
STATUTORY INSTRUMENTS

2010 No. 1969

The Consumer Credit (Amendment) Regulations 2010

Amendments to the Consumer Credit (EU Directive) Regulations 2010

12. For regulation 52 (Consumer Credit (Agreements) Regulations 1983), substitute—

“**52.** In regulation 1 (citation, commencement and interpretation)—

(a) for the definition of “the relevant date” substitute—

““the relevant date” means—

- (a) where a date is specified in or determinable under an agreement at the date of its making as that on which the debtor is entitled to require the provision of anything under the agreement, the earliest such date, or
- (b) where no such date is specified or determinable, the date of the making of the agreement;”;

(b) for the definition of “the Total Charge for Credit Regulations” substitute—

““the Total Charge for Credit Regulations” means, unless the context otherwise requires—

- (a) in relation to a regulated consumer credit agreement that is secured on land, the Consumer Credit (Total Charge for Credit) Regulations 1980,
- (b) in relation to any other regulated consumer credit agreement, the Consumer Credit (Total Charge for Credit) Regulations 2010,

and references in these regulations to regulation 6 of and the Schedule to the Total Charge for Credit Regulations are to be read, in the case of regulated consumer credit agreements that are secured on land, as references to Part 4 and regulation 7 respectively of the Total Charge for Credit Regulations 1980...”.”.