

## Chapter 6

# Post contractual requirements

## 6.1 Application

**6.1.1** **R** This chapter applies, unless otherwise stated in a *rule*, or in relation to a *rule*, to a *firm* with respect to *consumer credit lending*.

- 6.1.2** **G**
- (1) ■ CONC 6.5 and ■ CONC 6.7 apply to firms with respect to *consumer credit lending*.
  - (2) ■ CONC 6.3 applies to current account agreements that would be *regulated credit agreements* if the *customer* overdraws on the account.
  - (3) ■ CONC 6.4 and ■ CONC 6.6 apply to *firms* which carry on *consumer credit lending* in relation to *regulated credit agreements* and *firms* which carry on *consumer hiring* in relation to *regulated consumer hire agreements*.
  - (4) ■ CONC 6.7.17 R to ■ CONC 6.7.26 R also apply to *firms* with respect to *operating an electronic system in relation to lending* in relation to a *borrower* in relation to a *P2P agreement*.
  - (5) ■ CONC 6.8 applies to *credit broking*.