

**LORDS AMENDMENTS TO THE  
CONSUMER CREDIT BILL**

*[The page and line references are to HL Bill 18, the bill as first printed for the Lords.]*

**Clause 7**

- 1** Page 6, line 9, leave out “his” and insert “the debtor’s”

**Clause 20**

- 2** Page 15, leave out line 24

**Clause 29**

- 3** Page 24, line 6, at end insert—  
“(2B) For the purposes of subsection (2A)(e), the business practices which the OFT may consider to be deceitful or oppressive or otherwise unfair or improper include practices in the carrying on of a consumer credit business that appear to the OFT to involve irresponsible lending.””

**Clause 50**

- 4** Page 42, line 20, leave out from “against” to “in” in line 21 and insert “the officer, the enforcement authority of which he is an officer or the OFT”

**Clause 68**

- 5** Page 54, line 1, leave out from “section” to “House” in line 2 and insert “may not be made by the Secretary of State unless a draft has been laid before and approved by a resolution of each”

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