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STATUTORY INSTRUMENTS

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**2019 No. 656**

**EXITING THE EUROPEAN UNION  
FINANCIAL SERVICES AND MARKETS**

**The Mortgage Credit (Amendment) (EU Exit) Regulations 2019**

*Made - - - - 25th March 2019  
Coming into force in accordance with  
regulation 1(2)*

**THE MORTGAGE CREDIT (AMENDMENT)  
(EU EXIT) REGULATIONS 2019**

PART 1

Introduction

1. Citation and commencement
2. Interpretation

PART 2

Amendment of the 2015 Order

3. Amendment of the 2015 Order
4. Article 2 (interpretation)
5. Article 4 (interpretation of this Part)
6. Article 8 (register of consumer buy-to-let mortgage firms)
7. Article 33 (review)
8. Schedule 2 (references to 'credit agreement')
9. Schedule 2, paragraph 5 (general information)
10. Schedule 2, paragraph 12 (disclosure and verification of borrower information)
11. Schedule 2, paragraph 14 (foreign currency loans)
12. Schedule 2, paragraph 21 (additional assumptions for the calculation of the annual percentage rate of charge)

PART 3

Miscellaneous

13. Revocation of Commission Delegated Regulation (EU) No. 1125/2014

**Status:** This is the original version (as it was originally made).

14. Treasury regulations: annual percentage rate of change  
Signature  
Explanatory Note