conditional sale agreement or consumer hire agreement (other than, in the case of a modifying agreement, one to which Form 15 applies).	<p align="center"><b>YOUR RIGHT TO CANCEL</b></p> <p>You have a right to cancel this agreement. You can do this by sending or taking a <b>WRITTEN</b> notice of cancellation to <sup>1</sup>. You have <b>FIVE DAYS</b> starting with the day after you received this copy. You can use the form provided.</p> <p>If you cancel this agreement, any money you have paid, goods given in part-exchange (or their value) and property given as security must be returned to you. You will not have to make any further payment.</p> <p>If you already have any goods under the agreement, you should not use them and should keep them safe. (Legal action may be taken against you if you do not take proper care of them.) You can wait for them to be collected from you and you need not hand them over unless you receive a written request. If you wish, however, you may return the goods yourself.</p> <p>[Note: Your notice of cancellation will not affect [your contract for life assurance] [your contract for insurance] [your contract of guarantee] [your contract to open a current account] [your contract to open a deposit account].]<sup>2</sup></p> <p>Notes:</p> <p>1 Creditor or owner to insert name and address of person to whom notice may be given, or an indication of the person to whom notice may be given with a clear reference to the place in the document where his name and address appear.</p> <p>2 Creditor or owner to omit words in square brackets where not applicable.</p>

## PART III (continued)

FORM NO (1)	TYPE OF AGREEMENT (2)	FORM (3)
11	A debtor-creditor-supplier agreement falling within section 12(a) or (b) of the Act (other than one to which Form 10 applies or, in the case of a modifying agreement, one to which Form 15 applies).	<p><b>YOUR RIGHT TO CANCEL</b></p> <p>You have a right to cancel this agreement. You can do this by sending or taking a <b>WRITTEN</b> notice of cancellation to <sup>1</sup>. You have <b>FIVE DAYS</b> starting with the day after you received this copy. You can use the form provided.</p> <p>If you cancel this agreement, any money you have paid, goods given in part-exchange (or their value) and property given as security must be returned to you. You will not have to make any further payment.</p> <p>If you already have any goods under the agreement, you should not use them and should keep them safe. (Legal action may be taken against you if you do not take proper care of them.) You can wait for them to be collected from you and you need not hand them over unless you receive a written request. If you wish, however, you may return the goods yourself.</p> <p>[You will not, however, be required to hand back any goods supplied to meet an emergency or which have already been incorporated, for example in your home. But you will still be liable to pay for emergency goods or services or for any goods which have been incorporated by you or one of your relatives.]<sup>2</sup></p> <p>[Note: Your notice of cancellation will not affect [your contract for life assurance] [your contract for insurance] [your contract of guarantee] [your contract to open a current account] [your contract to open a deposit account].]<sup>3</sup></p> <p>Notes:</p> <p>1 Creditor to insert name and address of person to whom notice may be given, or an indication of the person to whom notice may be given with a clear reference to the place in the document where his name and address appear.</p> <p>2 Creditor may omit paragraph in square brackets if inapplicable.</p> <p>3 Creditor to omit words in square brackets where not applicable.</p>
12	A regulated consumer credit agreement (other than one to which Form 10 or 11 applies or which is a multiple agreement of the kind to which Form 13 or 14 applies or, in the case of a modifying agreement, one to which Form 15 applies).	<p><b>YOUR RIGHT TO CANCEL</b></p> <p>You have a right to cancel this agreement. You can do this by sending or taking a <b>WRITTEN</b> notice of cancellation to <sup>1</sup>. You have <b>FIVE DAYS</b> starting with the day after you received this copy. You can use the form provided.</p> <p>If you cancel this agreement, any money you have paid and any property given as security must be returned to you. You will still have to repay any money lent to you. But if you repay all of it before your first instalment is due—or, if you are not paying by instalments, within one month after cancellation—you will not have to pay interest or other charges.</p> <p>[Note: Your notice of cancellation will not affect [your contract for life assurance] [your contract for insurance] [your contract of guarantee] [your contract to open a current account] [your contract to open a deposit account].]<sup>2</sup></p> <p>Notes:</p> <p>1 Creditor to insert name and address of person to whom notice may be given, or an indication of the person to whom notice may be given with a clear reference to the place in the document where his name and address appear.</p> <p>2 Creditor to omit words in square brackets where not applicable.</p>

## PART III (continued)

FORM NO (1)	TYPE OF AGREEMENT (2)	FORM (3)
13	A multiple agreement which places at least one part within one category of agreement to which either Form 10 or 11 applies and at least one part within one category of agreement to which Form 12 applies (other than one to which Form 14 applies).	<p><b>YOUR RIGHT TO CANCEL</b></p> <p>You have a right to cancel this agreement. You can do this by sending or taking a WRITTEN notice of cancellation to <sup>1</sup>. You have FIVE DAYS starting with the day after you received this copy. You can use the form provided.</p> <p>If you cancel this agreement, any money you have paid, goods given in part-exchange (or their value) and property given as security must be returned to you. You will still have to repay any money lent to you. But if you repay all of it before your first instalment is due—or, if you are not paying by instalments, within one month after cancellation—you will not have to pay interest or other charges.</p> <p>Any goods which you already have under the agreement, apart from any purchased out of a cash loan, will have to be returned. Such goods should not be used and should be kept safe. (Legal action may be taken against you if you do not take proper care of them.) You can wait for them to be collected from you and you need not hand them over unless you receive a written request. If you wish, however, you may return the goods yourself.</p> <p>[You will not, however, be required to hand back any goods supplied to meet an emergency or which have already been incorporated, for example in your home. But you will still be liable to pay for emergency goods or services or for any goods which have been incorporated by you or one of your relatives.]<sup>2</sup></p> <p>[Note: Your notice of cancellation will not affect [your contract for life assurance] [your contract for insurance] [your contract of guarantee] [your contract to open a current account] [your contract to open a deposit account].]<sup>3</sup></p> <p>Notes:</p> <p>1 Creditor or owner to insert name and address of person to whom notice may be given, or an indication of the person to whom notice may be given with a clear reference to the place in the document where his name and address appear.</p> <p>2 Paragraph in square brackets applies only where the notice relates to a multiple agreement of which at least one part is a debtor-creditor-supplier agreement falling within section 12(a) or (b) of the Act, not being a hire-purchase or conditional sale agreement. Creditor may omit this paragraph if inapplicable.</p> <p>3 Creditor or owner to omit words in square brackets where not applicable.</p>

## PART III (continued)

FORM NO (1)	TYPE OF AGREEMENT (2)	FORM (3)
14	A multiple agreement of which at least one part is a debtor-creditor agreement and at least one part is a credit agreement not regulated by the Act.	<p><b>YOUR RIGHT TO CANCEL</b></p> <p>You have a right to cancel that part of this agreement which is regulated by the Consumer Credit Act 1974. You can do this by sending or taking a WRITTEN notice of cancellation to <sup>1</sup>. You have FIVE DAYS starting with the day after you received this copy. You can use the form provided.</p> <p>If you cancel, any money you have paid in connection with the regulated agreement and any property given as security in relation to that agreement must be returned to you. You will still have to repay any money lent to you. But if you repay all of it before your first instalment is due—or, if you are not paying by instalments, within one month after cancellation—you will not have to pay interest or other charges.</p> <p>[Note: Your notice of cancellation will not affect [your contract for life assurance] [your contract for insurance] [your contract of guarantee] [your contract to open a current account] [your contract to open a deposit account].]<sup>2</sup></p> <p>Notes:</p> <p>1 Creditor to insert name and address of person to whom notice may be given, or an indication of the person to whom notice may be given with a clear reference to the place in the document where his name and address appear.</p> <p>2 Creditor to omit words in square brackets where not applicable.</p>
15	A modifying agreement treated under section 82(5) of the Act as a cancellable agreement.	<p><b>YOUR RIGHT TO CANCEL</b></p> <p>This agreement modifies an earlier agreement. Your right to cancel [that part of]<sup>1</sup> the earlier agreement [which was regulated by the Consumer Credit Act 1974]<sup>1</sup> has been widened to cover the [regulated]<sup>1</sup> agreement as modified. The cancellation period itself is unchanged. A [copy of the earlier agreement containing a]<sup>2</sup> notice of your cancellation rights may have already been sent to you giving you details of when that period expires. If you wish to cancel the [regulated]<sup>1</sup> agreement as modified, you can do this by sending or taking a WRITTEN notice of cancellation to <sup>3</sup>. You can use the form provided.</p> <p>Notes:</p> <p>1 Creditor or owner to omit passages in square brackets except in the case of a multiple agreement of which at least one part is a credit agreement not regulated by the Act.</p> <p>2 Creditor or owner to omit words in square brackets where not applicable.</p> <p>3 Creditor or owner to insert name and address of person to whom notice may be given, or an indication of the person to whom notice may be given with a clear reference to the place in the document where his name and address appear.</p>

Regulation 5(2)(b)

## PART IV

**CANCELLATION FORM TO BE INCLUDED IN COPY CANCELLABLE EXECUTED AGREEMENTS SENT BY POST TO THE DEBTOR OR HIRER UNDER SECTION 63(2) OR (4) OF THE ACT**

FORM NO (1)	TYPE OF AGREEMENT (2)	FORM (3)
16	A cancellable agreement in respect of which a copy is sent by post to the debtor or hirer under section 63(2) or (4) of the Act.	<p align="center"><b>CANCELLATION FORM</b></p> <p>(Complete and return this form ONLY IF YOU WISH TO CANCEL THE [REGULATED PART OF THE]<sup>1</sup> AGREEMENT.)</p> <p>To: <span style="float: right;"><sup>2</sup></span></p> <p>I/We* hereby give notice that I/we* wish to [exercise my/our* right to]<sup>1</sup> cancel [that part of]<sup>1</sup> agreement [which is regulated by the Consumer Credit Act 1974]<sup>1</sup>. <span style="float: right;"><sup>3</sup></span></p> <p>Signed</p> <p>Date</p> <p>*Delete as appropriate</p> <hr/> <p>Notes:</p> <p>1 Creditor or owner to omit passages in square brackets except in the case of a multiple agreement of which at least one part is a credit agreement not regulated by the Act.</p> <p>2 Creditor or owner to insert name and address of person to whom notice may be given.</p> <p>3 Creditor or owner to insert reference number, code or other identification details.</p>

Regulation 5(3)

## PART V

**FORM OF STATEMENT TO BE INCLUDED IN COPY CANCELLABLE AGREEMENTS GIVEN TO THE DEBTOR OR HIRER UNDER SECTION 62 OR 63 OF THE ACT, WHERE A NOTICE OF CANCELLATION RIGHTS DOES NOT APPEAR PROMINENTLY ON THE FIRST PAGE OF THE COPY**

FORM NO (1)	TYPE OF AGREEMENT (2)	FORM (3)
17	A cancellable agreement in respect of which a copy must be given to the debtor or hirer under section 62 or 63 of the Act, where the cancellation notice prescribed in Part II or III of this Schedule is not shown prominently on the first page of the copy.	<div style="border: 1px solid black; padding: 10px;"> <p>This is a copy of your agreement for you to keep.</p> <p>It includes a notice about your cancellation rights which you should read.</p> </div>



## PART VI

## Regulation 6

## FORMS OF NOTICE OF CANCELLATION RIGHTS TO BE SENT BY POST TO THE DEBTOR OR HIRER UNDER SECTION 64(1)(b) OR (2) OF THE ACT

FORM NO (1)	TYPE OF AGREEMENT (2)	FORM (3)
18	A regulated hire-purchase agreement, conditional sale agreement or consumer hire agreement (other than, in the case of a modifying agreement, one to which Form 23 applies).	<p><b>IMPORTANT—YOU SHOULD READ THIS CAREFULLY</b></p> <p><b>STATUTORY NOTICE RELATING TO A REGULATED [HIRE-PURCHASE] [CONDITIONAL SALE] [CONSUMER HIRE]<sup>1</sup> AGREEMENT</b></p> <p><b>YOUR RIGHT TO CANCEL</b></p> <p>You recently made a [hire-purchase] [conditional sale] [consumer hire]<sup>1</sup> agreement <sup>2</sup> with <sup>3</sup>. You have a right to cancel it if you wish. You can do this by sending or taking a <b>WRITTEN</b> notice of cancellation to <sup>4</sup>. You have <b>FIVE DAYS</b> starting with the day after you received this notice. You can use the form provided.</p> <p>If you cancel the agreement, any money you have paid, goods given in part-exchange (or their value) and property given as security must be returned to you. You will not have to make any further payment.</p> <p>If you already have any goods under the agreement, you should not use them and should keep them safe. (Legal action may be taken against you if you do not take proper care of them.) You can wait for them to be collected from you and you need not hand them over unless you receive a written request. If you wish, however, you may return the goods yourself.</p> <p>[Note: Your notice of cancellation will not affect [your contract for life assurance] [your contract for insurance] [your contract of guarantee] [your contract to open a current account] [your contract to open a deposit account].]<sup>1</sup></p> <hr/> <p><b>CANCELLATION FORM</b> (Complete, detach and return this form <b>ONLY IF YOU WISH TO CANCEL THE AGREEMENT.</b>)</p> <p>To: <sup>4</sup></p> <p>I/We* hereby give notice that I/we* wish to cancel agreement <sup>2</sup></p> <p>Signed</p> <p>Date</p> <p>*Delete as appropriate</p> <hr/> <p>Notes:</p> <p>1 Creditor or owner to omit words in square brackets where not applicable.</p> <p>2 Creditor or owner to insert reference number, code or other identification details.</p> <p>3 Creditor or owner to enter his name.</p> <p>4 Creditor or owner to insert name and address of person to whom notice may be given.</p>

## PART VI (continued)

FORM NO (1)	TYPE OF AGREEMENT (2)	FORM (3)
19	A debtor-creditor-supplier agreement falling within section 12(a) or (b) of the Act (other than one to which Form 18 applies or, in the case of a modifying agreement, one to which Form 23 applies).	<p><b>IMPORTANT—YOU SHOULD READ THIS CAREFULLY</b></p> <p><b>STATUTORY NOTICE RELATING TO A REGULATED CONSUMER CREDIT AGREEMENT</b></p> <p><b>YOUR RIGHT TO CANCEL</b></p> <p>You recently made a credit agreement <sup>1</sup> with <sup>2</sup>. You have a right to cancel it if you wish. You can do this by sending or taking a WRITTEN notice of cancellation to <sup>3</sup>. You have FIVE DAYS starting with the day after you received this notice. You can use the form provided.</p> <p>If you cancel the agreement, any money you have paid, goods given in part-exchange (or their value) and property given as security must be returned to you. You will not have to make any further payment.</p> <p>If you already have any goods under the agreement, you should not use them and should keep them safe. (Legal action may be taken against you if you do not take proper care of them.) You can wait for them to be collected from you and you need not hand them over unless you receive a written request. If you wish, however, you may return the goods yourself.</p> <p>[You will not, however, be required to hand back any goods supplied to meet an emergency or which have already been incorporated, for example in your home. But you will still be liable to pay for emergency goods or services or for any goods which have been incorporated by you or one of your relatives.]<sup>4</sup></p> <p>[Note: Your notice of cancellation will not affect [your contract for life assurance] [your contract for insurance] [your contract of guarantee] [your contract to open a current account] [your contract to open a deposit account].]<sup>5</sup></p> <hr/> <p><b>CANCELLATION FORM</b> (Complete, detach and return this form ONLY IF YOU WISH TO CANCEL THE AGREEMENT.)</p> <p>To: <sup>3</sup></p> <p>I/We* hereby give notice that I/we* wish to cancel agreement <sup>1</sup>.</p> <p>Signed</p> <p>Date</p> <p>*Delete as appropriate</p> <hr/> <p>Notes:</p> <p>1 Creditor to insert reference number, code or other identification details.</p> <p>2 Creditor to enter his name.</p> <p>3 Creditor to insert name and address of person to whom notice may be given.</p> <p>4 Creditor may omit paragraph in square brackets if inapplicable.</p> <p>5 Creditor to omit words in square brackets where not applicable.</p>

## PART VI (continued)

FORM NO (1)	TYPE OF AGREEMENT (2)	FORM (3)
20	A regulated consumer credit agreement (other than one to which Form 18 or 19 applies or which is a multiple agreement of the kind to which Form 21 or 22 applies or, in the case of a modifying agreement, one to which Form 23 applies).	<p><b>IMPORTANT—YOU SHOULD READ THIS CAREFULLY</b></p> <p><b>STATUTORY NOTICE RELATING TO A REGULATED CONSUMER CREDIT AGREEMENT</b></p> <p><b>YOUR RIGHT TO CANCEL</b></p> <p>You recently made a credit agreement <sup>1</sup> with <sup>2</sup>. You have a right to cancel it if you wish. You can do this by sending or taking a <b>WRITTEN</b> notice of cancellation to <sup>3</sup>. You have <b>FIVE DAYS</b> starting with the day after you received this notice. You can use the form provided.</p> <p>If you cancel the agreement, any money you have paid and any property given as security must be returned to you. You will still have to repay any money lent to you. But if you repay all of it before your first instalment is due—or, if you are not paying by instalments, within one month after cancellation—you will not have to pay interest or other charges.</p> <p>[Note: Your notice of cancellation will not affect [your contract for life assurance] [your contract for insurance] [your contract of guarantee] [your contract to open a current account] [your contract to open a deposit account].]<sup>4</sup></p> <hr/> <p><b>CANCELLATION FORM</b> (Complete, detach and return this form <b>ONLY IF YOU WISH TO CANCEL THE AGREEMENT.</b>)</p> <p>To: <sup>3</sup></p> <p>I/We* hereby give notice that I/we* wish to cancel agreement <sup>1</sup>.</p> <p>Signed</p> <p>Date</p> <p>*Delete as appropriate</p> <hr/> <p>Notes:</p> <p>1 Creditor to insert reference number, code or other identification details.</p> <p>2 Creditor to enter his name.</p> <p>3 Creditor to insert name and address of person to whom notice may be given.</p> <p>4 Creditor to omit words in square brackets where not applicable.</p>

## PART VI (continued)

FORM NO (1)	TYPE OF AGREEMENT (2)	FORM (3)
21	A multiple agreement which places at least one part within one category of agreement to which either Form 18 or 19 applies and at least one part within one category of agreement to which Form 20 applies (other than one to which Form 22 applies).	<p><b>IMPORTANT—YOU SHOULD READ THIS CAREFULLY</b></p> <p><b>STATUTORY NOTICE RELATING TO A REGULATED CONSUMER [CREDIT] [HIRE]<sup>1</sup> AGREEMENT</b></p> <p><b>YOUR RIGHT TO CANCEL</b></p> <p>You recently made a [credit] [hire]<sup>1</sup> agreement <sup>2</sup> with <sup>3</sup>. You have a right to cancel it if you wish. You can do this by sending or taking a WRITTEN notice of cancellation to <sup>4</sup>. You have FIVE DAYS starting with the day after you received this notice. You can use the form provided.</p> <p>If you cancel the agreement, any money you have paid, goods given in part-exchange (or their value) and property given as security must be returned to you. You will still have to repay any money lent to you. But if you repay all of it before your first instalment is due—or, if you are not paying by instalments, within one month after cancellation—you will not have to pay interest or other charges.</p> <p>Any goods which you already have under the agreement, apart from any purchased out of a cash loan, will have to be returned. Such goods should not be used and should be kept safe. (Legal action may be taken against you if you do not take proper care of them.) You can wait for them to be collected from you and you need not hand them over unless you receive a written request. If you wish, however, you may return the goods yourself.</p> <p>[You will not, however, be required to hand back any goods supplied to meet an emergency or which have already been incorporated, for example in your home. But you will still be liable to pay for emergency goods or services or for any goods which have been incorporated by you or one of your relatives.]<sup>5</sup></p> <p>[Note: Your notice of cancellation will not affect [your contract for life assurance] [your contract for insurance] [your contract of guarantee] [your contract to open a current account] [your contract to open a deposit account].]<sup>6</sup></p> <p><b>CANCELLATION FORM</b> (Complete, detach and return this form ONLY IF YOU WISH TO CANCEL THE AGREEMENT.)</p> <p>To: <sup>4</sup></p> <p>I/We* hereby give notice that I/we* wish to cancel agreement <sup>2</sup>.</p> <p>Signed Date *Delete as appropriate</p> <p>Notes:</p> <p>1 Creditor or owner to omit word in square brackets not applicable.</p> <p>2 Creditor or owner to insert reference number, code or other identification details.</p> <p>3 Creditor or owner to enter his name.</p> <p>4 Creditor or owner to insert name and address of person to whom notice may be given.</p> <p>5 Paragraph in square brackets applies only where the notice relates to a multiple agreement of which at least one part is a debtor-creditor-supplier agreement falling within section 12(a) or (b) of the Act, not being a hire-purchase or conditional sale agreement. Creditor may omit this paragraph if inapplicable.</p> <p>6 Creditor or owner to omit words in square brackets where not applicable.</p>

## PART VI (continued)

FORM NO (1)	TYPE OF AGREEMENT (2)	FORM (3)
22	A multiple agreement of which at least one part is a debtor-creditor agreement and at least one part is a credit agreement not regulated by the Act.	<p><b>IMPORTANT—YOU SHOULD READ THIS CAREFULLY</b></p> <p><b>STATUTORY NOTICE RELATING TO A PARTLY REGULATED CONSUMER CREDIT AGREEMENT</b></p> <p><b>YOUR RIGHT TO CANCEL</b></p> <p>You recently made a credit agreement <sup>1</sup> with <sup>2</sup>. If you wish, you can cancel that part of the agreement which is regulated by the Consumer Credit Act 1974. You can do this by sending or taking a WRITTEN notice of cancellation to <sup>3</sup>. You have FIVE DAYS starting with the day after you received this notice. You can use the form provided.</p> <p>If you cancel, any money you have paid in connection with the regulated agreement and any property given as security in relation to that agreement must be returned to you. You will still have to repay any money lent to you. But if you repay all of it before your first instalment is due—or, if you are not paying by instalments, within one month after cancellation—you will not have to pay interest or other charges.</p> <p>[Note: Your notice of cancellation will not affect [your contract for life assurance] [your contract for insurance] [your contract of guarantee] [your contract to open a current account] [your contract to open a deposit account].]<sup>4</sup></p> <p><b>CANCELLATION FORM</b></p> <p>(Complete, detach and return this form ONLY IF YOU WISH TO CANCEL THE REGULATED PART OF THE AGREEMENT.)</p> <p>To: <sup>3</sup></p> <p>I/We* hereby give notice that I/we* wish to exercise my/our* right to cancel that part of agreement <sup>1</sup> which is regulated by the Consumer Credit Act 1974.</p> <p>Signed</p> <p>Date</p> <p>*Delete as appropriate</p> <p>Notes:</p> <p>1 Creditor to insert reference number, code or other identification details.</p> <p>2 Creditor to enter his name.</p> <p>3 Creditor to insert name and address of person to whom notice may be given.</p> <p>4 Creditor to omit words in square brackets where not applicable.</p>

## PART VI (continued)

FORM NO (1)	TYPE OF AGREEMENT (2)	FORM (3)
23	A modifying agreement treated under section 82(5) of the Act as a cancellable agreement.	<p><b>IMPORTANT—YOU SHOULD READ THIS CAREFULLY</b></p> <p><b>STATUTORY NOTICE RELATING TO A [PARTLY]<sup>1</sup> REGULATED CONSUMER [CREDIT] [HIRE]<sup>2</sup> AGREEMENT</b></p> <p><b>YOUR RIGHT TO CANCEL</b></p> <p>You recently made an agreement <sup>3</sup> with <sup>4</sup> which modified an earlier [credit] [hire]<sup>2</sup> agreement. Your right to cancel [that part of]<sup>1</sup> the earlier agreement [which was regulated by the Consumer Credit Act 1974]<sup>1</sup> has been widened to cover the [regulated]<sup>1</sup> agreement as modified. The cancellation period itself is unchanged. A [copy of the earlier agreement containing a]<sup>2</sup> notice of your cancellation rights may have already been sent to you giving you details of when that period expires. If you wish to cancel the [regulated]<sup>1</sup> agreement as modified, you can do this by sending or taking a WRITTEN notice of cancellation to <sup>5</sup>. You can use the form provided.</p> <p><b>CANCELLATION FORM</b></p> <p>(Complete, detach and return this form ONLY IF YOU WISH TO CANCEL THE [REGULATED PART OF THE]<sup>1</sup> AGREEMENT.)</p> <p>To: <sup>5</sup></p> <p>I/We* hereby give notice that I/we* wish to [exercise my/our* right to]<sup>1</sup> cancel [that part of]<sup>1</sup> agreement <sup>3</sup> [which is regulated by the Consumer Credit Act 1974]<sup>1</sup>.</p> <p>Signed</p> <p>Date</p> <p>*Delete as appropriate</p> <p>Notes:</p> <p>1 Creditor or owner to omit passages in square brackets except in the case of a multiple agreement of which at least one part is a credit agreement not regulated by the Act.</p> <p>2 Creditor or owner to omit words in square brackets where not applicable.</p> <p>3 Creditor or owner to insert reference number, code or other identification details.</p> <p>4 Creditor or owner to enter his name.</p> <p>5 Creditor or owner to insert name and address of person to whom notice may be given.</p>

**EXPLANATORY NOTE**

*(This Note is not part of the Regulations.)*

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.

## NOTE AS TO PROVISIONS OF THE CONSUMER CREDIT ACT 1974 AND FORMS RELATING TO COPIES OF CANCELLABLE AGREEMENTS AND TO CANCELLATION NOTICES

(This Note is not part of the Regulations.)

The appropriate provisions of the Act and the Forms required by the Consumer Credit (Cancellation Notices and Copies of Documents Regulations 1983 are shown below.

The letter *A* denotes the section of the Act under which the first copy of the agreement (and of any document referred to in it) must be delivered or sent by post. The letter *B* denotes the section of the Act under which the second copy or separate cancellation notice must be sent by post

Type of Regulated Agreement	Cancellable Agreements which are:				
	(1)	(2)	(3)	(4)	(5)
	presented personally to the debtor or hirer for signature and which become executed when he signs	presented personally to the debtor or hirer for signature and which do not become executed when he signs	sent to the debtor or hirer for signature and which become executed when he signs	sent to the debtor or hirer for signature and which do not become executed when he signs	neither presented personally nor sent to the debtor or hirer for signature (eg application form agreements taken from a dispenser)
<i>a</i> Debtor-creditor-supplier agreements for restricted-use credit to which section 68(b) of the Act applies	<i>A: s. 63(1)</i> Forms 3, 17*		<i>A: s. 62(2)</i> Forms 3, 17*		
<i>b</i> Hire-purchase and conditional sale agreements; consumer hire agreements	<i>A: s. 63(1)</i> Forms 4, 17* <i>B: s. 64(1)(b)</i> Form 18	<i>A: s. 62(1)</i> Forms 4, 17* <i>B: s. 63(2)&amp;(3)</i> Forms 10, 16, 17*	<i>A: s. 62(2)</i> Forms 4, 17* <i>B: s. 64(1)(b)</i> Form 18	<i>A: s. 62(2)</i> Forms 4, 17* <i>B: s. 63(2)&amp;(3)</i> Forms 10, 16, 17*	<i>A: s. 63(2)&amp;(3)</i> Forms 10, 16, 17*
<i>c</i> Other debtor-creditor-supplier agreements for restricted-use credit	<i>A: s. 63(1)</i> Forms 5, 17* <i>B: s. 64(1)(b)†</i> Form 19	<i>A: s. 62(1)</i> Forms 5, 17* <i>B: s. 63(2)&amp;(3)</i> Forms 11, 16, 17*	<i>A: s. 62(2)</i> Forms 5, 17* <i>B: s. 64(1)(b)†</i> Form 19	<i>A: s. 62(2)</i> Forms 5, 17* <i>B: s. 63(2)&amp;(3)</i> Forms 11, 16, 17*	<i>A: s. 63(2)&amp;(3)</i> Forms 11, 16, 17*
<i>d</i> Any other original consumer credit or hire agreements not covered by <i>e</i> or <i>f</i> below	<i>A: s. 63(1)</i> Forms 6, 17* <i>B: s. 64(1)(b)†</i> Form 20	<i>A: s. 62(1)</i> Forms 6, 17* <i>B: s. 63(2)&amp;(3)</i> Forms 12, 16, 17*	<i>A: s. 62(2)</i> Forms 6, 17* <i>B: s. 64(1)(b)†</i> Form 20	<i>A: s. 62(2)</i> Forms 6, 17* <i>B: s. 63(2)&amp;(3)</i> Forms 12, 16, 17*	<i>A: s. 63(2)&amp;(3)</i> Forms 12, 16, 17*
<i>e</i> Original multiple agreements, not covered by <i>f</i> below, combining at least one agreement within <i>b</i> or <i>c</i> above and at least one agreement within <i>d</i> above	<i>A: s. 63(1)</i> Forms 7, 17* <i>B: s. 64(1)(b)†</i> Form 21	<i>A: s. 62(1)</i> Forms 7, 17* <i>B: s. 63(2)&amp;(3)</i> Forms 13, 16, 17*	<i>A: s. 62(2)</i> Forms 7, 17* <i>B: s. 64(1)(b)†</i> Form 21	<i>A: s. 62(2)</i> Forms 7, 17* <i>B: s. 63(2)&amp;(3)</i> Forms 13, 16, 17*	<i>A: s. 63(2)&amp;(3)</i> Forms 13, 16, 17*
<i>f</i> Original multiple agreements, combining at least one debtor-creditor agreement and at least one agreement which is a credit agreement not regulated by the Act	<i>A: s. 63(1)</i> Forms 8, 17* <i>B: s. 64(1)(b)†</i> Form 22	<i>A: s. 62(1)</i> Forms 8, 17* <i>B: s. 63(2)&amp;(3)</i> Forms 14, 16, 17*	<i>A: s. 62(2)</i> Forms 8, 17* <i>B: s. 64(1)(b)†</i> Form 22	<i>A: s. 62(2)</i> Forms 8, 17* <i>B: s. 63(2)&amp;(3)</i> Forms 14, 16, 17*	<i>A: s. 63(2)&amp;(3)</i> Forms 14, 16, 17*
<i>g</i> Modifying agreements treated as cancellable under section 82(5) of the Act	<i>A: s. 63(1)</i> Forms 9, 17* <i>B: s. 64(1)(b)†</i> Form 23	<i>A: s. 62(1)</i> Forms 9, 17* <i>B: s. 63(2)&amp;(3)</i> Forms 15, 16, 17*	<i>A: s. 62(2)</i> Forms 9, 17* <i>B: s. 64(1)(b)†</i> Form 23	<i>A: s. 62(2)</i> Forms 9, 17* <i>B: s. 63(2)&amp;(3)</i> Forms 15, 16, 17*	<i>A: s. 63(2)&amp;(3)</i> Forms 15, 16, 17*

\*Form 17 applies only when the cancellation notice does not appear prominently on the first page of the copy.

†In the case of a credit-token agreement, the notice may, alternatively, be sent under s. 64(2).

‡In the case of a credit-token agreement, the copy may, alternatively, be sent under s. 63(4).





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