
STATUTORY INSTRUMENTS

2010 No. 1014

The Consumer Credit (Agreements) 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 ^[F1]paragraphs (1A) to (5)].

^[F2](1A) These Regulations apply to an agreement to which section 58 of the Act applies where—

- (a) before the creditor gives the debtor the unexecuted agreement for his signature the creditor gives the debtor a copy of the unexecuted agreement in compliance or purported compliance with regulations 3 and 7 of, and Schedules 1 and 2 to, these Regulations, and
- (b) the copy of the unexecuted agreement contains a heading and notice as set out in regulation 4(a)(ii) and (b)(ii) respectively of the Consumer Credit (Cancellation Notices and Copies of Documents) Regulations 1983.]

(2) These Regulations do not apply to an agreement mentioned in paragraph (3) unless pre-contract credit information has been disclosed in compliance (or in purported compliance) with the Information Regulations 2010.

(3) The agreements referred to in paragraph (2) are—

- (a) an agreement secured on land ^[F3]other than an agreement to which section 58 applies];
- (b) an agreement under which the creditor provides the debtor with credit which exceeds £60,260 ^[F4]other than a residential renovation agreement];
- (c) an agreement entered into by the debtor wholly or predominantly for the purposes of a business carried on, or intended to be carried on, by him.

(4) Paragraph (2) and regulations 3 to 4 and 6 to 7 do not apply to an authorised non-business overdraft agreement or an authorised business overdraft agreement.

(5) Regulation 5 does not apply to a regulated consumer credit agreement which is also a distance contract unless the agreement is entered into by the debtor wholly or predominantly for the purposes of a business carried on, or intended to be carried on, by him.

^[F5](6) Article 60C(5) and (6) of the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001 applies for the purposes of paragraphs (3)(c) and (5).]

Textual Amendments

- F1** Words in reg. 2(1) substituted (26.8.2010) by [The Consumer Credit \(Amendment\) Regulations 2010 \(S.I. 2010/1969\)](#), regs. 1, **43(a)**
- F2** Reg. 2(1A) inserted (26.8.2010) by [The Consumer Credit \(Amendment\) Regulations 2010 \(S.I. 2010/1969\)](#), regs. 1, **43(b)**
- F3** Words in reg. 2(3)(a) inserted (26.8.2010) by [The Consumer Credit \(Amendment\) Regulations 2010 \(S.I. 2010/1969\)](#), regs. 1, **43(c)**
- F4** Words in [reg. 2\(3\)\(b\)](#) 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. 14(2)** (with Pt. 4)

Changes to legislation: *The Consumer Credit (Agreements) Regulations 2010, Section 2 is up to date with all changes known to be in force on or before 25 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*

F5 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), **27(4)**

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Changes and effects yet to be applied to :

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