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STATUTORY INSTRUMENTS

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**2010 No. 1010**

**CONSUMER CREDIT**

**The Consumer Credit (EU Directive) Regulations 2010**

*Made - - - - 28th March 2010*  
*Laid before Parliament 30th March 2010*  
*Coming into force in accordance with regulations 99*  
*and 101*

**THE CONSUMER CREDIT (EU DIRECTIVE) REGULATIONS 2010**

PART 1

General

1. Citation and commencement

PART 2

Amendments to primary legislation

2. Amendments to Consumer Credit Act 1974
3. Pre-contractual explanations etc
4. In section 185 (agreement with more than one debtor or...
5. Assessment of creditworthiness
6. Copy of draft consumer credit agreement
7. Information to be included in agreements
8. Duty to supply copies
9. After section 61A (duty to supply copy of executed consumer...
10. In section 62 (duty to supply copy of unexecuted agreement)—...
11. In section 63 (duty to supply copy of executed agreement)—...
12. In section 127 (enforcement orders in cases of infringement) in...
13. Withdrawal from consumer credit agreement
14. In section 67 (cancellable agreements)— (a) at the beginning insert...
15. In section 82 (variation of agreements), after subsection (6) insert—...
16. Overdrafts etc
17. (1) Section 74 (exclusion of certain agreements from Part V)...
18. In section 127 (enforcement orders in cases of infringement) in...
19. (1) Section 189 (definitions), is amended as follows.
20. (1) Schedule 2, Part II (examples) is amended as follows....
21. Current account overdrafts

**Changes to legislation:** There are outstanding changes not yet made by the legislation.gov.uk editorial team to The Consumer Credit (EU Directive) Regulations 2010. Any changes that have already been made by the team appear in the content and are referenced with annotations. (See end of Document for details) View outstanding changes

22. After section 74A (information to be provided on a current...
23. In section 77A (statements to be provided in relation to...
24. Charge cards
25. Linked credit agreements
26. Statement of account
27. Information on change of rate of interest and charges
28. In section 82 (variation of agreements), after subsection (1) insert—...
29. Early repayment
30. In section 94 (right to complete payments ahead of time)—...
31. In section 95 (rebate on early settlement), in subsection (1),...
32. After section 95 (rebate on early settlement) insert— Compensatory amount...
33. In section 97 (duty to give information)—
34. After section 97 (duty to give information) insert— Duty to...
35. In section 120 (consequence of failure to redeem), in subsection...
36. Assignment of rights
37. Open-end agreements
38. After section 98 (duty to give notice of termination), insert—...
39. In section 189 (definitions), in subsection (1) after the definition...
40. Database access
41. Credit intermediaries
42. In section 189 (definitions), in subsection (1) after the definition...
43. In Schedule 1 (prosecution and punishment of offences) after the...
44. Amount of credit in running-account agreement
45. In section 17 (small agreements), for subsection (2) substitute—
46. Enterprise Act 2002

### PART 3

#### Amendments to secondary legislation

47. Consumer Credit (Notice of Variation of Agreements) Regulations 1977
48. In regulation 2 (notice valid for any variation in paragraph...
49. In regulation 3 (notice valid for special variation) before “where”...
50. Consumer Credit (Total Charge for Credit) Regulations 1980
51. Consumer Credit (Agreements) Regulations 1983
52. In regulation 1 (citation, commencement and interpretation)—
53. In regulation 8 (application of regulations), after paragraph (1), insert—...
54. In Schedule 1 (information to be contained in documents embodying...
55. In Schedule 2 (forms of statement of protection and remedies...
56. In Schedule 8 (information to be contained in documents embodying...
57. Consumer Credit (Payments Arising on Death) Regulations 1983
58. Consumer Credit (Cancellation Notices and Copies of Documents) Regulations 1983
59. Consumer Credit (Settlement Information) Regulations 1983
60. In regulation 2 (form of statement), in paragraph (2), omit...
61. In regulation 3 (settlement date)— (a) in paragraph (2) omit...
62. In the Schedule (information to be contained in a statement...
63. Consumer Credit (Running-Account Credit Information) Regulations 1983
64. Consumer Credit (Exempt Agreements) Order 1989
65. In article 1 (citation, commencement, interpretation and revocation)—
66. In article 3 (exemption of certain consumer credit agreements by...
67. In article 4 (exemption of certain consumer credit agreements by...
68. Education (Student Loans) Regulations 1998

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69. Enterprise Act 2002 (Part 8 Community Infringements Specified UK Laws) Order 2003
70. Consumer Credit (Advertisements) Regulations 2004
71. In regulation 1 (citation, commencement and interpretation)—
72. After regulation 1 insert— Application These Regulations apply to a credit advertisement in so far...
73. Consumer Credit (Disclosure of Information) Regulations 2004
74. In regulation 1 (citation, commencement and interpretation), in paragraph (2)...
75. For regulation 2 (agreements to which these Regulations apply) substitute —...
76. In regulation 3 (information to be disclosed to a debtor...
77. Consumer Credit (Early Settlement) Regulations 2004
78. In regulation 1 (citation, commencement and interpretation)—
79. In regulation 2 (entitlement to rebate)— (a) for paragraph (1)...
80. In regulation 3 (items included in the calculation of rebate)—...
81. In regulation 4 (calculation of the amount of the rebate)—...
82. After regulation 4 insert— Calculation of the amount of rebate...
83. In regulation 5 (settlement date)— (a) regulation 5 is renumbered...
84. Omit the Schedule.
85. Financial Services (Distance Marketing) Regulations 2004
86. In regulation 2 (interpretation), in paragraph (1)—
87. In regulation 7 (information required prior to the conclusion of...
88. In regulation 8 (written and additional information)—
89. In regulation 11 (exceptions to the right to cancel), at...
90. Education (Student Loans for Tuition Fees) (Scotland) Regulations 2006
91. Education (Student Loans) (Scotland) Regulations 2007
92. Consumer Credit (Exempt Agreements) Order 2007
93. Graduate Endowment (Scotland) Regulations 2008
94. Cancellation of Contracts made in a Consumer's Home or Place of Work etc. Regulations 2008
95. In regulation 6 (scope of application)— (a) at the end...
96. In regulation 11 (automatic cancellation of related credit agreement), in...
97. Payment Services Regulations 2009
98. Education (Student Loans) (Repayment) Regulations 2009

#### PART 4

##### Commencement, Transitional and Saving Provision

99. Commencement
100. Application of regulations to agreements entered into before 1st February 2011
101. Early application of regulations to certain agreements before 1st February 2011
102. Interpretation  
Signature  
Explanatory Note

**Changes to legislation:**

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**Changes and effects yet to be applied to :**

- Regulations power to modify conferred by [2023 c. 29 s. 3 Sch. 1 Pt. 2](#)
- Regulations revoked by [2023 c. 29 Sch. 1 Pt. 2](#)
- reg. 1 coming into force by [S.I. 2010/1010 reg. 99\(1\)](#)
- reg. 1 words substituted by [S.I. 2010/1969 reg. 5](#)
- reg. 2 coming into force by [S.I. 2010/1010 reg. 99\(1\)](#)
- reg. 3 coming into force by [S.I. 2010/1010 reg. 99\(1\)](#)
- reg. 4 coming into force by [S.I. 2010/1010 reg. 99\(1\)](#)
- reg. 5 coming into force by [S.I. 2010/1010 reg. 99\(1\)](#)
- reg. 6 coming into force by [S.I. 2010/1010 reg. 99\(1\)](#)
- reg. 7 coming into force by [S.I. 2010/1010 reg. 99\(1\)](#)
- reg. 8 coming into force by [S.I. 2010/1010 reg. 99\(1\)](#)
- reg. 9 coming into force by [S.I. 2010/1010 reg. 99\(1\)](#)
- reg. 9 word substituted by [S.I. 2010/1969 reg. 7](#)
- reg. 10 coming into force by [S.I. 2010/1010 reg. 99\(1\)](#)
- reg. 11 coming into force by [S.I. 2010/1010 reg. 99\(1\)](#)
- reg. 12 coming into force by [S.I. 2010/1010 reg. 99\(1\)](#)
- reg. 13 coming into force by [S.I. 2010/1010 reg. 99\(1\)](#)
- reg. 13 word inserted by [S.I. 2010/1969 reg. 8](#)
- reg. 14 coming into force by [S.I. 2010/1010 reg. 99\(1\)](#)
- reg. 15 coming into force by [S.I. 2010/1010 reg. 99\(1\)](#)
- reg. 16 coming into force by [S.I. 2010/1010 reg. 99\(1\)](#)
- reg. 17 coming into force by [S.I. 2010/1010 reg. 99\(1\)](#)
- reg. 18 coming into force by [S.I. 2010/1010 reg. 99\(1\)](#)
- reg. 19 coming into force by [S.I. 2010/1010 reg. 99\(2\)\(a\)](#)
- reg. 20 coming into force by [S.I. 2010/1010 reg. 99\(1\)](#)
- reg. 21 coming into force by [S.I. 2010/1010 reg. 99\(1\)](#)
- reg. 21 words inserted by [S.I. 2010/1969 reg. 9\(b\)](#)
- reg. 21 words substituted by [S.I. 2010/1969 reg. 9\(a\)](#)
- reg. 22 coming into force by [S.I. 2010/1010 reg. 99\(1\)](#)
- reg. 22 words substituted by [S.I. 2010/1969 reg. 10\(2\)](#)
- reg. 22 words substituted by [S.I. 2010/1969 reg. 10\(3\)](#)
- reg. 23 coming into force by [S.I. 2010/1010 reg. 99\(1\)](#)
- reg. 24 coming into force by [S.I. 2010/1010 reg. 99\(1\)](#)
- reg. 25 coming into force by [S.I. 2010/1010 reg. 99\(1\)](#)
- reg. 26 coming into force by [S.I. 2010/1010 reg. 99\(1\)](#)
- reg. 27 coming into force by [S.I. 2010/1010 reg. 99\(1\)](#)
- reg. 28 coming into force by [S.I. 2010/1010 reg. 99\(1\)](#)
- reg. 29 coming into force by [S.I. 2010/1010 reg. 99\(1\)](#)
- reg. 30 coming into force by [S.I. 2010/1010 reg. 99\(1\)](#)
- reg. 31 coming into force by [S.I. 2010/1010 reg. 99\(1\)](#)
- reg. 32 coming into force by [S.I. 2010/1010 reg. 99\(1\)](#)
- reg. 32 words substituted by [S.I. 2011/11 reg. 3](#)
- reg. 33 coming into force by [S.I. 2010/1010 reg. 99\(1\)](#)
- reg. 34 coming into force by [S.I. 2010/1010 reg. 99\(1\)](#)
- reg. 35 coming into force by [S.I. 2010/1010 reg. 99\(1\)](#)
- reg. 36 coming into force by [S.I. 2010/1010 reg. 99\(1\)](#)
- reg. 37 coming into force by [S.I. 2010/1010 reg. 99\(1\)](#)
- reg. 38 coming into force by [S.I. 2010/1010 reg. 99\(1\)](#)
- reg. 39 coming into force by [S.I. 2010/1010 reg. 99\(2\)\(b\)](#)
- reg. 40 coming into force by [S.I. 2010/1010 reg. 99\(1\)](#)

- reg. 41 coming into force by S.I. 2010/1010 reg. 99(2)(c)
- reg. 42 coming into force by S.I. 2010/1010 reg. 99(2)(d)
- reg. 43 coming into force by S.I. 2010/1010 reg. 99(2)(c)
- reg. 44 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 45 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 46 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 47 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 48 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 49 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 50 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 51 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 52 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 52 substituted by S.I. 2010/1969 reg. 12
- reg. 53 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 53 substituted by S.I. 2010/1969 reg. 13
- reg. 54 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 55 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 55 substituted by S.I. 2010/1969 reg. 15
- reg. 55 substituted by S.I. 2011/11 reg. 4
- reg. 56 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 57 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 58 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 58(2) substituted by S.I. 2010/1969 reg. 18
- reg. 59 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 60 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 60 substituted by S.I. 2010/1969 reg. 19
- reg. 61 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 62 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 63 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 64 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 65 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 65(b) words omitted by S.I. 2010/1969 reg. 20
- reg. 66 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 67 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 68 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 69 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 70 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 71 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 71 omitted by S.I. 2010/1969 reg. 22
- reg. 72 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 72 words substituted by S.I. 2010/1969 reg. 23
- reg. 73 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 74 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 75 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 75 words substituted by S.I. 2010/1969 reg. 24
- reg. 76 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 77 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 78 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 78(a)(iii) substituted by S.I. 2010/1969 reg. 26
- reg. 78(c) omitted by S.I. 2011/11 reg. 5
- reg. 79 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 80 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 81 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 82 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 83 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 84 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 85 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 86 coming into force by S.I. 2010/1010 reg. 99(1)

- reg. 87 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 88 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 89 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 90 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 91 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 92 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 93 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 94 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 95 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 96 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 97 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 98 coming into force by S.I. 2010/1010 reg. 99(1)
- reg. 99 coming into force by S.I. 2010/1010 reg. 99(2)(e)
- reg. 99(1) words substituted by S.I. 2010/1969 reg. 28
- reg. 100 coming into force by S.I. 2010/1010 reg. 99(2)(e)
- reg. 100(1) words substituted by S.I. 2010/1969 reg. 29(a)
- reg. 101 coming into force by S.I. 2010/1010 reg. 99(2)(e)
- reg. 102 coming into force by S.I. 2010/1010 reg. 99(2)(e)

**Changes and effects yet to be applied to the whole Instrument associated Parts and Chapters:**

Whole provisions yet to be inserted into this Instrument (including any effects on those provisions):

- reg. 3(4) words substituted by S.I. 2010/1969 reg. 6
- reg. 25(8) inserted by S.I. 2010/1969 reg. 11
- reg. 54(za)(zb) inserted by S.I. 2010/1969 reg. 14
- reg. 55A inserted by S.I. 2010/1969 reg. 16
- reg. 56(za)(zb) inserted by S.I. 2010/1969 reg. 17
- reg. 67A inserted by S.I. 2010/1969 reg. 21
- reg. 76(1A) substituted by S.I. 2010/1969 reg. 25
- reg. 88A inserted by S.I. 2011/11 reg. 6
- reg. 91A inserted by S.I. 2010/1969 reg. 27
- reg. 100(2)(za) inserted by S.I. 2010/1969 reg. 29(b)
- reg. 100(3)(za) inserted by S.I. 2010/1969 reg. 29(c)
- reg. 101A inserted by S.I. 2010/1969 reg. 30