

STATUTORY INSTRUMENTS

2010 No. 1013

The Consumer Credit (Disclosure of Information) Regulations 2010

Agreements to which these Regulations apply

2.—(1) These Regulations apply in respect of a regulated consumer credit agreement, except as provided for in paragraphs (2) to (4).

(2) These regulations do not apply to an agreement to which section 58 of the Act (opportunity for withdrawal from prospective land mortgage) applies.

(3) These Regulations do not apply to an authorised non-business overdraft agreement which is—

- (a) for credit which exceeds £60,260 [^{F1}unless it is a residential renovation agreement], or
- (b) secured on land.

(4) Except as provided for in paragraph (5) these Regulations do not apply to an agreement—

- (a) under which the creditor provides the debtor with credit exceeding £60,260 [^{F2}unless it is a residential renovation agreement],
- (b) secured on land,
- (c) entered into by the debtor wholly or predominantly for the purposes of a business also carried on, or intended to be carried on, by him, or
- (d) made before 1st February 2011.

(5) These Regulations apply to an agreement mentioned in paragraph (4) (which is not also an agreement mentioned in paragraph (2) or (3)) where a creditor or, where applicable a credit intermediary, discloses or purports to disclose the pre-contract credit information in accordance with these Regulations rather than in accordance with the Consumer Credit (Disclosure of Information) Regulations 2004 ^{M1} or the Financial Services (Distance Marketing) Regulations 2004 ^{M2} (as the case may be).

[^{F3}(6) Article 60C(5) and (6) of the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001 applies for the purposes of paragraph (4)(c).]

Textual Amendments

- F1** Words in [reg. 2\(3\)\(a\)](#) inserted (20.4.2015 for specified purposes, 21.12.2015 for specified purposes, 21.3.2016 in so far as not already in force) by [The Mortgage Credit Directive Order 2015 \(S.I. 2015/910\)](#), art. 1(5), [Sch. 1 para. 13](#) (with Pt. 4)
- F2** Words in [reg. 2\(4\)\(a\)](#) inserted (20.4.2015 for specified purposes, 21.12.2015 for specified purposes, 21.3.2016 in so far as not already in force) by [The Mortgage Credit Directive Order 2015 \(S.I. 2015/910\)](#), art. 1(5), [Sch. 1 para. 13](#) (with Pt. 4)
- F3** [Reg. 2\(6\)](#) substituted (26.7.2013 for specified purposes, 1.4.2014 in so far as not already in force) by [The Financial Services and Markets Act 2000 \(Regulated Activities\) \(Amendment\) \(No.2\) Order 2013 \(S.I. 2013/1881\)](#), art. 1(2)(6), [26\(4\)](#)

Changes to legislation: *The Consumer Credit (Disclosure of Information) Regulations 2010, Section 2 is up to date with all changes known to be in force on or before 24 April 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) [View outstanding changes](#)*

Marginal Citations

M1 [S.I. 2004/1481](#).

M2 [S.I.2004/2095](#), amended by [S.I. 2009/209](#); there are other amending instruments but none is relevant.

Changes to legislation:

The Consumer Credit (Disclosure of Information) Regulations 2010, Section 2 is up to date with all changes known to be in force on or before 24 April 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations.

[View outstanding changes](#)

Changes and effects yet to be applied to :

- Regulations revoked by [2023 c. 29 Sch. 1 Pt. 2](#)