



Queensland

# Consumer Credit (Charge Card) Amendment Regulation (No. 1) 2005

Subordinate Legislation 2005 No. 258

made under the

*Consumer Credit (Queensland) Act 1994*

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**1 Short title**

This regulation may be cited as the *Consumer Credit (Charge Card) Amendment Regulation (No. 1) 2005*.

**2 Regulation amended**

This regulation amends the *Consumer Credit Regulation 1995*.

**3 Insertion of new s 6J**

After section 6I—

*insert—*

**‘6J Charge card contracts—exemption of certain contracts from Code**

‘(1) The Code does not apply to the provision of credit under a charge card contract made available by 1 of the following credit providers—

- American Express Australia Limited ACN 108 952 085
- American Express International Inc. ARBN 000 618 208
- Diners Club Pty Limited ACN 004 343 051
- Motorcharge Ltd ACN 008 962 132.

*Examples—*

- american express platinum card
- diners club personal card
- motorcharge card

‘(2) In subsection (1)—

***charge card contract*** means a credit contract under which—

- (a) credit is ordinarily obtained by the use of a card; and
- (b) multiple advances of credit are contemplated; and
- (c) the provision of an advance of credit is limited to a total period of not more than 62 days; and

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- (d) monthly or other periodic statements of account are provided to the debtor; and
  - (e) liquidated damages or charges for late payment are payable by the debtor if the debtor does not repay an advance of credit mentioned in a monthly or other periodic statement of account within a stated period.’
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ENDNOTES

- 1 Made by the Governor in Council on 20 October 2005.
- 2 Notified in the gazette on 21 October 2005.
- 3 Laid before the Legislative Assembly on . . .
- 4 The administering agency is the Office of Fair Trading.