

## CUMULATIVE INDEX

### CASES REPORTED

	Part	Page
<i>Axton and Axton v GE Money Mortgages Ltd and anr</i>	3	117
<i>Cox v Woodlands Manor Care Home</i>	2	53
<i>Hargreaves &amp; ors v Powys County Council Trading Standards Department &amp; anor</i>	3	138
<i>Letherbarrow v Warwickshire County Council</i>	6	273
<i>Littlewood &amp; anor. v Powys County Council</i>	6	281
<i>McWilliam and McWilliam v Norton Finance (UK) Limited</i>	2	60
<i>Nemzeti Fogyasztóvédelmi Hatóság v UPC Magyarország Kft</i>	2	100
<i>NRAM Plc v McAdam and Hartley</i>	4	169
<i>ParkingEye Limited v Barry Beavis</i>	2	82
<i>RTA (Business Consultants Ltd) v Bracewell</i>	5	221
<i>Salt v Stratstone Ltd t/a Stratstone Cadillac Newcastle</i>	4	206
<i>Scotland and Reast v British Credit Trust Limited</i>	1	25
<i>Secretary of State for Business, Innovation and Skills v PLT Anti-Marketing Limited</i>	1	8
<i>Swift Advances plc v Okokenu</i>	6	302
<i>R. v Dryzner and Play Media Distribution Limited</i>	1	1
<i>Wood v Capital Bridging Finance Limited</i>	3	155
<i>Woolsey v Payne and Payne</i>	5	251

## SUBJECT MATTER INDEX

### Consumer credit

Consumer credit – misrepresentations regarding PPI – unfair relationships – acting as a creditor’s agent – ‘antecedent negotiations’ – ‘linked transactions’ – sections 12(b), 56, 75, and 140A of the Consumer Credit Act 1974 – ICOB Rules 2005

*Scotland and Reast v British Credit Trust Limited*

Consumer credit – payment protection insurance – commissions – fiduciary duties – ‘information only’ sales – secret commissions – contracts of agency – admissions

*McWilliam and McWilliam v Norton Finance (UK) Limited* [2015] CTLC 60

Consumer credit – unfair relationships – Consumer Credit Act 1974, sections 140A-C – PPI mis-selling – brokers as agents – related agreements – linked transactions – summary judgment – commissions

*Axton and Axton v GE Money Mortgages Ltd and anr* [2015] CTLC 117

Consumer credit – Consumer Credit Act 1974, section 16B – regulated agreements – business exemptions – declarations of purpose – burden of proof – equitable mortgages – contractual estoppel

*Wood v Capital Bridging Finance Limited* [2015] CTLC 155

Consumer credit – ‘contracting in’ to regulation – agreeing to treat an agreement ‘as if’ regulated – Consumer Credit Act 1974 – estoppel by representation – contractual warranties – misrepresentation

*NRAM Plc v McAdam and Hartley* [2015] CTLC 169

Consumer credit – business purposes exemption - regulated activities - non-commercial agreements - bankruptcy - bankruptcy annulment - statutory demands - setting aside

*Woolsey v Payne and Payne* [2015] CTLC 251

Consumer credit – unfair relationships – lending to elderly consumers – Consumer Credit Act 1974, section 140A – loan sustainability – relevance of OFT guidance

*Swift Advances plc v Okokenu* [2015] CTLC 302

### Contract

Contract – breach of statutory provision – illegality – enforceability – registration requirements – estate agency work – meaning of ‘consumer’

*RTA (Business Consultants Ltd) v Bracewell* [2015] CTLC 221

### Costs

Costs – Cancellation of Contracts Made in a Consumer’s Home or Place of Work Etc Regulations 2008, regulation 7 – conditional fee agreements – contracts concluded at home – intention to create legal relations

*Cox v Woodlands Manor Care Home* [2015] CTLC 53

### **Disciplinary procedures**

Estate agents – statutory construction – Estate Agents Act 1979 – oral representations – hearings before adjudicators – disciplinary procedure

*Littlewood & anor. v Powys County Council* [2015] CTLC 281

### **Enforcement powers**

Warrants – Consumer Protection from Unfair Trading Regulations 2008, reg 21 – powers of search and seizure – recording the execution of a warrant – computers as ‘documents’ – cosmetics – Trading Standards Officers’ powers – failure to comply with PACE

*Hargreaves & ors v Powys County Council Trading Standards Department & anor* [2015] CTLC 138

### **Misrepresentation**

Misrepresentation – rescission – damages – restitutio in integrum impossible – lapse of time – motor vehicles – Misrepresentation Act 1967

*Salt v Stratstone Ltd t/a Stratstone Cadillac Newcastle* [2015] CTLC 206

### **Penalty clauses**

Parking – breach of contract – parking fines – penalty – deterrence – enforcement – extravagant and unconscionable – unfair contract terms – good faith

*ParkingEye Limited v Barry Beavis* [2015] CTLC 82

### **Time limits**

Time limits – certificates of discovery – identity of ‘the prosecutor’ – date of knowledge – Animal Welfare Act 2006 – certificates issued after challenge

*Letherbarrow v Warwickshire County Council* [2015] CTLC 273

### **Unfair commercial practices**

Consumer Protection from Unfair Trading Regulations 2008 – misleading omissions – material information – disclosure of profits

*Secretary of State for Business, Innovation and Skills v PLT Anti-Marketing Limited* [2015] CTLC 8

Unfair commercial practices – Directive 2005/29/EC – provision of erroneous information to a consumer – whether a single incident can constitute a ‘practice’ – professional diligence

*Nemzeti Fogyasztóvédelmi Hatóság v UPC Magyarország Kft* [2015] CTLC 100

### **Video classification**

Video classification certificates – DVDs imported from within the EU – section 9 of the Video Recordings Act 1984 – articles 34 and 36 of the Treaty on the Functioning of the European Union – article 10 of the European Convention on Human Rights

*R. v Dryzner and Play Media Distribution Limited* [2015] CTLC 1