



# Consumer Credit Act 1974

## 1974 CHAPTER 39

### PART XII

#### SUPPLEMENTAL

#### *Interpretation*

#### **[<sup>F1</sup>189C Section 189B: supplementary provision**

- (1) A green deal consumer credit agreement is to be treated—
  - (a) as an agreement for fixed-sum credit within the meaning of section 10(1)(b);
  - (b) as a credit agreement for the purposes of sections 140A and 140B (and section 140C(1) is to be read accordingly).
- (2) Where a green deal consumer credit agreement is a regulated agreement within the meaning of this Act (see section 8(3)), it is to be treated as a restricted-use agreement that falls within section 11(1)(a).
- (3) Sections 81, 140C(2) and 176(5) do not apply in the case of a green deal consumer credit agreement.
- (4) A person who is not an individual is to be treated as the improver in relation to any listed provision in the first column of the table in Schedule 2A only if the corresponding entry in the second column of the table so specifies.
- (5) For the purposes of section 189B—
  - (a) a green deal plan is commenced when—
    - (i) the occupier or owner of the property signs in the prescribed manner a document in relation to the plan in accordance with section 61(1) (requirements as to form and content of regulated agreements), or
    - (ii) if the occupier or owner of the property does not sign such a document, the green deal plan is made;

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**Changes to legislation:** Consumer Credit Act 1974, Section 189C 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. (See end of Document for details) View outstanding changes

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- (b) a person is liable to pay the energy bills for a property at any time if the person would be treated as the bill payer for the property at that time for the purposes of Chapter 1 of Part 1 of the Energy Act 2011 (see section 2(3) and (10)).]

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**Textual Amendments**

- F1** Ss. 189B-189D inserted (E.W.S) (28.2.2014) by [The Consumer Credit Act 1974 \(Green Deal\) \(Amendment\) Order 2014 \(S.I. 2014/436\)](#), arts. 1(2), **6** (with art. 1(3))

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[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](#)