
STATUTORY INSTRUMENTS

2004 No. 3236

**The Consumer Credit Act 1974
(Electronic Communications) Order 2004**

**Amendments to the Consumer Credit (Cancellation Notices and Copies of Documents)
Regulations 1983**

6.—(1) The Consumer Credit (Cancellation Notices and Copies of Documents) Regulations 1983⁽¹⁾ shall be amended as follows:

(2) In regulation 2 (legibility of notices and copy documents and wording of prescribed Forms)—

- (a) in paragraph (1) for “colour of the paper” substitute “background medium upon which the information is displayed”; and
- (b) in paragraph (2) for “by post” substitute “by an appropriate method”; and
- (c) in paragraph (6) for “by post” substitute “by an appropriate method”.

(3) In regulation 4(a) (copies of unexecuted agreements given under section 58(1) of the Act) for “shown prominently on the first page of” substitute “shown prominently on”.

(4) In regulation 5 (copies of cancellable unexecuted and executed agreements) —

- (a) in paragraph (2) for “by post” substitute “by an appropriate method”; and
- (b) after paragraph (2) insert—

“(2A) Nothing in this Regulation shall prohibit the inclusion in the cancellable unexecuted or executed agreement of information about the process or means of providing, communicating or verifying the cancellation by the use of an electronic communication.”.

(5) In regulation 6 (notices of cancellation rights sent by post under section 64(1)(b) or (2) of the Act) for “by post” substitute “by an appropriate method”.

(6) After regulation 6 insert—

“**6A.** Regulation 6(b) shall not apply to a notice which is transmitted in the form of an electronic communication in accordance with section 176A of the Act.

6B. Nothing in this Regulation shall prohibit the inclusion in a notice of information about the process or means of providing, communicating or verifying the cancellation by the use of an electronic communication.”.

(7) In the Schedule—

- (a) in the heading to 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) for “by post” substitute “by an appropriate method”;
- (b) in 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)—
 - (i) in the heading for “by post” substitute “by an appropriate method”; and
 - (ii) in Column 2 of form 16 for “by post” substitute “by an appropriate method”; and

(1) S.I. [1983/1557](#); relevant amending instruments are S.I. [1984/1108](#) and S.I. [1988/2047](#).

Status: This is the original version (as it was originally made).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

- (c) In the heading to 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) for the words “by post” substitute “by an appropriate method”.