

---

STATUTORY INSTRUMENTS

---

**2019 No. 632**

The Financial Services and Markets Act 2000  
(Amendment) (EU Exit) Regulations 2019

PART 6

Minor and consequential amendments

**Consumer Credit Act 1974**

**194.**—(1) In consequence of the amendments made by regulation 89 and other provisions of these Regulations, section 8 of the Consumer Credit Act 1974<sup>(1)</sup> (consumer credit agreements) is amended as follows.

(2) In subsection (3)(b)<sup>(2)</sup>, for the words after “an agreement” substitute “the purpose of which is the acquisition or retention, by an individual acting for purposes outside those of any trade, business or profession carried on by the individual, of property rights in land or in an existing or projected building”.

(3) After subsection (3) insert—

“(3A) A reference in paragraph (3)(b) to any land or building—

- (a) in relation to an agreement entered into before exit day, is a reference to any land or building in the United Kingdom or within the territory of an EEA State;
- (b) in relation to an agreement entered into on or after exit day, is a reference to any land or building in the United Kingdom.”.

---

(1) 1974 c.39.

(2) Subsection (3) was substituted by [S.I. 2015/910](#) and was amended by [S.I. 2016/392](#).