



Australian Capital Territory

# **Consumer Credit Regulation 1996**

**SL1996-24**

made under the

**Consumer Credit Act 1995**

**Republication No 7**

**Effective: 22 December 2009 – 6 October 2010**

Republication date: 22 December 2009

Last amendment made by A2009-44

Authorised by the ACT Parliamentary Counsel

## About this republication

### The republished law

This is a republication of the *Consumer Credit Regulation 1996*, made under the *Consumer Credit Act 1995* (including any amendment made under the *Legislation Act 2001*, part 11.3 (Editorial changes)) as in force on 22 December 2009. It also includes any amendment, repeal or expiry affecting the republished law to 22 December 2009.

The legislation history and amendment history of the republished law are set out in endnotes 3 and 4.

### Kinds of republications

The Parliamentary Counsel's Office prepares 2 kinds of republications of ACT laws (see the ACT legislation register at [www.legislation.act.gov.au](http://www.legislation.act.gov.au)):

- authorised republications to which the *Legislation Act 2001* applies
- unauthorised republications.

The status of this republication appears on the bottom of each page.

### Editorial changes

The *Legislation Act 2001*, part 11.3 authorises the Parliamentary Counsel to make editorial amendments and other changes of a formal nature when preparing a law for republication. Editorial changes do not change the effect of the law, but have effect as if they had been made by an Act commencing on the republication date (see *Legislation Act 2001*, s 115 and s 117). The changes are made if the Parliamentary Counsel considers they are desirable to bring the law into line, or more closely into line, with current legislative drafting practice.

This republication does not include amendments made under part 11.3 (see endnote 1).

### Uncommenced provisions and amendments

If a provision of the republished law has not commenced or is affected by an uncommenced amendment, the symbol **U** appears immediately before the provision heading. The text of the uncommenced provision or amendment appears only in the last endnote.

### Modifications

If a provision of the republished law is affected by a current modification, the symbol **M** appears immediately before the provision heading. The text of the modifying provision appears in the endnotes. For the legal status of modifications, see *Legislation Act 2001*, section 95.

### Penalties

At the republication date, the value of a penalty unit for an offence against this law is \$110 for an individual and \$550 for a corporation (see *Legislation Act 2001*, s 133).



Australian Capital Territory

# Consumer Credit Regulation 1996

made under the

**Consumer Credit Act 1995**

## Contents

---

	Page
1 Name of regulation	2
4 Removing proceedings from court to ACAT	2
4A Removing proceedings from ACAT to Magistrates Court	2
<b>Endnotes</b>	
1 About the endnotes	3
2 Abbreviation key	3
3 Legislation history	4
4 Amendment history	5
5 Earlier republications	6

---

R7  
22/12/09

Consumer Credit Regulation 1996  
Effective: 22/12/09-06/10/10

contents 1





Australian Capital Territory

# Consumer Credit Regulation 1996

---

made under the

**Consumer Credit Act 1995**

---

**1 Name of regulation**

This regulation is the *Consumer Credit Regulation 1996*.

**4 Removing proceedings from court to ACAT**

- (1) This section applies to a proceeding begun in a court if the subject matter of the proceeding is within the jurisdiction of the ACAT.
- (2) On joint application by the parties to the proceeding, the court must order the application be removed to the ACAT.
- (3) The court may order the application be removed to the ACAT on application by a party to the proceeding or on its own initiative.

**4A Removing proceedings from ACAT to Magistrates Court**

- (1) This section applies to a proceeding begun in the ACAT if the subject matter of the proceeding is within the jurisdiction of the Magistrates Court.
- (2) On joint application by the parties to the proceeding, the ACAT must order the application be removed to the Magistrates Court.
- (3) The ACAT may order the application be removed to the Magistrates Court on application by a party to the proceeding or on its own initiative.

*Note* Removal of applications from the ACAT to the Supreme Court is dealt with under the *ACT Civil and Administrative Tribunal Act 2008*, s 83.

## Endnotes

### 1 About the endnotes

Amending and modifying laws are annotated in the legislation history and the amendment history. Current modifications are not included in the republished law but are set out in the endnotes.

Not all editorial amendments made under the *Legislation Act 2001*, part 11.3 are annotated in the amendment history. Full details of any amendments can be obtained from the Parliamentary Counsel's Office.

Uncommenced amending laws and expiries are listed in the legislation history and the amendment history. These details are underlined. Uncommenced provisions and amendments are not included in the republished law but are set out in the last endnote.

If all the provisions of the law have been renumbered, a table of renumbered provisions gives details of previous and current numbering.

The endnotes also include a table of earlier republications.

### 2 Abbreviation key

am = amended	ord = ordinance
amdt = amendment	orig = original
ch = chapter	par = paragraph/subparagraph
def = definition	pres = present
dict = dictionary	prev = previous
disallowed = disallowed by the Legislative Assembly	(prev...) = previously
div = division	pt = part
exp = expires/expired	r = rule/subrule
Gaz = gazette	renum = renumbered
hdg = heading	reloc = relocated
IA = Interpretation Act 1967	R[X] = Republication No
ins = inserted/added	RI = reissue
LA = Legislation Act 2001	s = section/subsection
LR = legislation register	sch = schedule
LRA = Legislation (Republication) Act 1996	sdiv = subdivision
mod = modified/modification	sub = substituted
o = order	SL = Subordinate Law
om = omitted/repealed	<u>underlining</u> = whole or part not commenced or to be expired

## Endnotes

3 Legislation history

---

### 3 Legislation history

This regulation was originally the *Consumer Credit Regulations*. It was renamed under the *Legislation Act 2001*.

#### **Consumer Credit Regulation 1996 SL No 24**

notified 1 November 1996

commenced 1 November 1996 (s 2)

as amended by

#### **Legislation (Consequential Amendments) Act 2001 No 44 pt 76**

notified 26 July 2001 (Gaz 2001 No 30)

s 1, s 2 commenced 26 July 2001 (IA s 10B)

pt 76 commenced 12 September 2001 (s 2 and see Gaz 2001 No S65)

#### **Justice and Community Safety Legislation Amendment Act 2004 A2004-18 pt 4**

notified LR 6 April 2004

s 1, s 2 commenced 6 April 2004 (LA s 75 (1))

pt 4 commenced 20 April 2004 (s 2)

#### **Justice and Community Safety Legislation Amendment Act 2005 (No 4) A2005-60 sch 1 pt 1.8**

notified LR 1 December 2005

s 1, s 2 taken to have commenced 23 November 2005 (LA s 75 (2))

sch 1 pt 1.8 commenced 22 December 2005 (s 2 (4))

#### **Justice and Community Safety Legislation Amendment Act 2006 A2006-40 sch 1 pt 1.3**

notified LR 28 September 2006

s 1, s 2 commenced 28 September 2006 (LA s 75 (1))

sch 1 pt 1.3 commenced 19 October 2006 (s 2 (3))



**ACT Civil and Administrative Tribunal Legislation Amendment Act 2008 A2008-36 sch 1 pt 1.13**

notified LR 4 September 2008  
 s 1, s 2 commenced 4 September 2008 (LA s 75 (1))  
 sch 1 pt 1.13 commenced 2 February 2009 (s 2 (1) and see ACT Civil and Administrative Tribunal Act 2008 A2008-35, s 2 (1) and CN2009-2)

**Justice and Community Safety Legislation Amendment Act 2009 (No 3) A2009-44 sch 1 pt 1.5**

notified LR 24 November 2009  
 s 1, s 2 commenced 24 November 2009 (LA s 75 (1))  
 sch 1 pt 1.5 commenced 22 December 2009 (s 2 (3))

## 4 Amendment history

**Name of regulation**

s 1 am R1 LA; R2 LA

**Commencement**

s 2 om Act 2001 No 44 amdt 1.805

**Interpretation**

s 3 om Act 2001 No 44 amdt 1.805  
 def *the Act* om Act 2001 No 44 amdt 1.805

**Removing proceedings from court to ACAT**

s 4 sub A2008-36 amdt 1.155

**Removing proceedings from ACAT to Magistrates Court**

s 4A ins A2008-36 amdt 1.155

**Maximum annual percentage rate—Act, s 8B**

s 5 am A2004-18 s 13  
 sub A2005-60 amdt 1.27  
 am A2006-40 amdt 1.7, amdt 1.8; ss renum R5 LA  
 om A2009-44 amdt 1.19

**Working out maximum annual percentage rate**

s 6 ins A2006-40 amdt 1.9  
 om A2009-44 amdt 1.19

## Endnotes

5 Earlier republications

---

### 5 Earlier republications

Some earlier republications were not numbered. The number in column 1 refers to the publication order.

Since 12 September 2001 every authorised republication has been published in electronic pdf format on the ACT legislation register. A selection of authorised republications have also been published in printed format. These republications are marked with an asterisk (\*) in column 1. Electronic and printed versions of an authorised republication are identical.

Republication No	Amendments to	Republication date
1	A2001-44	9 July 2002
2	A2004-18	20 April 2004
3	A2004-18	2 November 2004
4	A2005-60	22 December 2005
5	A2006-40	19 October 2006
6	A2008-36	2 February 2009

© Australian Capital Territory 2009