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STATUTORY INSTRUMENTS

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**2004 No.1484**

**CONSUMER CREDIT**

**The Consumer Credit (Advertisements) Regulations 2004**

*Made - - - - 5th June 2004*  
*Laid before Parliament 9th June 2004*  
*Coming into force 31st October 2004*

**THE CONSUMER CREDIT  
(ADVERTISEMENTS) REGULATIONS 2004**

1. Citation, commencement and interpretation
  2. Duty to comply
  3. General requirements
  4. Content of advertisements
  5. Credit advertisements in dealers' publications covering a calendar or seasonal period
  6. Advertisements in dealers' publications relating to credit under a debtor-creditor-supplier agreement
  7. Security
  8. APR
  9. Restrictions on certain expressions in credit advertisements
  10. Exclusions
  11. Revocation of superseded provisions
  12. Transitional provisions
- Signature

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**SCHEDULE 1 — PROVISIONS RELATING TO CALCULATION AND  
DISCLOSURE OF THE TOTAL CHARGE FOR CREDIT AND  
ANY APR**

1. Assumptions about running-account credit
2. Permissible tolerances in disclosure of an APR
3. Tolerance where repayments are nearly equal
4. Tolerance where interval between relevant date and first repayment is greater than interval between repayments

**Status:** This is the original version (as it was originally made). This item of legislation is currently only available in its original format.

SCHEDULE 2 — INFORMATION TO BE CONTAINED IN A CREDIT  
ADVERTISEMENT

1. Amount of credit
2. Deposit of money in an account
3. Cash price
4. Advance payment
5. Frequency, number and amount of repayments of credit
6. Other payments and charges
7. Total amount payable by the debtor

SCHEDULE 3 — INFORMATION TO BE CONTAINED IN A HIRE  
ADVERTISEMENT

1. Deposit of money in an account
2. Advance payment
3. Duration of hire
4. Frequency and amount of hire payments
5. Other payments and charges
6. Variable payments and charges

Explanatory Note