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## STATUTORY INSTRUMENTS

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# 2010 No. 1969

## The Consumer Credit (Amendment) Regulations 2010

### Amendments to the Consumer Credit (EU Directive) Regulations 2010

**30.** After regulation 101 (early application of regulations to certain agreements before 1st February 2011) insert—

“**101A.**—(1) Where condition F is satisfied on a date on or after 26th August 2010 and before 1st February 2011 in relation to a prospective regulated consumer credit agreement falling within paragraph (2), Parts 1 to 3 of these Regulations apply to that agreement (and to any subsequent regulated consumer credit agreement entered into before 1st February 2011), from the date and time that the condition is satisfied.

(2) An agreement falls within this paragraph if it is an agreement which would, if made, be—

- (a) an agreement under which the creditor provides the debtor with credit exceeding £60,260 and is not an authorised non-business overdraft agreement, or
- (b) 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.

(3) Condition F is that the Consumer Credit (Disclosure of Information) Regulations 2004 apply to the agreement, but the creditor—

- (a) does what would be required by regulations 3(1)(a) and (c) of those Regulations (pre-contractual information requirement to disclose information and statements required by the Consumer Credit (Agreements) Regulations 1983) if the amendments to the Consumer Credit (Agreements) Regulations 1983 made by regulations 52 to 56 were in force; and
- (b) also provides the debtor with a statement before the agreement is made that, if the creditor decides not to proceed with the agreement on the basis of information obtained from a credit reference agency, the creditor will, when informing the debtor of the decision—
  - (i) inform the debtor that this decision has been reached on the basis of information from a credit reference agency, and
  - (ii) provide the debtor with the particulars of the agency including its name, address and telephone number.”.

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#### Commencement Information

**II** Reg. 30 in force at 26.8.2010, see [reg. 1](#)

**Changes to legislation:**

There are outstanding changes not yet made by the legislation.gov.uk editorial team to The Consumer Credit (Amendment) Regulations 2010. Any changes that have already been made by the team appear in the content and are referenced with annotations.

[View outstanding changes](#)

**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](#)