

## Consumer Credit sourcebook

### Schedule 1 Record keeping requirements

#### Sch 1

1.1	G	The aim of the <i>guidance</i> in the following table is to give the reader a quick overall view of the relevant record keeping requirements in <i>CONC</i> .
1.2	G	It is not a complete statement of those requirements and should not be relied on as if it were.

Handbook reference	Subject of record	Contents of record	When record must be made	Retention period
4.4.3R(6)(a)	Information notice	A copy of the notice, and details of the date on which and the manner by which it was sent	When the notice is sent	18 months from the date on which the notice is sent
4.4.3R(6)(b)	Customer confirmation	A copy of the confirmation, and details of the date on which and the manner by which it was received	When the confirmation is received	18 months from the date on which the confirmation is received
6.6.3R	Actions concerning articles taken in <i>pawn</i> .	Specified details concerning taking articles in <i>pawn</i> , redemption and sale of articles in <i>pawn</i> .	Date of event referred to in section.	At least the longer of 5 years from the date on which an article is taken in <i>pawn</i> or 3 years from date of sale under section 121(1) of the CCA or the redemption of the article as the case may be.
7.13.2R	An <i>individual</i> who is, or is treated as, a <i>borrower</i> under a <i>credit agree-</i>	Accurate and adequate data (including in respect of debt and repayment	When a <i>firm</i> is notified in relation to an <i>individual</i> whom it is to pursue for	Not specified.

Handbook reference	Subject of record	Contents of record	When record must be made	Retention period
	<i>ment or consumer hire agreement.</i>	history) in relation to <i>individuals</i> owing, or treated as owing, money under <i>credit agreements</i> or <i>consumer hire agreements</i> .	recovery of a debt.	
7.13.7R	An <i>individual</i> not being the <i>borrower</i> under a <i>credit agreement</i> or <i>consumer hire agreement</i> .	Record that the <i>individual</i> is not the <i>borrower</i> and should not be pursued for debt.	Date on which the <i>firm</i> is aware of true state of affairs.	Not specified.
8.3.4AR(2)	The grounds for being satisfied that the <i>firm</i> is unlikely to enter into a contract with a <i>customer</i> .	The grounds for being satisfied that the <i>firm</i> is unlikely to enter into a contract with a <i>customer</i> .	When the <i>firm</i> becomes satisfied that it is unlikely to enter into a contract with the <i>customer</i> .	Not specified.
8.8.1R(9)	Record of <i>debt management plans</i> entered into with <i>customers</i> .	An adequate record.	When the <i>firm</i> enters into <i>debt management plan</i> .	Until the contract between the <i>customer</i> and the <i>firm</i> is completed or terminated.
11.1.9R	Exercise of right to cancel under CONC 11.1.1 R.	Adequate record of use of right to cancel by <i>consumer</i> .	Date of exercise.	3 years.