

Chapter 20

Enforcement of the Consumer Credit Act 1974

20.2 Information gathering and investigation powers

- 20.2.1** The *CCA Order* applies much of Part 11 of the *Act*. The effect of this is to apply the same procedures under the *Act* for appointing investigators and requiring information when investigating contraventions of the *CCA Requirements* and offences committed under the *CCA*.
- 20.2.2** The *FCA* will notify the subject of the investigation that it has appointed investigators to carry out an investigation under the *CCA Order* and the reasons for the appointment, unless notification is likely to result in the investigation being frustrated. The *FCA* expects to carry out a scoping visit early on in the enforcement process in most cases. The *FCA's* policy in civil investigations under the *CCA Order* is to use powers to compel information in the same way as it would in the course of an investigation under the *Act*.