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Credit licence

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If a business offers credit, lends money to consumers or allows customers time to pay for goods and services, it must be licensed with the Consumer Credit Licensing Bureau or the Office of Fair Trading under the Consumer Credit Act 1974.

Licensing types

The following types of businesses must be licensed with the [Office of Fair Trading](#)

Types of business requiring a licence

Type of business	Type of credit licence needed
Consumer credit	Category A
Consumer hire	Category B
Credit brokerage	Category C
Debt adjusting	Category D
Non commercial debt adjusting	Category D2
Debt counselling	Category E
Non-commercial debt counselling	Category E2
Debt collecting	Category F
Debt administration	Category G
Provision of credit information services	Category H1
Provision of credit information services - excluding credit repair	Category H
Provision of non-commercial credit information services	Category H3
Credit reference agency	Category I
Canvassing of trade premises	Category Z

The Office of Fair Trading holds a public record of all licensed traders and those who have applied for a licence. They can provide details to the public about licensed businesses, such as the types of activities they cover, their authorised trading names and main business activities.

Blackpool Trading Standards enforces the provisions of the Consumer Credit Act including dealing with businesses that offer credit without a licence.



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