

Timetable for data sharing remedy

<i>Item</i>	<i>Event or requirement</i>	<i>When or circumstances in which applicable</i>	<i>Article</i>
1.	Order made	13 September 2007	
2.	Order comes into force	4 October 2007	1
3.	Home credit loan and voucher agreements will have to contain the debtor's consent to data sharing (subject to exceptions)	Only if entered into on or after 4 October 2007	1 and 13
4.	Home credit loan and voucher agreements prohibited unless lender has data sharing contracts with two CRAs (subject to exceptions)	Only if entered into on or after 13 March 2008	12(3)

Timetable relating to website remedy

<i>Item</i>	<i>Event or requirement</i>	<i>When or circumstances in which applicable</i>	<i>Article</i>
1.	Order made	13 September 2007	
2.	CC approves accredited operator	Not specified	15(1)
3.	CC publishes notice that it has appointed an accredited operator	Not specified	15(2)
4.	CC publishes notice that accredited operator is ready to receive information for publication and address of the website	Not specified	15(5)
5.	The relevant date	6 months after notice referred to in item 3 (unless the CC publishes a notice indicating that the relevant date is to be a later date)	15(2)
6.	Details of products have to be published on the website	On and after the relevant date (see item 5)	16(2)(c)
7.	Last date for large lenders to provide information about their turnover to the OFT	14 days after the relevant date (see item 5)	20(4)
8.	CC gives notice of appointed day	Not specified	27
9.	The appointed day	As stated in the notice referred to in item 8 and must be at least 21 days after the relevant date (see item 5)	27
10.	Advertisements (other than those delivered etc to individuals and in payment books) have to contain a statement about the website	On and after the appointed day (see item 9)	29(4)
11.	Advertisements and payment books delivered etc to individuals have to contain a statement about the website	Only if delivered etc on or after the appointed day (see item 9)	30(4) and 31(3)

Timetable relating to statements

<i>Item</i>	<i>Event or requirement</i>	<i>When or circumstances in which applicable</i>	<i>Article</i>
1.	Order made	13 September 2007	
2.	Section 6 of the Consumer Credit Act 2006 comes fully into force	Commencement order having this effect has not yet been made. However, the BERR website indicates that section 6 will come fully into force on 1 October 2008.	
3.	Statements have to be provided on request	Only if request received when section 6 of the Consumer Credit Act 2006 is fully in force	22(4)(b)
4.	Advertisements and payment books delivered etc to individuals have to contain a statement about right to a statement	Only if delivered etc when section 6 of the Consumer Credit Act 2006 is fully in force	30(5) and 31(4)

Timetable for early settlement remedy

<i>Date</i>	<i>Event or requirement</i>	<i>When or circumstances in which applicable</i>	<i>Article</i>
1.	Order made	13 September 2007	
2.	Home credit loan agreements will have to give the debtor enhanced early settlement rights	Only applies to agreements made on or after 13 December 2007	25
3.	Early settlement statements relating to home credit loan agreements will have to contain extra information	Only applies to agreements made on or after 13 December 2007	26

Timetable for other information requirements

<i>Date</i>	<i>Event or requirement</i>	<i>When or circumstances in which applicable</i>	<i>Article</i>
1.	Order made	13 September 2007	
2.	Firms carrying on a home credit loan business will have to provide information to the OFT on request	On and after 4 October 2007	1
3.	Firms carrying on a home credit loan business will have to provide information about their products on request	On and after 4 October 2007	32

CC
13 September 2007