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## **LICENCE TO LEND: CONSUMER CREDIT APPEALS TRIBUNAL STARTS OPERATING**

A newly created tribunal, set up to ensure credit businesses have a more independent route of appeal against decisions by the Office of Fair Trading (OFT), starts work today, administered by the Tribunals Service.

Businesses that offer goods or services on credit or lend money to consumers are required, under the Consumer Credit Act 1974, to be licensed by the OFT. Trading without a licence is a criminal offence and can result in a fine and/or imprisonment.

The Consumer Credit Appeals tribunal (CCAT), created by the 2006 Consumer Credit Act (which amends and updates the Consumer Credit Act 1974), replaces the existing system of appeals to the Department for Business, Enterprise and Regulatory Reform (BERR) Secretary of State.

Jeanne Spinks, Acting Chief Executive of the Tribunals Service, said:

“I am delighted to welcome a new tribunal to the Tribunals Service, joining the 28 already in place. Our staff will ensure that those who bring cases to the Consumer Credit Appeals tribunal will have them administered in a fair, efficient and professional manner.

“Bringing individual tribunals into a single integrated service is at the heart of the most radical change to the tribunal system in 50 years. We plan to continue work to transfer further tribunals to the Tribunals Service so that we are able to deliver an effective, unified service.”

The President of the CCAT Judge Peter Wulwik said:

“The Consumer Credit Appeals tribunal will provide an efficient way in which credit businesses can challenge decisions made by the Office of Fair Trading, such as to revoke or suspend a licence.

“An independent, effective and accessible tribunal is vital to ensure access to justice.”

Judge Wulwik will be supported by three legal members and nine non-legal members. The President and members have transferred from the existing Consumer Credit Appeals Panel ensuring expertise in this field will be retained.

Both the President and legal members have the ability to progress and hear cases alone, though the first cases are not expected to reach an oral hearing until the summer, once papers have been filed and responded to by each side.

It is anticipated that up to twenty appeals will be made to the tribunal each year, with oral hearings taking place in Tribunals Service buildings throughout the UK.

Appeals can be brought against final decisions made by the Office of Fair Trading from today onwards and application forms are available from [www.consumercreditappeals.tribunals.gov.uk](http://www.consumercreditappeals.tribunals.gov.uk), where judgments will be posted in due course.

Decisions of the tribunal can be appealed, on a point of law, to the Court of Appeal.

### **Notes to Editors**

1. The CCAT will be located within existing Tribunal Services premises in Bedford Square, London. More details about the CCAT can be found at [www.consumercreditappeals.tribunals.gov.uk](http://www.consumercreditappeals.tribunals.gov.uk)
2. The Tribunals Service is an executive agency of the Ministry of Justice, formed in April 2006 to provide independent administrative support to central government tribunals and organisations. Some 29 tribunals are now administered by the Service. These include employment tribunals, asylum and immigration tribunals,

finance and tax tribunals, social security and child support appeals and the Special Immigration Appeals Commission. For more details visit: [www.tribunals.gov.uk](http://www.tribunals.gov.uk)

3. The Lord Chancellor, the Right Honourable Jack Straw MP, appointed Judge Wulwik to be President of the CCAT for a period of one year, with effect from 6 April 2008. Judge Wulwik, aged 57 was called to the Bar (G) in 1972. He was appointed as an Assistant Recorder in 1995, a Lawyer Chairman of the Rent Assessment panel in 1999, a Recorder in 2000, and a Circuit Judge on the South Eastern Circuit in 2004. Judge Wulwik has also been a member of the panel of Chairmen who hear appeals to the Secretary of State under the Consumer Credit Act 1974 since 2003.
4. Further details about the ongoing recruitment campaigns are available from <http://www.judicialappointments.gov.uk/current/progress.htm>
5. For further details about the administration of the CCAT contact TS Senior Press Officer Paula Ogun on 020 7340 6510 or email [pressoffice@tribunals.gsi.gov.uk](mailto:pressoffice@tribunals.gsi.gov.uk)
6. For more details about the Consumer Credit Act 2006 please visit: <http://www.berr.gov.uk/consumers/consumer-finance/credit-act-2006/index.html>