

Consumer Credit Act 1974



- **Section 75 – Equal Liability**

This section makes credit card/finance companies jointly & equally liable for a breach of contract and misrepresentation if the goods/service purchased are over the value of £100 and under £30,000

- This applies to consumers, sole traders and partnerships but not to Limited companies

The Consumer Credit Act 1974 Elizabeth II 1974

Chapter 39

Great Britain



The Consumer Credit Act 1974 Elizabeth II 1974 Chapter 39:

Consumer Credit Act 2006 Great Britain, 2006-04-07 Following on from a Government White Paper Fair clear and competitive a consumer credit market for the 21st century Cm 6040 ISBN 0101604025 published in December 2003 and a joint DTI DWP paper published in July 2004 this Act contains provisions which principally amend the Consumer Credit Act 1974 The aim is to modernise the current consumer credit regime and to promote innovation and market competition whilst also providing adequate levels of consumer protection choice and information It includes provisions in relation to the regulation of all consumer credit and consumer hire agreements subject to certain exemptions the licensing of consumer credit and hire businesses and ancillary credit services the functions and powers of OFT in relation to licensing consumer credit and hire providers to enable debtors to challenge unfair relationships with creditors and the extension of the jurisdiction of the Financial Ombudsman Service established under the Financial Services and Markets Act 2000 to provide for an Ombudsman scheme to hear complaints **Consumer Credit Act 1974** Great Britain, 1974-10-31 Royal assent 31st July 1974 Reprinted with corrections 2002 Partially revoked by SI 2013 1881 ISBN 9780111102398 **Mental Capacity Act 2005** Stationery Office, 2005 This Act clarifies and reforms some legal uncertainties in law where decisions are made on behalf of others Adults who lose their mental capacity through dementia or brain injury or are born with such a condition will have new rules of protection for decisions made on their behalf Part 1 sets out a definition of persons who lack capacity along with key principles and a checklist to ascertain what is in that person's best interest A new statutory scheme for lasting powers of attorney will also be established and provision made for courts to appoint substitute decision makers as well as a system of independent advocates for vulnerable people Part 2 establishes a new superior court of record called the Court of Protection in place of the office of the Supreme Court which will have the capacity to deal with both welfare and financial matters A new public official the Public Guardian will be appointed who will keep registers of lasting powers of attorney and orders appointing deputies Schedule 3 of this Act gives effect in England and Wales to the Convention on the International Protection of Adults as signed at the Hague in January 2000 *Essential Personal Finance* Jonquil Lowe, Jason Butler, Lien Luu, 2018-12-13 There is increasing pressure for all of us to take responsibility for our own financial security and wellbeing but we often overlook how the benefits that come with a job can help us do that *Essential Personal Finance A Practical Guide for Employees* focuses on these valuable work benefits and shows how you can build on this important foundation to achieve financial security and your life goals This unique book explores how making effective and practical use of these work benefits such as pension scheme life cover sick pay cheap loans savings schemes and even financial coaching means facing up to the behavioural biases we are all plagued with Given that these can get in the way of even the best intentions *Essential Personal Finance* tackles these biases head on with practical ideas and tips for overcoming or harnessing them for good and will help you to develop a positive and fruitful relationship with your money With financial stress being a major cause of absenteeism

and sick leave low morale and lost productivity the advice in this book also offers employers enormous benefits By empowering employees through financial education and financial awareness progressive employers will help them feel more in control of their lives and experience less stress resulting in higher morale and productivity Offering a distinctive approach which combines academic insight with practical financial wisdom and tools this is a must have book for all employees It will help you make the most of everything your job has to offer so you can worry less about money and live life to the full

Legal Services Act 2007 Great Britain,2007-11-14 An Act to make provision for the establishment of the Legal Services Board and in respect of its functions to make provision for and in connection with the regulation of persons who carry on certain legal activities to make provision for the establishment of the Office for Legal Complaints and for a scheme to consider and determine legal complaints to make provision about claims management services and about immigration advice and immigration services to make provision in respect of legal representation provided free of charge to make provision about the application of the Legal Profession and Legal Aid Scotland Act 2006 to make provision about the Scottish legal services ombudsman Explanatory notes have been produced to assist in the understanding of this Act and will be available separately Public General Statutes Great Britain,1982 1925 includes measures of the National Assembly of the Church of England which have received royal assent A Dictionary of Law Elizabeth A. Martin,2009-06-11 This best selling dictionary is an authoritative and comprehensive source of jargon free legal information It contains over 4 200 entries that clearly define the major terms concepts processes and the organization of the English legal system This is a reissue with new covers and essential updates to account for recent changes Highlighted feature entries discuss key topics in detail for example adoption law the appeals system statement of terms of employment and terrorism acts and there is a useful Writing and Citation Guide that specifically addresses problems and established conventions for writing legal essays and reports Now providing more information than ever before this edition features recommended web links for many entries which are accessed and kept up to date via the Dictionary of Law companion website Described by leading university lecturers as the best law dictionary and excellent for non law students as well as law undergraduates this classic dictionary is an invaluable source of legal reference for professionals students and anyone else needing succinct clarification of legal terms Focusing primarily on English law it also provides a one stop source of information for any of the many countries that base their legal system on English law *Charities Act 2006* Great Britain,2006-11-17 This Act is in four parts The first part deals with the definition of charity and charitable purposes The second part deals with the regulation of charities including the establishment of the Charities Commission the existing Commission has no legal existence as a body the creation of a tribunal to hear appeals registration of charities and new powers for the Commission Part three deals with fundraising and part four contains miscellaneous provisions including a requirement for a review of the operation of the Act within five years

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