

Chapter 20

Enforcement of the Consumer Credit Act 1974



20.5 **Prosecution of criminal offences
under the Consumer Credit Act
1974**

20.5.1

The *FCA*'s policy with respect to the prosecution of criminal offences is set out in ■ [EG 12](#) and applies to the prosecution of *CCA* offences under section 401 of the Act. The *FCA* will not prosecute a person for an offence under the *CCA* in respect of an act or omission where the *FCA* has already disciplined the person under section 66, 205, 206 or 206A of the Act in respect of that act or omission.