

TABLE D.4: PROSECUTIONS UNDER THE CONSUMER CREDIT ACT 1974:
1 APRIL 2004 TO 31 MARCH 2005

Reported cases	Number	Fines	Compensation	CD	IMP	AD	CS	OTHER
Trading under a name not specified on the licence (s39(2))	1	600	0	0	0	0	0	1
Unlicensed trading (s39(1))	8	4550	117.50	1	0	0	0	7
Consumer Credit Act 1974 (s43)(1)	1	0	0	0	0	0	0	1
False or misleading advertisements contrary to section 46	4	8650	0	0	0	0	0	4
Consumer Credit Act 1974 (s49(1))	1	6000	0	0	0	0	0	1
Consumer Credit Act 1974 (49(2))	4	6800	0	1	0	0	0	3
Consumer Credit Act 1974(s50)(1)	1	500	0	0	0	0	0	1
Contravention of regulations under section 44,52,53,54 or 112 (s167(2))	6	6450	0	0	0	0	0	6
Consumer Credit Act 1974 (s147)(1)	1	1250	117.50	0	0	0	0	1
Consumer Credit Act 1974 (s169)	2	254	0	0	0	0	0	2
Total	29	35,054	235	2	0	0	0	27

Source: Office of Fair Trading, based on figures supplied by local authority trading standards and environmental health departments

Key:

CD - conditional discharge

IMP - imprisonment

AD - absolute discharge

CS - community service

OTHER - other non-fine penalty