

2004 No .

CONSUMER CREDIT

The Consumer Credit (Enforcement, Default and Termination Notices) (Amendment) Regulations 2004

<i>Made</i> - - - -	<i>December 2004</i>
<i>Laid before Parliament</i>	<i>December 2004</i>
<i>Coming into force</i> - -	<i>31st December 2004</i>

The Secretary of State, in exercise of the powers conferred upon her by sections 76(3), 88(1), 98(3) and 189(1) of the Consumer Credit Act 1974^(a) hereby makes the following Regulations:

Citation and commencement

1. These Regulations may be cited as the Consumer Credit (Enforcement, Default and Termination Notices) (Amendment) Regulations 2004 and shall come into force on the 31st December 2004.

Amendment of the Consumer Credit (Enforcement, Default and Termination) Regulations 1983

2. The Consumer Credit (Enforcement, Default and Termination) Regulations 1983^(b) shall be amended as follows:

3. After regulation 2(4) insert—

“(4A) Any notice to be given under a provision of these Regulations shall be in writing and given to the debtor or hirer in paper form.”.

Jacqui Smith
Minister of State for Industry and the Regions
and Deputy Minister for Women and Equality
Department of Trade and Industry

Date

^(a) 1974 c.39; section 189(1) is cited for the definition of “prescribed” and “regulations”.
^(b) S.I. 1983/1561; to which there are amendments not relevant to these Regulations.

EXPLANATORY NOTE

(This note is not part of the Regulations)

These Regulations amend the Consumer Credit (Enforcement, Default and Termination Notices) Regulations 1983 to ensure that all notices sent under the Regulations are sent in paper format.

A full regulatory impact assessment of the effect that this instrument will have on costs to business is available from the Consumer and Competition Policy Directorate of the Department of Trade and Industry, 1 Victoria Street, London SW1H 0ET.