
STATUTORY INSTRUMENTS

2013 No. 1881

The Financial Services and Markets Act 2000 (Regulated Activities) (Amendment) (No.2) Order 2013

PART 6

Amendments to secondary legislation made under the 1974 Act

The Consumer Credit (Disclosure of Information) Regulations 2010

26.—(1) The Consumer Credit (Disclosure of Information) Regulations 2010 ^{M1} are amended as follows.

(2) In every place where “Total Charge for Credit Regulations” appears (other than in the definition of “the Total Charge for Credit Regulations” and in regulation 1(7)), substitute “ total charge for credit rules ”.

(3) In regulation 1 (citation, commencement interpretation)—

(a) in paragraph (2), in the definition of “credit intermediary”, for “section 160A” substitute “ section 61A ”;

(b) in paragraph (2), for the definition of “the Total Charge for Credit Regulations” substitute—

““the total charge for credit rules” means rules made by the Financial Conduct Authority under article 60M of the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001 for the purposes of Chapter 14A of Part 2 of that Order;”;

(c) omit paragraph (7).

(4) In regulation 2 (agreements to which these Regulations apply), for paragraph (6) substitute—

“(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).”.

(5) In regulation 3(5)(b) (information to be disclosed: agreements other than telephone contracts, non-telephone distance contracts, excluded pawn agreements and overdraft agreements), for “regulation 6(g) of the Consumer Credit (Total Charge for Credit) Regulations 2010” substitute “ the total charge for credit rules ”.

(6) In regulation 6 (information to be disclosed: distance contracts for the purpose of a business), for paragraph (3) substitute—

“(3) Article 60C(5) and (6) of the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001 applies for the purposes of paragraph (1).”.

(7) In regulation 7, for paragraph (3) substitute—

“(3) Article 60C(5) and (6) of the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001 applies for the purposes of paragraph (1).”.

(8) In Schedule 1 (pre-contract credit information)—

(a) in table 3, omit “regulation 6(g) of”;

Changes to legislation: The Financial Services and Markets Act 2000 (Regulated Activities) (Amendment) (No.2) Order 2013, Section 26 is up to date with all changes known to be in force on or before 28 December 2023. 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

- (b) in table 5, for “Office of Fair Trading” substitute “ Financial Conduct Authority ”.
- (9) In Schedule 2 (provisions relating to calculation and disclosure of the total charge for credit and APR)—
 - (a) in paragraph 1(a), for “regulation 6(o) of the Consumer Credit (Total Charge for Credit) Regulations 2010” substitute “ the total charge for credit rules ”;
 - (b) in paragraphs 3 and 4, for “regulation 5 of the Consumer Credit (Total Charge for Credit) Regulations 2010” substitute “ the total charge for credit rules ”.
- (10) In Schedule 3 (European Consumer Credit Information), in table 5, for “Office of Fair Trading” substitute “ Financial Conduct Authority ”.

Marginal Citations

M1 [S.I. 2010/1013](#), amended by [S.I. 2010/1969](#). There are other amending instruments but none are relevant.

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

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