



Consumer Credit: Law, Practice and Precedents

Russell J. Kelsall

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Consumer credit is a notoriously technical and complicated area of law. In recent years the area has undergone significant reform, notably by the Consumer Credit Act 2006, which redresses the balance in 'unfair relationships' between debtors and creditors and requires creditors to give debtors more information, and the Consumer Credit Directive, which creates a complex two-tier system of regulation of consumer credit. Consumer Credit provides an accessible guide to consumer credit and hire law. Its practical and jargon-free approach will allow readers to quickly grasp the main principles and apply them to any situation. This book covers: key concepts and definitions the legal structure of consumer credit issues of current interest including: consideration of the substantial amount of consumer credit litigation in recent years the impact of the Consumer Credit Directive and its wholesale change of the consumer credit market consideration of Office of Fair Trading Guidance (particularly the Irresponsible Lending Guidance) and the proposed change to the regulatory framework. With over 20 key precedents including agreements, notices, particulars of claim and defences, contained on the accompanying CD-ROM, Consumer Credit will be an invaluable tool for solicitors, advocates (including barristers), judges, compliance managers and recovery or collection managers

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