## Chapter 6

## Post contractual requirements



## 6.1 **Application**

- 6.1.1 This chapter applies, unless otherwise stated in a rule, or in relation to a rule, to a firm with respect to consumer credit lending.
- G 6.1.2
- (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.