1966 No. 113

HIRE PURCHASE

The Hire-Purchase and Credit Sale Agreements (Control) (Amendment No. 4) Order 1966

Made - - - -	*4th February* 1966
Laid before Parliament	*7th February* 1966
Coming into Operation	*8th February* 1966

The Board of Trade in pursuance of the powers conferred upon them by sections 1 and 22(3) of the Emergency Laws (Re-enactments and Repeals) Act 1964(a) hereby order as follows :—

1. The Hire-Purchase and Credit Sale Agreements (Control) Order 1964(b), as amended (c), shall have effect, in relation to any hire-purchase or credit sale agreement entered into on or after 8th February 1966, subject to the following amendments :—

(*a*) for Part I of Schedule 1 there shall be substituted the Schedule hereto:

Provided that nothing in the Schedule hereto shall affect the calculation of the maximum period for the purpose of Article 7(ii) of the said Order in a case where the first agreement therein referred to was entered into before 8th February 1966 ;

(*b*) for the reference to 10 per cent. in paragraph 6(2) of Part I of Schedule 3 there shall be substituted a reference to 15 per cent. ; and

(*c*) for the reference to 36 months in paragraph 7 of Part I of Schedule 3 there shall be substituted a reference to 30 months.

2.—(1) The Hire-Purchase and Credit Sale Agreements (Control) (Amendment) Order 1965(d) and the Hire Purchase and Credit Sale Agreements (Control) (Amendment No. 2) Order 1965(e) are hereby revoked.

(2) This Order may be cited as the Hire-Purchase and Credit Sale Agreements (Control) (Amendment No. 4) Order 1966 and shall come into operation on 8th February 1966.

Douglas Jay,
President of the
Board of Trade.

4th February 1966.

(a) 1964 c. 60. (b) S.I. 1964/942 (1964 II, p. 2104).
(c) S.I. 1965/1214, 1228, 1471 (1965 II, pp. 3436, 3464, 4315).
(d) S.I. 1965/1214 (1965 II, p. 3436). (e) S.I. 1965/1228 (1965 II, p. 3464).

SCHEDULE

(Part I of Schedule 1 to S.I. 1964/942)

PART I

GOODS TO WHICH THIS ORDER APPLIES

Column 1 Description of Goods	Column 2 Minimum percentage of cash price Per cent.	Column 3 Maximum period for payment of balance Months
1. Radio receiving sets and television receiving sets (including portable sets and sets designed for use in road vehicles), whether or not assembled and whether or not complete, and parts thereof; television aerials, cathode ray tubes, loud speakers and television conversion units	25	24
2. Gramophones, radio-gramophones, record players and juke boxes, tape recorders and parts thereof	25	24
3. Space heating installations and appliances of a kind designed exclusively or mainly for domestic use, and parts thereof	25	24
4. Appliances and apparatus, whether mechanically operated or not, being appliances or apparatus of a kind designed exclusively or mainly for domestic use, and parts thereof, the following:—		
Dish washers	25	24
Drying cabinets and drying machines ..	25	24
Washing machines and washers excluding washing machines and washers which are designed for heating water by electricity or gas but which are not otherwise designed for operation by electricity or gas	25	24
Ironing machines and irons	25	24
Wringers and mangles	25	24
Pressure cookers	25	24
Floor polishers	25	24
Vacuum cleaners	25	24
Water softeners	25	24
Refrigerators having a storage capacity not exceeding 12 cubic feet	25	24
Machines for mixing, extracting and preparation of food and drink	25	24
Electric kettles and other cooking utensils incorporating heating elements, including electric hotplates	25	24
Dry shavers, electrically operated ..	25	24
Sewing machines	25	24
Knitting machines	25	24
Hair drying machines	25	24
Electric blankets	25	24
Electric generating plant	25	24

Column 1 Description of Goods	Column 2 Minimum percentage of cash price Per cent.	Column 3 Maximum period for payment of balance Months
5. Photographic cameras and photographic enlargers and lenses therefor, projectors and other photographic equipment not designed specifically for industrial, scientific or commercial use	25	24
6. Binoculars, monoculars and telescopes ..	25	24
7. Lawnmowers and garden rollers	25	24
8. Clocks and watches	25	24
9. Furniture (including shop and office furniture and fittings, lamp standards, lamp shades and garden furniture) other than furniture of a specialized type unsuitable for domestic use	15	30
9A. Floor coverings	25	24
10. Sink units and parts, baths, basins and bathroom fittings	25	24
11. Mattresses and overlays	15	30
12. Sectional sheds and garages and other sectional or prefabricated buildings	25	24
13. Trunks, bags and suitcases	25	24
14. Jewellery and imitation jewellery	25	24
15. Bicycles and tricycles not mechanically propelled	25	24
16. Caravans and trailers	25	24
17. Washing machines and washers which are designed for heating water by electricity or gas but which are not otherwise designed for operation by electricity or gas, including wash boilers and coppers	10	48
18. Cookers, including solid fuel cookers, designed exclusively or mainly for domestic use ..	10	48
19. Water heating appliances	10	48
20. (*a*) Mechanically propelled road vehicles constructed or adapted for the carriage of passengers or goods, and parts thereof (including chassis), mechanically propelled bicycles and tricycles (other than those described in head (*d*) of this item), and side-cars ; excluding:— (i) vehicles constructed to carry not less than twelve passengers, (ii) vehicles rated by the manufacturers to have a payload capacity of not less than 30 cwt. of goods, (iii) dumpers, and parts thereof (including chassis) ..	25	27

Column 1 Description of Goods	Column 2 Minimum percentage of cash price Per cent.	Column 3 Maximum period for payment of balance Months
(*b*) Auxiliary units whereof the cylinder capacity does not exceed 50 cubic centimetres, designed or adapted for the propulsion of bicycles and tricycles	25	27
(*c*) Auxiliary units whereof the cylinder capacity exceeds 50 cubic centimetres, designed or adapted for the propulsion of bicycles and tricycles	25	27
(*d*) Mechanically propelled bicycles and tricycles whereof the cylinder capacity of the engine does not exceed 50 cubic centimetres, being bicycles and tricycles equipped with pedals by means whereof they are capable of being propelled ..	25	27
21. Aircraft, including gliders	25	24
22. Ships and boats	25	24
23. Goods of any description not specified in any other item in this Part comprised in a hire-purchase or credit sale agreement with goods of a description so specified.	The lowest percentage set out in this column in relation to goods, described in any other item, comprised in the agreement.	The longest period set out in this column in relation to goods, described in any other item, comprised in the agreement.

EXPLANATORY NOTE

(This Note is not part of the Order.)

This Order amends the Hire-Purchase and Credit Sale Agreements (Control) Order 1964, as amended.

The principal changes are :—

1. the deposit required to be paid before entering into hire-purchase and credit sale agreements has been increased for all descriptions of goods other than those specified in items 17 to 19 inclusive and 20(*a*) and (*c*) of the Schedule : in those cases where the deposit is now 25 per cent. it was previously 15 per cent. and where it is now 15 per cent. it was previously 10 per cent. ;
2. the maximum period for the payment of the balance due under hire-purchase and credit sale agreements has been reduced for all descriptions of goods other than those specified in items 17 to 19 inclusive of the Schedule : in those cases where the period is now 24 or 27 months it was previously 30 months and where it is now 30 months it was previously 36 months.