



Consumer Credit Act 1974

1974 CHAPTER 39

PART II

CREDIT AGREEMENTS, HIRE AGREEMENTS AND LINKED TRANSACTIONS

15 Consumer hire agreements.

- (1) A consumer hire agreement is an agreement made by a person with an individual (the “hirer”) for the bailment or (in Scotland) the hiring of goods to the hirer, being an agreement which—
- (a) is not a hire-purchase agreement, and
 - (b) is capable of subsisting for more than three months,^{F1} . . .
 - (c) ^{F1}
- [^{F2}(2) A consumer hire agreement is a regulated agreement with the meaning of this Act if it is a regulated consumer hire agreement for the purposes of Chapter 14B of Part 2 of the Regulated Activities Order.]

Textual Amendments

- F1** S. 15(1)(c) and preceding word ceases to have effect (6.4.2008) and repealed (6.4.2008) by [Consumer Credit Act 2006 \(c. 14\)](#), ss. {2(2)}, 70, 71(2), {Sch. 4}; [S.I. 2007/3300](#), [art. 3\(2\)](#), [Sch. 2](#)
- F2** S. 15(2) substituted (26.7.2013 for specified purposes, 1.4.2014 in so far as not already in force) by [The Financial Services and Markets Act 2000 \(Regulated Activities\) \(Amendment\) \(No.2\) Order 2013 \(S.I. 2013/1881\)](#), arts. 1(2)(6), [20\(4\)](#)

Changes to legislation:

Consumer Credit Act 1974, Section 15 is up to date with all changes known to be in force on or before 08 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.

[View outstanding changes](#)

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](#)