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STATUTORY INSTRUMENTS

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**2004 No. 1481**

**The Consumer Credit (Disclosure  
of Information) Regulations 2004**

**Manner of disclosure**

**4.** The information and statements of protection and remedies required to be disclosed under regulation 3 must be—

- (a) easily legible and, where applicable, of a colour which is readily distinguishable from the background medium upon which they are displayed;
- (b) not interspersed with any other information or wording apart from subtotals of total amounts and cross references to the terms of the agreement;
- (c) of equal prominence except that headings may be afforded more prominence whether by capital letters, underlining, larger or bold print or otherwise; and
- (d) contained in a document which:
  - (i) is separate from the document embodying the relevant agreement (within the meaning of regulation 3) and any other document referred to in the document embodying that agreement;
  - (ii) is headed with the words “Pre-contract Information”;
  - (iii) does not contain any other information or wording apart from the heading referred to in sub-paragraph (ii);
  - (iv) is on paper or on another durable medium which is available and accessible to the debtor or hirer; and
  - (v) is of a nature that enables the debtor or hirer to remove it from the place where it is disclosed to him.