



Australian Capital Territory

# **Consumer Credit (Administration) Regulation 1996**

**SL1996-25**

made under the

**Consumer Credit (Administration) Act 1996**

**Republication No 2**

**Effective: 3 November 2004 – 16 December 2009**

Republication date: 3 November 2004

Last amendment made by A2001-44  
(republication includes editorial amendments  
under Legislation Act)

Authorised by the ACT Parliamentary Counsel

## About this republication

### The republished law

This is a republication of the *Consumer Credit (Administration) Regulation 1996*, made under the *Consumer Credit (Administration) Act 1996* (including any amendment made under the *Legislation Act 2001*, part 11.3 (Editorial changes)) as in force on 3 November 2004. It also includes any amendment, repeal or expiry affecting the republished law to 3 November 2004.

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 includes 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

The value of a penalty unit for an offence against this republished law at the republication date is—

- (a) if the person charged is an individual—\$100; or
- (b) if the person charged is a corporation—\$500.



Australian Capital Territory

# Consumer Credit (Administration) Regulation 1996

made under the

**Consumer Credit (Administration) Act 1996**

## Contents

---

	Page
1 Name of regulation	2
4 Commissions	2
5 Registration of undertakings	2
<b>Endnotes</b>	
1 About the endnotes	4
2 Abbreviation key	4
3 Legislation history	5
4 Amendment history	5
5 Earlier republications	6

---

R2  
03/11/04

Consumer Credit (Administration) Regulation 1996  
Effective: 03/11/04-16/12/09

contents 1





Australian Capital Territory

# **Consumer Credit (Administration) Regulation 1996**

---

made under the

**Consumer Credit (Administration) Act 1996**

---

**1 Name of regulation**

This regulation is the *Consumer Credit (Administration) Regulation 1996*.

**4 Commissions**

- (1) For the Act, section 35 (2), the prescribed maximum commission is—
  - (a) an amount not exceeding 2% of so much of the amount negotiated or obtained as does not exceed \$5 000 and, if the amount negotiated or obtained exceeds \$5 000, an additional amount not exceeding 1.5% of so much of that amount as exceeds \$5 000; or
  - (b) \$6.50;whichever is the greater.
- (2) For the Act, section 35 (5) (b), the prescribed rate is 18% per annum.

**5 Registration of undertakings**

For the Act, section 106 (1) (a), the following particulars are prescribed:

- (a) for an undertaking given by an individual—
  - (i) the name and, if applicable, the business name of the person; and
  - (ii) the person's residential address, business address, telephone number and fax number; and
  - (iii) a copy of the undertaking;
- (b) for an undertaking given by a corporation—
  - (i) its Australian Company Number (ACN) under the Corporations Act; and

- (ii) the address of the registered office and the telephone number and fax number of the corporation; and
- (iii) a copy of the undertaking.

## Endnotes

1 About the endnotes

---

## 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



### 3 Legislation history

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

#### **Consumer Credit (Administration) Regulation 1996 SL No 25**

notified 1 November 1996 (Gaz 1996 No S289)

commenced 1 November 1996 (s 2)

as amended by

#### **Legislation (Consequential Amendments) Act 2001 No 44 pt 78**

notified 26 July 2001 (Gaz 2001 No 30)

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

pt 78 commenced 12 September 2001 (s 2 and see Gaz 2001 No S65)

### 4 Amendment history

#### **Name of regulation**

s 1 am R1 LA; R2 LA

#### **Commencement**

s 2 om Act 2001 No 44 amdt 1.844

#### **Interpretation**

s 3 om Act 2001 No 44 amdt 1.844

#### **Registration of undertakings**

s 5 am Act 2001 No 44 amdt 1.845

## 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. Except for the footer, electronic and printed versions of an authorised republication are identical.

<b>Republication No and date</b>	<b>Effective</b>	<b>Last amendment made by</b>	<b>Republication for</b>
R1 9 July 2002	9 July 2002– 2 Nov 2004	A2001-44	new regulation

© Australian Capital Territory 2004