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STATUTORY INSTRUMENTS

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**2007 No. 123**

**The Consumer Credit Act 2006 (Commencement No. 2  
and Transitional Provisions and Savings) Order 2007**

**Citation**

1. This Order may be cited as the Consumer Credit Act 2006 (Commencement No.2 and Transitional Provisions) Order 2007.

**Interpretation**

2. In this Order “the 2006 Act” means the Consumer Credit Act 2006.

**Commencement**

3.—(1) The provisions of the 2006 Act specified in Schedule 1 shall come into force on 31st January 2007.

(2) The provisions of the 2006 Act specified in Schedule 2 shall come into force on 6th April 2007.

**Transitional Provisions**

4. Subject to article 5, section 1 of the 2006 Act shall have no effect for the purposes of the 1974 Act, in relation to agreements made before 6th April 2007.

5. Section 1 of the 2006 Act shall have effect for the purposes of the definitions of “debtor” and “hirer” in section 189(1) of the 1974 Act wherever those expressions are used in—

- (a) sections 77A, 78(4A), 86A, 86B, 86C, 86D, 86E, 86F, 129(1)(ba) 129A, 130A and 187A of the 1974 Act;
- (b) section 143(b) of the 1974 Act in respect of an application under section 129(1)(ba) of that Act; and
- (c) section 185(2) to (2C) of the 1974 Act insofar as it relates to a dispensing notice from a debtor authorising a creditor not to comply in the debtor’s case with section 77A of that Act,

in relation to agreements made before 6 April 2007.

*Ian McCartney*  
Minister for Trade, Investment and Foreign  
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23rd January 2007