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STATUTORY INSTRUMENTS

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**2019 No. 656**

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

**PART 2**

**Amendment of the 2015 Order**

**Article 4 (interpretation of this Part)**

**5.—**(1) Article 4 is amended as follows.

(2) In paragraph (1)—

(a) in the definition of “buy-to-let mortgage contract” for paragraph (b)(i) substitute—

“(i) falls within section 423A(2)(b) of the Act<sup>(1)</sup>, and”;

(b) after the definition of “decision notice” insert—

“durable medium” means any instrument which enables a consumer to store information which is addressed personally to the consumer in a way accessible for future reference for a period of time adequate for the purposes for which the information is provided and which allows the unchanged reproduction of the information stored;”;

(c) after the definition of “related person” omit “and” and insert—

““staff” means—

(a) any individual working for a creditor or credit intermediary who—

(i) is directly engaged in consumer buy-to-let mortgage business, or

(ii) has contacts with consumers in the course of consumer buy-to-let mortgage business,

(b) any individual working for a relevant person (see paragraph (1A)) who has contacts with consumers in the course of consumer buy-to-let mortgage business, or

(c) any individual directly managing or supervising any individual falling within paragraph (a) or (b);”.

(3) After paragraph (1) insert—

“(1A) A “relevant person” is a person who, acting on behalf of and under the full and unconditional responsibility of only one credit intermediary, carries on one or more of the activities referred to in article 5(2) to (4).”.

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**Changes to legislation:** *The Mortgage Credit (Amendment) (EU Exit) Regulations 2019, Section 5 is up to date with all changes known to be in force on or before 03 April 2024. 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*

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**Commencement Information**

- II** [Reg. 5](#) in force at 31.12.2020 on IP completion day (in accordance with 2020 c. 1, Sch. 5 para. 1(1)), see [reg. 1\(2\)](#)

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**Changes and effects yet to be applied to :**

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