

*Note on Consumer Credit Act 1974 s 18*

*See also the following, which also relate to the Consumer Credit Act 1974 s 18, 1999.004, 1999.029, and 2006.001.NFB.*

III

**Letter by Professor Paul Dobson in *New Law Journal* (1999)**

Dear Madam,

The article by Iain MacDonald QC 'What's the *Story* with multiple agreements?' (149 NLJ (1999) 962) made interesting reading, dealing as it did with the unusual circumstances of a recent Court of Appeal decision on multiple agreements under the Consumer Credit Act 1974. Mr MacDonald referred to an article on this topic by Francis Bennion [1999] C.I.C.C 1 which was published last February in *Consumer Credit Control*, a loose leaf reference work. This work was originally written by Francis Bennion, the draftsman of the 1974 Act, and first published in 1976. Since 1987 it has been edited by me. During the 23 years since it was first published it has been updated by releases issued twice a year.

Francis Bennion's article addresses a number of the issues discussed in *Story*. It is possible that if in *Story* the court had considered the arguments advanced in that article, the court would not have found them persuasive. It is a shame, however, that in a judgment delivered in May, the court was, it seems, left unaware of the existence of these arguments put forward in an article published in February and for many years set out, albeit less fully, in the text of our loose leaf work.

One wonders why these authorities were not, if (as it appears) they were not, drawn to the attention of the court. It is strange that *Consumer Credit Control*, together with the Consumer Credit Law Reports included in that work, is apparently, after 23 years, still not known to some practitioners in the consumer credit field. Perhaps this letter will alert them.

[149 NLJ (1999) 1068.]