

*Consumer Credit Act 1974*

## Group Licence

No. G900011

**The Office of Fair Trading** in pursuance of the powers conferred upon it by the *Consumer Credit Act 1974* hereby grants a group licence to:

The Institute of Chartered Accountants of Scotland, CA House, 21 Haymarket Yards, Edinburgh EH12 5BH ('the Institute')

The group licence is in respect of all Members and Regulated Non-Members of the Institute and other persons who, under regulations made by the Institute, are subject to the obligations and liabilities of a Member of the Institute, to carry on the business of:

- A Consumer Credit
- C Credit Brokerage
- D Debt-Adjusting
- E Debt-Counselling
- G Debt Administration
- H1 Provision of credit information services (including credit repair)

limited to activities arising in the course of the practice of accountancy or acting as an insolvency practitioner carried on within the United Kingdom by such Member, Regulated Non-Member or other person:

- (a) as a sole practitioner; or
- (b) in partnership or a corporate practice with others who:
  - (i) hold the like qualification, or
  - (ii) hold a qualification authorising such activities under any other group licence issued by the Office of Fair Trading, or
  - (iii) together comprise a practice which, under regulations made by the Institute, is registered to carry on audit work, licensed for a range of investment business activities, or permitted to describe itself as 'Chartered Accountants'.

The group licence is valid for a period of 5 years until and including 1 August 2014.



*R. Wabon*

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Authorised by the Office of Fair Trading  
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