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**Changes to legislation:** Consumer Credit Act 1974, Part I is up to date with all changes known to be in force on or before 10 May 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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## SCHEDULES

### SCHEDULE 2

#### EXAMPLES OF USE OF NEW TERMINOLOGY

##### PART I

##### LISTS OF TERMS

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<b>Term</b>	<b>Defined in section</b>	<b>Illustrated by example(s)</b>
Advertisement	189(1)	2
FI	FI	FI
...	...	...
Antecedent negotiations	56	1, 2, 3, 4
Cancellable agreement	67	4
Consumer credit agreement	8	5, 6, 7, 15, 19, 21
Consumer hire agreement	15	20, 24
Credit	9	16, 19, 21
Credit-broker	189(1)	2
Credit limit	10(2)	6, 7, 19, 22, 23
Creditor	189(1)	1, 2, 3, 4
Credit-sale agreement	189(1)	5
Credit-token	14	3, 14, 16
Credit-token agreement	14	3, 14, 16, 22
Debtor-creditor agreement	13	8, 16, 17, 18
Debtor-creditor-supplier agreement	12	8, 16
Fixed-sum credit	10	9, 10, 17, 23
Hire-purchase agreement	189(1)	10
Individual	189(1)	19, 24
Linked transaction	19	11
Modifying agreement	82(2)	24
Multiple agreement	18	16, 18
Negotiator	56(1)	1, 2, 3, 4

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F2	F2	F2
...	...	...
Pre-existing arrangements	187	8, 21
Restricted-use credit	11	10, 12, 13, 14, 16
Running-account credit	10	15, 16, 18, 23
Small agreement	17	16, 17, 22
Supplier	189(1)	3, 14
Total charge for credit	20	5, 10
Total price	189(1)	10
Unrestricted-use credit	11	8, 12, 16, 17, 18.

#### Textual Amendments

- F1** Words in Sch. 2 Pt. 1 omitted (26.7.2013 for specified purposes, 1.4.2014 in so far as not already in force) by virtue of [The Financial Services and Markets Act 2000 \(Regulated Activities\) \(Amendment\) \(No.2\) Order 2013 \(S.I. 2013/1881\)](#), arts. 1(2)(6), **20(65)(a)**
- F2** Words in Sch. 2 Pt. 1 repealed (6.4.2008 for certain purposes otherwise 31.10.2008) by [Consumer Credit Act 2006 \(c. 14\)](#), ss. 70, 71(2), **Sch. 4**; S.I. 2008/831, **arts. 3(1)(2)**, **Schs. 2, 3** (as amended by S.I. 2008/2444, **art. 2**)

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**Changes and effects yet to be applied to the whole Act associated Parts and Chapters:**

Whole provisions yet to be inserted into this Act (including any effects on those provisions):

- s. 25(2A)(b)(ia) inserted by [2010 c. 28 Sch. 2 para. 36](#)