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STATUTORY INSTRUMENTS

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**2019 No. 632**

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

PART 3

Amendments to the Financial Services and Markets  
Act 2000 (Regulated Activities) Order 2001

**Article 61A (mortgage contracts which are not regulated mortgage contracts)**

**146.**—(1) In article 61A(1) (mortgage contracts which are not regulated mortgage contracts) paragraph (6) is amended as follows.

(2) In the definition of “bridging loan”, for “Article 4(23) of the mortgages directive” substitute “article 60G(9)”.

(3) In the definition of “exempt consumer buy-to-let mortgage contract”, in paragraph (a), for “of a kind to which the mortgages directive does not apply by virtue of Article 3(2) of that directive” substitute “an agreement to which section 423A(3) of the Act applies”.

(4) In the definition of “exempt housing authority loan”(2), in paragraph (b)—

(a) for sub-paragraph (i) substitute—

“(i) is an agreement to which section 423A(3) of the Act applies,”;

(b) in sub-paragraph (iii), for “exemptions not permitted under the mortgages directive” substitute “provision qualifying articles 60E, 60F and 60H”.

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(1) Article 61A was inserted by [S.I. 2105/910](#), and the definition of “exempt housing authority loan” was inserted by [S.I. 2016/392](#).  
(2) This definition was inserted by [S.I. 2016/392](#).