

## THE HOME CREDIT MARKET INVESTIGATION ORDER 2007

### Notice of Making of Order

1. On 29 June 2007, in accordance with paragraph 2 of Schedule 10 to the Enterprise Act 2002 (the Act), following its report *Home Credit Market Investigation* (the report) published on 30 November 2006, the Competition Commission (the CC) published a Notice of the Intention to Make an Order and the draft Order on the CC website, and invited written representations from any interested person or persons by 30 July 2007.
2. The CC has considered all the representations it has received. In the light of those representations the CC has made some modifications to the draft Order. The CC does not consider the modifications to be material in any respect and has decided, in accordance with paragraph 5 of Schedule 10 to the Act, that the Order, as modified, does not require any further consultation.
3. The CC now gives notice of the making of the attached Order. The Order is made in accordance with section 138 and in exercise of the powers conferred by section 161, 164(2) of, and paragraphs 2, 8, 15, 18, 19, 21 and 22 of Schedule 8 to, the Act. It is made for the purpose of remedying, mitigating or preventing the adverse effect on competition and for the purpose of remedying, mitigating, or preventing any detrimental effects on customers so far as they have resulted from, or may be expected to result from, the adverse effect on competition specified in the report.
4. The Order will come into force on 4 October 2007.



Peter Freeman  
*Group Chairman,*  
Competition Commission,  
13 September 2007