

HALSBURY'S LAWS OF ENGLAND

Fourth Edition

22

Hire Purchase and
Consumer Credit
Housing
Husband and Wife

HALSBURY'S
Laws of England

FOURTH EDITION

LORD HAILSHAM OF ST. MARYLEBONE

Lord High Chancellor of Great Britain

Volume 22

BUTTERWORTHS

LONDON 1979

- ENGLAND Butterworth & Co (Publishers) Ltd
88 Kingsway, London WC2B 6AB
- AUSTRALIA Butterworths Pty Ltd
586 Pacific Highway, Chatswood, Sydney,
NSW 2067
Also at Melbourne, Brisbane, Adelaide and Perth
- CANADA Butterworth & Co (Canada) Ltd
2265 Midland Avenue, Scarborough, Toronto
M1P 4SI
- NEW ZEALAND Butterworths of New Zealand Ltd
T. & W. Young Building, 77-85 Customhouse
Quay, Wellington
- SOUTH AFRICA Butterworth & Co (South Africa) (Pty) Ltd
152-154 Gale Street, Durban
- USA Butterworth & Co (Publishers) Inc
10 Tower Office Park, Woburn, Boston, Mass 01801

FIRST EDITION

*Published in 31 volumes between 1907 and 1917 under the Editorship of
the Rt. Hon. the Earl of Halsbury, Lord High Chancellor of Great Britain,
1885-86, 1886-92 and 1895-1905*

SECOND EDITION

*Published in 37 volumes between 1931 and 1942 under the Editorship of
the Rt. Hon. the Viscount Hailsham, Lord High Chancellor of Great Britain,
1928-29 and 1935-38*

THIRD EDITION

*Published in 43 volumes between 1952 and 1964 under the Editorship of
the Rt. Hon. the Viscount Simonds, Lord High Chancellor of Great Britain,
1951-54*

© Butterworth & Co (Publishers) Ltd 1979

Reprinted 1987

All rights reserved. No part of this publication may be reproduced or transmitted in any form or by any means, including photocopying and recording, without the written permission of the copyright holder, application for which should be addressed to the publisher. Such written permission must also be obtained before any part of this publication is stored in a retrieval system of any nature.

ISBN (complete set, standard binding) 0 406 03400 1
(this volume, standard binding) 0 406 03422 2
(complete set, de luxe binding) 0 406 03520 2
(this volume, de luxe binding) 0 406 03542 3

Printed in Great Britain by
Thomson Litho Ltd, East Kilbride, Scotland

Editor in Chief

THE RIGHT HONOURABLE

LORD HAILSHAM OF ST. MARYLEBONE

LORD HIGH CHANCELLOR OF GREAT BRITAIN

Advisory Panel

THE RIGHT HON. LORD WIDGERY

LORD CHIEF JUSTICE OF ENGLAND

THE RIGHT HON. LORD DENNING

MASTER OF THE ROLLS

THE RIGHT HON. SIR GEORGE GILLESPIE BAKER

PRESIDENT OF THE FAMILY DIVISION

THE RIGHT HON. SIR JOHN PENNYCUICK

VICE-CHANCELLOR 1970-74

THE HON. SIR ALAN MOCATTA

PRESIDENT OF THE RESTRICTIVE PRACTICES COURT

Editor

R. PETER MOORE Esq., LL.B.
OF LINCOLN'S INN, BARRISTER

Deputy Editor

PETER G. HYLAND Esq., LL.B.
A SOLICITOR OF THE SUPREME COURT

Assistant Editor

ANNE WILKINSON, LL.B.
OF THE MIDDLE TEMPLE, BARRISTER

Editorial Staff

GORDON H. SCOTT Esq., LL.B.
OF THE INNER TEMPLE, BARRISTER

NOREEN D. GIBBONS, LL.B.
OF THE MIDDLE TEMPLE, BARRISTER

MARGARET CUNNINGHAM, LL.B.
OF GRAY'S INN, BARRISTER

GERAINT REES Esq., LL.B.
A SOLICITOR OF THE SUPREME COURT

Indexers

A. R. HEWITT Esq., F.L.A.
VICE-PRESIDENT SOCIETY OF INDEXERS

MARY ROSE PLUMMER
OF LINCOLN'S INN, BARRISTER

HILARY A. DAVIES, B.A.

Planning Editor for the Fourth Edition

J. T. EDGERLEY Esq., M.A.
OF THE INNER TEMPLE AND LINCOLN'S INN, BARRISTER

Publisher

R. N. G. HARRISON Esq., B.A.
OF LINCOLN'S INN, BARRISTER

Manager

Miss J. M. TIPSON

The Titles in Volume 22 have been contributed by the following:

HIRE PURCHASE AND CONSUMER CREDIT

THE HON. SIR BRIAN NEILL, one of the Justices of Her Majesty's High Court of Justice; a Bencher of the Inner Temple

RICHARD GROUND Esq., B.A., of Gray's Inn, Barrister

HOUSING

SIR DESMOND HEAP, LL.M., Hon. LL.D., PP.R.T.P.I., a Solicitor of the Supreme Court; sometime Comptroller and City Solicitor to the Corporation of London; Past President of the Law Society

Parts 1-4, 6, 7

H. B. SALES Esq., M.B.E., LL.M., of the Inner Temple, Barrister

Part 5

CHARLES GEORGE Esq., M.A., of the Inner Temple, Barrister

HUSBAND AND WIFE

THE R.T. HON. SIR GEORGE GILLESPIE BAKER, President of the Family Division of Her Majesty's High Court of Justice; a Bencher of the Middle Temple

JOSEPH JACKSON Esq., M.A., LL.M., one of Her Majesty's Counsel

The law stated in this volume is in general that in force on 1st December 1978

REFERENCES AND ABBREVIATIONS

| | | | | | | |
|---------------------|---|---|---|---|---|--|
| A.C.T. | . | . | . | . | . | Australian Capital Territory |
| A-G | . | . | . | . | . | Attorney General |
| Adv-Gen | . | . | . | . | . | Advocate General |
| affd. | . | . | . | . | . | affirmed |
| Alta. | . | . | . | . | . | Alberta |
| App. | . | . | . | . | . | Appendix |
| art. | . | . | . | . | . | article |
| Aust. | . | . | . | . | . | Australia |
| B | . | . | . | . | . | Baron |
| B.C. | . | . | . | . | . | British Columbia |
| BFSP | . | . | . | . | . | British and Foreign State Papers |
| B.S. | . | . | . | . | . | British Standard |
| Bk. | . | . | . | . | . | Book |
| C. | . | . | . | . | . | Command Paper (of a series published before 1900) |
| c. | . | . | . | . | . | chapter number of an Act |
| CA | . | . | . | . | . | Court of Appeal |
| CA in Ch | . | . | . | . | . | Court of Appeal in Chancery |
| CCA | . | . | . | . | . | Court of Criminal Appeal |
| CC Fees Order 1978 | . | . | . | . | . | County Court Fees Order 1978 (S.I. 1978 No. 1243) as subsequently amended (see the current County Court Practice) |
| CC Funds Rules 1965 | . | . | . | . | . | County Court Funds Rules 1965 (S.I. 1965 No. 1500) as subsequently amended (see the current County Court Practice) |
| CCR | . | . | . | . | . | County Court Rules (S.R. & O. 1936 No. 626) as subsequently amended (see the current County Court Practice) |
| CCR | . | . | . | . | . | Crown Cases Reserved |
| CCT | . | . | . | . | . | Common Customs Tariff |
| Can. | . | . | . | . | . | Canada |
| Cd. | . | . | . | . | . | Command Paper (of the series published 1900-18) |
| Cf. | . | . | . | . | . | compare |
| ch. | . | . | . | . | . | chapter |
| cl. | . | . | . | . | . | clause |
| Cmd. | . | . | . | . | . | Command Paper (of the series published 1919-56) |
| Cmnd. | . | . | . | . | . | Command Paper (of the series published 1956 to date) |

| | |
|---|--|
| Commons Journals | Journals of the House of Commons |
| Court Forms (2nd Edn) | Atkin's Encyclopaedia of Court Forms in Civil Proceedings, 2nd Edn. See note 2, p. 14, post |
| DC | Divisional Court |
| Digest (Repl) | English and Empire Digest Replacement Volumes (Blue Band). Continuation Volume A ("Cont Vol A") includes cases reported 1952-63; Continuation Volume B includes cases reported 1964-66; Continuation Volume C includes cases reported 1967-70; and Continuation Volume D includes cases reported 1971-75 |
| Digest (Reissue) | English and Empire Digest Reissue Volumes (Green Band) |
| EC | European Communities |
| ECJ | Court of Justice of the European Communities |
| ECSC | European Coal and Steel Community |
| EEC | European Economic Community |
| ECtHR | European Court of Human Rights |
| Edn | Edition |
| EFTA | European Free Trade Association |
| Euratom | European Atomic Energy Community |
| Ex Ch | Court of Exchequer Chamber |
| FC | Full Court |
| Fed | Federal |
| Forms & Precedents (4th edn) | Encyclopaedia of Forms and Precedents other than Court Forms, 4th Edn. See note 2, p. 14, post |
| HC | High Court |
| HL | House of Lords |
| H. of C. | House of Commons |
| Halsbury's Statutes (3rd Edn) | Halsbury's Statutes of England, 3rd Edn. See note 2, p. 14, post |
| ILO | International Labour Organisation |
| IMF | International Monetary Fund |
| Ir. | Ireland |
| J | Justice |
| JA | Judge of Appeal |
| LA | Lord Advocate |
| LC | Lord Chancellor |
| LCJ | Lord Chief Justice |
| LJ | Lord Justice of Appeal |
| LoN | League of Nations |
| MR | Master of the Rolls |
| Man. | Manitoba |
| n | note |
| N.B. | New Brunswick |
| N.I. | Northern Ireland |

| | |
|---------------------------|---|
| NIRC | National Industrial Relations Court |
| N.S. | Nova Scotia |
| N.S.W. | New South Wales |
| N.Z. | New Zealand |
| Nfld. | Newfoundland |
| OJ | The Official Journal of the European Communities published by the Office for Official Publications of the European Communities |
| Ont. | Ontario |
| Ord. | Order |
| P | President |
| PC | Judicial Committee of the Privy Council |
| P.E.I. | Prince Edward Island |
| Qld. | Queensland |
| Que | Quebec |
| r. | rule |
| RSC | Rules of the Supreme Court 1965 (S.I. 1965 No. 1776) as subsequently amended (see the current Supreme Court Practice) |
| reg. | regulation |
| Res. | Resolution |
| revsd. | reversed |
| s. | section |
| S.A. | South Africa |
| S. Aust. | Southern Australia |
| SC | Supreme Court |
| SC Fees Order 1975 . . . | Supreme Court Fees Order 1975 (S.I. 1975 No. 1343) as subsequently amended (see the current Supreme Court Practice) |
| SC Fund Rules 1975 . . . | Supreme Court Funds Rules 1975 (S.I. 1975 No. 1803) as subsequently amended (see the current Supreme Court Practice) |
| S.I. | Statutory Instruments published by authority |
| S.R. & O. | Statutory Rules and Orders published by authority |
| S.R. & O. Rev. 1904 . . . | Revised Edition comprising all Public and General Statutory Rules and Orders in force on 31st December 1903 |
| S.R. & O. Rev. 1948 . . . | Revised Edition comprising all Public and General Statutory Rules and Orders and Statutory Instruments in force on 31st December 1948 |
| Sask. | Saskatchewan |
| Sch. | Schedule |
| Sess. | Session |
| TS | Treaty Series |
| Tas. | Tasmania |
| ULFIS | Uniform Law on the International Sale of Goods |

| | | | | | | |
|----------|---|---|---|---|---|-------------------|
| UN | . | . | . | . | . | United Nations |
| Vict. | . | . | . | . | . | Victoria |
| W. Aust. | . | . | . | . | . | Western Australia |

NOTE 1. The abbreviations of law reports and other sources used in this work are listed in vol. 1 at pp. 23 et seq.

NOTE 2. Where references are made to other publications, the volume number precedes and the page number follows the name of the publication; e.g. the reference "12 Forms & Precedents (4th Edn) 44" refers to volume 12 of the Encyclopaedia of Forms and Precedents, page 44.

NOTE 3. An English statute is cited by short title or, where there is no short title, by regnal year and chapter number together with the name by which it is commonly known or a description of its subject matter and date. In the case of a foreign statute, the mode of citation generally follows the style of citation in use in the country concerned with the addition, where necessary, of the name of the country in parentheses.

NOTE 4. A statutory instrument is cited by name, if any, followed by the year and number, or, if unnumbered, the date.

TABLE OF STATUTES

In the following Table references to "Statutes" are to Halsbury's Statutes of England (Third Edition) showing the volume and page where the annotated text of the Act will be found.

| A | PARA. | PARA. |
|---|-----------------------------------|--|
| Accommodation Agencies Act 1953 (1 Statutes 102) | 487 | Advertisements (Hire-Purchase) Act 1967 (30 Statutes 119)— |
| Acquisition of Land (Authorisation Procedure) Act 1946 (6 Statutes 154) | 503, 524, 565, 600, 618, 624, 726 | 2, 208, 212, 213, 219, 220 |
| S. I (2) | 418 | 219, 220 |
| (3) | 498 | 219, 221 |
| 8 (1) | 741 | 219, 221 |
| Sch. I Pt. I (paras 1–6) | 732 | 219, 221 |
| para. 3 (1) (b) | 418 | 219, 221 |
| 4 (2), (4) | 608 | 219, 221 |
| Pt. II para. 8 | 603 | 219, 221 |
| Pt. III | 418 | 219, 221 |
| Act of Supremacy (1558) (10 Statutes 41)— | 923 | 220 |
| S. 3, II | | 220 |
| Administration of Estates Act 1925 (13 Statutes 38)— | | 220 |
| S. 9 | 204, 647 | 220 |
| 32 (1) | 1015 | 220 |
| 34 (1) | 1114 | 220 |
| 45, 49 | 1013 | 220 |
| 55 (1) (xv) | 204, 647 | 220 |
| Sch. I— | | 222 |
| Pt. I | 1144 | 222 |
| Administration of Justice Act 1925— | | 222 |
| S. 29 (4) | 1005 | 222 |
| Sch. 5 | 1005 | 222 |
| Administration of Justice Act 1969 (40 Statutes 345)— | | 222 |
| S. I | 164 | 222 |
| Administration of Justice Act 1970 (40 Statutes 1098)— | | 222 |
| S. I (2) (6) | 955, 1040, 1058 | 222 |
| Pt. IV (ss. 36–39) | 204, 647 | 222 |
| S. 38A | 69 | 222 |
| Sch. I | 955, 1040, 1058 | 222 |
| Sch. 2— | | 222 |
| para. 5 | 204, 647 | 222 |
| Administration of Justice Act 1973 (43 Statutes 722)— | | 222 |
| S. I | 955 | 222 |
| Administration of Justice (Appeals) Act 1934 (25 Statutes 750)— | | 222 |
| S. I | 613 | 222 |
| Adoption Act 1958 (17 Statutes 635)— | | 222 |
| S. 14 (3) | 1078 | 222 |
| Adoption Act 1976 (46 Statutes 718)— | | 222 |
| S. 39, 41 | 923 | 222 |
| 47 (1) | 923 | 222 |
| Advertisements (Hire-Purchase) Act 1957 | 222 | 222 |
| Age of Marriage Act 1929 | | 916 |
| Agricultural Holdings Act 1948 (1 Statutes 685)— | | |
| S. 9, 48, 49, 78 | 640 | |
| Sch. 3 | 640 | |
| para. 8 | 640 | |
| Agricultural Wages Act 1948 (1 Statutes 804)— | | |
| S. 17 (1) | 632 | |
| Agriculture (Miscellaneous Provisions) Act 1950 (1 Statutes 232) | | 17, 224 |
| S. I (1), (4) | 224 | |
| Air Force Act 1955 (29 Statutes 335)— | | 17 |
| S. 150–153 | 1008 | |
| 227 | 511 | |
| Air Navigation Act 1920— | | |
| S. 7 | 19 | |
| Allotments Act 1950 (2 Statutes 144)— | | |
| S. 12 (1) | 539 | |
| Apportionment Act 1870 (18 Statutes 434)— | | |
| S. 2, 3 | 1137 | |

| | PARA. | | PARA. |
|---|----------------|--|--------------------|
| Arbitration Act 1950 (2 Statutes 433) | 52, 808 | Building Societies Act 1962— <i>continued</i> | |
| Pt. I (ss. 1–34) | 738 | s. 28 (3) | 784 |
| Army Act 1955 (29 Statutes 168)— | | 33 (1) | 800 |
| s. 150–153 | 1008 | 41 | 786 |
| 225 | 511 | Sch. 3— | |
| Artizans and Labourers Dwelling Act 1868— | | para. 3 (2) (a) | 804 |
| s. 27 | 583 | Sch. 4— | |
| Attachment of Earnings Act 1971 (41 Statutes 791) | 1007 | para. 10 | 800 |
| s. 2 | 1007 | | C |
| Sch. 1— | | | |
| para. 1 | 1007 | | |
| | B | | |
| Banking Act 1979— | | Charities Act 1960 (3 Statutes 589) | 543 |
| s. 38 (1) | 62 | s. 4 | 448, 546 |
| (2) | 76, 77 | 29 (1)–(3) | 434 |
| (3) | 96 | 45 (1) | 406, 408, 546 |
| Banking and Financial Dealings Act 1971 (41 Statutes 1554)— | | 46 | 448 |
| s. 1 | 179 | Cheques Act 1957 (3 Statutes 238)— | |
| Bankruptcy Act 1914 (3 Statutes 33)— | | s. 4 | 115 |
| s. 1 (1) (a) | 124 | Children Act 1975 (45 Statutes 669) | 953 |
| 16 | 168 | s. 8 (9) | 455, 923 |
| 18 (1) | 123, 124 | 33–46 | 953 |
| 33 (7) | 1115 | 108 (1) | 606, 923 |
| 36 | 1115 | (a) | 953 |
| (1) | 1114 | (b) | 455, 605, 948, 963 |
| (2) | 1076, 1114 | (2) | 953 |
| 37 | 124 | Sch. 1— | |
| 38 | 126, 261 | para. 3 | 455, 923 |
| (a) | 123, 124 | 4 | 923 |
| (b) | 123, 124, 1015 | 7 (1) | 923 |
| (c) | 123, 124, 1068 | Sch. 3— | |
| 38A | 124 | para. 7 | 953 |
| 42 | 1081 | 8 | 923 |
| (1) | 1081 | 9 | 953 |
| 43 (1) | 271 | 15 | 606 |
| 130 | 807, 808 | 66 | 605 |
| 155 | 295 | 83 | 455 |
| 167 | 123 | Sch. 4— | |
| Bills of Exchange Act 1882 (3 Statutes 188) | | Pt. I | 948, 963 |
| s. 23 | 1094 | Chronically Sick and Disabled Persons Act 1970 | |
| 26 (1) | 1087 | (40 Statutes 766)— | |
| 73 | 1094 | s. 3 (1) | 486 |
| 80 | 1115 | 28 | 486 |
| 89 | 1094 | Church Building Act 1851— | |
| Bills of Sale Act 1878 (3 Statutes 245) | | s. 25 | 990 |
| 38, 117, 211, 270 | | Church Building (Banns and Marriages) Act 1844— | |
| s. 4 | 38, 211 | s. 3 | 990 |
| 8 | 1117 | City of London Sewers Act 1848 | 490 |
| Bills of Sale Act (1878) Amendment Act 1882 | | City of London Sewers Act 1897 | 490 |
| (3 Statutes 261) | 38, 117, 211 | City of London (Various Powers) Act 1933 (20 Statutes 89)— | |
| s. 1 | 38 | s. 5 (1), (5) | 492 |
| Building Materials and Housing Act 1945 (16 Statutes 72)— | | Civil Aviation Act 1949 (2 Statutes 514)— | |
| s. 6 (1) | 405 | s. 9 | 19 |
| 7 | 563 | s. 11 (1) | 669 |
| (1) | 563 | 14 (1) | 1174 |
| 9 (3) (a), (b) | 563 | 16 (3) | 1173 |
| (4) | 563 | (4), (5) | 1174 |
| Building Societies Act 1962 (3 Statutes 312) | 804 | Civil Liability (Contribution) Act 1978 (48 Statutes 357)— | |
| s. 1 | 45 | s. 1, 2 | 1121 |
| (4) | 788 | 3 | 1092, 1121 |
| 26 (1) | 804 | 6 (1) | 1092, 1121 |
| 28 | 784 | Clean Air Act 1956 (26 Statutes 456) | 17, 224 |
| | | s. 12 | 17 |
| | | (1) | 224 |

| | PARA. | | PARA. |
|---|--|--|----------------|
| Clean Air Act 1956— <i>continued</i> | | Consumer Credit Act 1974— <i>continued</i> | |
| s. 14 (1) | 17 | s. 3 (a)–(c) | 24 |
| (2) | 17, 224 | 5 | 21 |
| 34 (1) | 17 | 6 | 22 |
| Sch. 2 | 17 | (i)–(4) | 22 |
| Clergy Marriage Act 1548 (10 Statutes 323) . | 921 | 7 | 22 |
| Clergy Marriage Act 1551 (10 Statutes 324) . | 921 | Pt. II (ss. 8–20) | 26, 208 |
| Clergy Pensions Measure 1961 (10 Statutes 370)— | | s. 8 | 42 |
| s. 29 | 445 | (i) | 30, 37 |
| Colonial Marriages Act 1865 (4 Statutes 480)— | | (ii) | 30, 200 |
| s. 1 | 989 | (iii) | 30 |
| Commonable Rights Compensation Act 1882 | | 9 (1) | 27, 37 |
| (3 Statutes 902) | 505, 721 | (ii) | 27 |
| Community Land Act 1975 (45 Statutes 2134) . | 564 | (iii) | 37 |
| s. 7 (1) | 562 | (iv) | 31 |
| 42 (1) | 562, 619 | 10 | 42 |
| (3) | 562 | (i) (a), (b) | 27 |
| Companies Act 1948 (5 Statutes 110) . | 448, 457 | (ii) | 27 |
| s. 95 (2) (c) | 271 | (iii) | 31 41 |
| 141, 143 | 463 | (iv) | 31 |
| 147 (1) | 177 | (v) | 31, 195 |
| 154 | 437, 525 | 11 | 42 |
| 161 (1) (a) | 444 | (i) (a)–(c) | 32, 33 |
| Sch. 8— | | (ii)–(4) | 32 |
| para. 24 | 788 | 12 | 42 |
| Compensation (Defence) Act 1939 (6 Statutes 78) . | 19 | (a) | 33, 65, 98 |
| s. 1–12 | 257 | (b) | 33, 65, 90, 98 |
| 13 | 19, 257 | (c) | 32, 65, 98 |
| 17 (1) | 19, 257 | 13 | 42 |
| Compulsory Purchase Act 1965 (6 Statutes 281)— | | (a), (b) | 33 |
| Pt. I (ss. 1–32) | 724 | (c) | 32, 33 |
| s. 1 (3) | 732 | 14 | 42 |
| 5 | 732, 734 | (i) (a), (b) | 28 |
| II | 506, 507, 704, 732 | (ii) | 39 |
| (1) | 507, 600, 732 | (iii), (4) | 28 |
| (2), (3) | 732 | 15 | 42 |
| 20 | 507, 600 | (i) (a), (b) | 40 |
| 22 | 734 | (c) | 40, 200 |
| 25 | 602 | 16 | 40, 42, 44 |
| 27 (1) (b) | 499 | (i) | 44, 45 |
| 30 | 717 | (a)–(f) | 45 |
| 34 (1) | 724, 732 | (2) | 45 |
| (6) | 732 | (a) | 45 |
| 39 (3) | 506, 507, 600 | (ii), (iii) | 45 |
| Sch. 3 | 506, 732 | (b) | 45 |
| Sch. 7 | 506, 507, 600 | (c) | 45 |
| Confirmation of Certain Marriages (1780) . | 990 | (i) | 45 |
| Confirmation of Certain Marriages (1823) . | 990 | (ii) | 45 |
| Confirmation of Marriages (1822)— | | (aa), (bb) | 45 |
| s. 2–7 | 990 | (3) (a)–(d) | 45 |
| Confirmation of Marriages (1861)— | | (4) | 45 |
| s. 4 | 990 | (5) | 44 |
| Consumer Credit Act 1974 (44 Statutes 746) . | 1–5, 12, 17, 20–25, 30, 31, 35, 36, 40–42, 44, 45, 51, 53, 55, 56, 58, 60, 65, 68, 69, 72, 75, 79, 80, 84, 89, 99, 108, 112, 125, 153, 155, 161, 163, 164, 169, 178, 183, 185–87, 189–91, 193–97, 199, 200, 202–208, 212, 216, 225 | (a) | 46, 49 |
| s. 1 (1) (c), (d) | 186 | (b), (c) | 46 |
| 2 (1) (a) | 21, 199 | (6) | 47 |
| (b) | 21 | (7) | 44 |
| (2), (3) | 21 | 17 | 42 |
| (4), (5) | 23 | (i) | 41, 200 |
| (6), (7) | 21 | (a), (b) | 41 |
| | | (2)–(6) | 41 |

| CONSUMER CREDIT ACT 1974—continued | PARA. | CONSUMER CREDIT ACT 1974—continued | PARA. |
|------------------------------------|----------|------------------------------------|-----------------|
| s. 19 (1) (a), (b) | 43 | s. 40 (2) | 70, 73, 180 |
| (c) | 195 | (3) (a), (b) | 71 |
| (i)—(iii) | 43 | (4) (a)—(c) | 71 |
| (2) (a)—(c) | 43 | (5) (a), (b) | 71 |
| (3), (4) | 43 | 41 | 180 |
| 20 (1) | 29 | (I) | 174, 180 |
| (a), (b) | 29 | (3), (4) | 180 |
| (2) | 29 | Pt. IV (ss. 43—54) | 55, 58 |
| Pt. III (ss. 21—42) | 20 | s. 43 (1) | 55 |
| s. 21 (1)—(3) | 165 | (a), (b) | 55 |
| 22 (1) | 166 | (2) (a), (b) | 55 |
| (a), (b) | 166 | (c) (i), (ii) | 55 |
| (2)—(8) | 166 | (3) | 180 |
| 23 (1)—(4) | 167 | (a) | 55, 200 |
| 24 | 166 | (b) | 55 |
| 25 (1) (a), (b) | 169 | (4), (5) | 55 |
| (2) | 169 | 44 | 54, 56, 57, 195 |
| (a)—(d) | 169 | (I) | 56 |
| (3) | 169 | (2) (a), (b) | 56 |
| 26 | 54, 177 | 45 | 57 |
| (a) | 177 | 46 | 57 |
| (b) | 54, 177 | (I), (2) | 58 |
| 27 (1) (a), (b) | 170 | 47 | 57 |
| (2) | 170 | (I) (a)—(c) | 58 |
| 28 | 172 | (2) (a), (b) | 58 |
| (a), (b) | 170 | 48 (1) | 59 |
| 29 (1)—(4) | 172 | (a), (b) | 59 |
| (5) | 21, 172 | (2) | 59 |
| (6) | 172 | (a)—(d) | 59 |
| 30 (1)—(3) | 173 | 49 (1) | 60 |
| (4) (a), (b) | 173 | (2) (a), (b) | 60 |
| (5) | 173 | (3) | 60 |
| 31 (1), (2) | 174 | (a), (b) | 60 |
| (3) (a), (b) | 174 | (4) (a), (b) | 60 |
| (4)—(7) | 174 | (5) | 60 |
| 32 (1) | 175 | 50 (1) (a)—(d) | 61 |
| (2) (a), (b) | 175 | (2), (3) | 61 |
| (3) (a), (b) | 175 | 51 (1), (2) | 61 |
| (4) (a), (b) | 175 | (3) | 61 |
| (5) | 21 | (a) | 61 |
| (6)—(8) | 175 | 52 | 54, 195 |
| 33 (1) | 176 | (I) (a), (b) | 54 |
| (2) (a), (b) | 176 | (2) | 54 |
| (3) | 176 | 53 | 54 |
| (4) (a), (b) | 176 | 54 | 54, 177 |
| 34 | 71, 170 | Pt. V (ss. 55—74) | 41, 62, 65, 112 |
| (1) | 21, 171 | s. 55 (1), (2) | 64 |
| (a), (b) | 171 | 56 (1) | 65 |
| (2), (3) | 171 | (a) | 65 |
| 35 (1) | 178 | (b), (c) | 65, 98 |
| (a)—(c) | 178 | (2) | 65, 98 |
| (d) | 178, 179 | (3) (a), (b) | 68 |
| (3) (a), (b) | 178 | (4) | 65 |
| (4), (5) | 178 | 57 (1), (2) | 66 |
| 36 (1) | 179 | (3) (a), (b) | 66 |
| (2) (a) (i), (ii) | 179 | (4) | 66 |
| (b), (c) | 179 | 58 (1) | 67 |
| (3)—(6) | 179 | (2) (a), (b) | 67 |
| 37 | 166 | 59 (1), (2) | 68 |
| (1) (a)—(c) | 168 | 60 (1) | 78, 79 |
| (2) | 168 | (a)—(d) | 78 |
| (3) (a), (b) | 168 | (2) (a) | 78, 201 |
| (4) | 168 | (b) | 78 |
| 39 (1) | 165, 167 | (3), (4) | 78 |
| (2) | 166 | 61 | 79 |
| 40 (1) | 70 | (I) (a)—(c) | 79 |
| | 70 | (2) (a)—(d) | 67 |

| | PARA. | | PARA. |
|------------------------------------|-----------------|------------------------------------|-----------------|
| Consumer Credit Act 1974—continued | | Consumer Credit Act 1974—continued | |
| s. 61 (3), (4) | 67 | s. 72 (9) (a)–(d) | 89 |
| 62 | 76, 77, 155 | (10), (11) | 89 |
| (1)–(3) | 76 | 73 | 90 |
| 63 | 76, 77, 155 | (2)–(4) | 90 |
| (1) | 76 | (5) | 90 |
| (2) | 76, 77, 83 | (a), (b) | 90 |
| (a), (b) | 76 | (6) | 90 |
| (3)–(5) | 76 | (7) (a), (b) | 90 |
| 64 (1) | 77, 84, 155 | (8) | 90 |
| (a) | 77 | 74 (1) | 62 |
| (b) | 77, 83 | (a)–(c) | 62 |
| (2) | 77 | (2) | 62 |
| (a), (b) | 77 | (3) | 62 |
| (3) | 77 | (a), (b) | 62 |
| (4) | 77, 83 | (4) | 62, 78 |
| (a) | 77 | 75 | 98 |
| (i), (ii) | 77 | (1), (2) | 98 |
| (b) | 77 | (3) (a) | 98 |
| (5) | 77 | (b) | 98, 200 |
| 65 (1) | 64, 72, 73, 155 | (4), (5) | 98 |
| (2) | 72 | 76 | 92, 94 |
| 66 | 116 | (1) | 72, 92, 94, 156 |
| (1) | 116 | (2) | 92, 94 |
| (2) (a)–(c) | 116 | (3) | 92 |
| 67 | 83 | (4) | 94 |
| (a) | 83 | (5) | 92, 156 |
| (b) (i)–(iii) | 83 | (6) | 92, 94 |
| 68 | 83 | 77 | 95 |
| (a), (b) | 83 | (1) | 95, 195, 200 |
| 69 | 73, 89 | (a)–(c) | 95 |
| (1) | 84, 161 | (2) | 95 |
| (a)–(c) | 84 | (3) (a), (b) | 95 |
| (i) | 84 | (4) (a), (b) | 95 |
| (aa)–(cc) | 85 | (5) | 95 |
| (ii) | 84 | 78 | 96 |
| (2) | 85, 161 | (1) | 96, 195, 200 |
| (a), (b) | 85 | (a)–(c) | 96 |
| (3) | 85 | (2) | 96 |
| (4) | 84 | (3) (a), (b) | 96 |
| (5) | 84, 85 | (4) | 75, 96 |
| (6) (a), (b) | 84 | (a), (b) | 96 |
| (7) | 84 | (5) | 96 |
| 70 | 85 | (6) (a), (b) | 96 |
| (1) (a), (b) | 86 | (7) | 96 |
| (c) | 87 | 79 | 93 |
| (2) | 86 | (1) | 93, 195, 200 |
| (3) | 86, 87 | (2) (a), (b) | 93 |
| (4) | 87 | (3) (a), (b) | 93 |
| (5) | 86 | (4) | 93 |
| (6) | 86, 200 | 80 | 106 |
| (7) | 86 | (1), (2) | 106 |
| (8) | 85 | 81 | 103 |
| 71 | 86 | (1) | 103 |
| (1) | 88 | (a), (b) | 103 |
| (2) (a), (b) | 88 | (2) | 103 |
| (3), (4) | 88 | (a)–(c) | 103 |
| 72 (1) | 89 | 82 (1) | III |
| (a), (b) | 89 | (2) | II2 |
| (2) | 89 | (a), (b) | II2 |
| (a)–(c) | 89 | (3), (4) | II2 |
| (3) | 89 | (5) | II2 |
| (a), (b) | 89 | (a), (b) | II2 |
| (4), (5) | 89 | (6) | II2 |
| (6) | 89 | (7) | III, II2 |
| (a) | 89 | 83 | II5 |
| (7), (8) | 89 | (1), (2) | II5 |
| | 89 | 84 | II6 |

| PARA. | Consumer Credit Act 1974—continued | PARA. | Consumer Credit Act 1974—continued |
|--------------|------------------------------------|-----------------|------------------------------------|
| s. 84 (1) | | 116, 200 | s. 101 (7) (b) (i), (ii) |
| (2) | | 116 | (c) |
| (3) | | 116, 195 | (8), (9) |
| (4)–(8) | | 116 | 102 (1) |
| 85 (1) | | 97 | (a), (b) |
| (2) (a), (b) | | 97 | (2) (a), (b) |
| (3) | | 97 | 103 |
| 86 | | 125 | (1) |
| (1), (2) | | 125 | (a) (i)–(iii) |
| (3) | | 125 | (b) |
| (a), (b) | | 125 | (2)–(5) |
| (4) | | 125 | 105 |
| (5) | | 125 | (1), (2) |
| (a), (b) | | 125 | (3) (a), (b) |
| (6) (a), (b) | | 125 | (4) (a)–(d) |
| 87 | | 137 | (5) (a), (b) |
| (1) | | 137, 138, 156 | (6) |
| (a)–(c) | | 125, 137 | (7) |
| (2), (3) | | 137 | (a), (b) |
| (4) | | 137, 156 | (8) |
| 88 | | 137, 138 | (9) |
| (1) | | 137, 138 | 106 |
| (a)–(c) | | 138 | (a)–(d) |
| (2) | | 138 | 107 |
| (3) | | 137 | (1) |
| (4) | | 138 | (a), (b) |
| (5) | | 138, 207 | (c) |
| 89 | | 138 | (2) |
| 90 | | 143 | (3) (a), (b) |
| (1) | | 143 | (4) (a), (b) |
| (a)–(c) | | 143 | (5) |
| (2) | | 143 | 108 |
| (3) (a), (b) | | 143 | (1) |
| (4)–(7) | | 143 | (a), (b) |
| 91 | | 73, 143, 161 | (c) |
| (1) (a), (b) | | 143 | (i)–(iii) |
| 92 | | 144, 145 | (2) |
| (1) | | 144 | (3) (a), (b) |
| (2) | | 145 | (4) (a), (b) |
| (3) | | 144, 145 | (5) |
| 93 | | 104 | 109 |
| (a), (b) | | 104 | (1) |
| 94 | | 113 | (c) |
| (1), (2) | | 113 | (2) (a), (b) |
| 95 | | 110, 114 | (3) (a), (b) |
| (1), (2) | | 114 | 110 |
| 96 | | 114 | (1) |
| (1)–(3) | | 114 | (2) (a)–(c) |
| 97 | | 113 | (3) (a), (b) |
| (1) | | 113, 195 | 111 |
| (2) | | 113 | (1) |
| (3) (a), (b) | | 113 | (2) |
| 98 | | 92, 94 | 112 |
| (1) | | 72, 92, 94, 156 | 113 (1), (2) |
| (2) | | 92, 94 | (3) |
| (3) | | 92 | (a)–(d) |
| (5) | | 92, 156 | (4) |
| (6) | | 92, 94 | (5) |
| 99 | | 146, 147 | (6) |
| (1)–(4) | | 146 | (7) |
| (5) | | 146 | (8) |
| proviso | | 146 | (a), (b) |
| 100 | | 147 | 114 |
| (1)–(5) | | 147 | (3) (a), (b) |
| 101 | | 148 | 115 |
| (1)–(6) | | 148 | 116, 117 |
| (7) (a) | | 148, 200 | 118 |

| CONSUMER CREDIT ACT 1974—continued | PARA. | CONSUMER CREDIT ACT 1974—continued | PARA. |
|------------------------------------|-------------|------------------------------------|-------------|
| S. 118 (1) (b) | 200 | s. 139 (5) | 153, 200 |
| 120 (1) (a) | 200 | (a), (b) | 164 |
| 121 | 151 | 140 | 44, 163 |
| 123 | 118, 155 | 141 (1) (a), (b) | 153 |
| (3) | 125 | (2) | 153 |
| 124 | 110, 118 | (5) | 154 |
| (1) | 72, 73, 155 | 142 (1) | 72, 73, 161 |
| (2) | 72, 155 | (a), (b) | 161 |
| (3) | 72 | (2) (a), (b) | 161 |
| 125 (3) | 72 | 145 | 26 |
| 126 | 69 | (1) | 48 |
| Pt. IX (ss. 127–144) | 153, 155 | (a)–(e) | 48 |
| s. 127 (1) | 72, 155 | (2) | 48, 49 |
| (i), (ii) | 155 | (a) | 49 |
| (2) | 155 | (i) | 49 |
| (3) | 79, 155 | (ii) | 49, 91 |
| (4) (a), (b) | 155 | (b), (c) | 49 |
| (5) | 79 | (3) | 48 |
| 128 | 125 | (a) | 49 |
| 129 (1) | 156 | (b) | 49, 91 |
| (a) | 156 | (c) | 49, 91 |
| (b) (i), (ii) | 156 | (i), (ii) | 49 |
| (c) | 156 | (4) | 48 |
| (2) | 156 | (a) | 49 |
| (a), (b) | 156 | (b) | 49, 91 |
| 130 (1)–(4) | 156 | (i), (ii) | 49 |
| (5) | 156 | (5) | 48, 50 |
| (a)–(c) | 156 | (a)–(c) | 50 |
| (6) | 156 | (6) | 48, 50 |
| 131 | 157 | (7) | 50 |
| 132 | 159 | (8) | 51 |
| (1) | 159 | 146 | 26 |
| (a), (b) | 159 | (1), (2) | 52 |
| (2) | 159 | (5) | 49 |
| 133 | 158 | (a), (b) | 49 |
| (1) (a) | 158 | (6) (a)–(c) | 50 |
| (b) | 158 | 147 (1) | 165 |
| (i), (ii) | 158 | (2) | 181 |
| (2) | 158 | 148 (1) | 70 |
| (a), (b) | 158 | (2) | 70, 180 |
| (3)–(5) | 158 | (3) (a), (b) | 71 |
| (6) (a), (b) | 158 | (4) (a)–(c) | 71 |
| (7) | 158 | (5) (a), (b) | 71 |
| 134 (1) | 207 | 149 (1) | 70 |
| (a), (b) | 207 | (a), (b) | 70 |
| (2), (3) | 207 | (2) | 70, 73, 180 |
| 135 | 160 | (3) (a), (b) | 71 |
| (1) (a) | 160 | (4) (a), (b) | 71 |
| (b) (i), (ii) | 160 | (5) (a), (b) | 71 |
| (2)–(4) | 160 | 150 | 180 |
| 137 | 44, 163 | 151 (1)–(5) | 57 |
| (1) | 163 | 152 (1), (2) | 54 |
| (2) (a) | 163 | 153 (1) | 59 |
| (b) (i), (ii) | 163 | (a), (b) | 59 |
| 138 | 44, 163 | (2) | 59 |
| (1) (a), (b) | 163 | (a), (b) | 59 |
| (2) (a)–(c) | 163 | 154 | 60 |
| (3) | 163 | 155 (1) | 91, 200 |
| (a), (b) | 163 | (2) (a)–(c) | 91 |
| (4) (a)–(c) | 163 | (3), (4) | 91 |
| (5) | 163 | 156 | 63 |
| 139 | 44, 163 | 157 (1)–(3) | 182 |
| (1) | 164, 195 | 158 | 183 |
| (a) | 164 | (1) | 183, 200 |
| (b), (c) | 154, 164 | (a)–(c) | 183 |
| (2) (a)–(c) | 164 | (2)–(5) | 183 |
| (3), (4) | 164 | 159 | 183 |