

2014: FCA takes over regulation of consumer credit

July 2017:

Our review of the payday cap finds it works well for consumers



May 2018:

We make proposals to tackle problems in overdrafts, home-collected credit, catalogue credit and store cards



December 2018:

We finalise competition remedies for the overdraft market



June 2019:

We publish final rules on overdraft pricing and buy-now-pay-later offers



November 2019:

New rules for buy-now-pay-later apply



April 2020:

New rules for overdraft pricing apply



January 2015:

Cap on payday loans introduced
Rules on upfront fees for credit broking introduced



February 2018:

We introduce measures as part of our Credit Card Market Study



November 2018:

We make proposals to tackle harm from rent-to-own

We publish our approach to alternatives to high-cost credit



April 2019:

Implementation of RTO price cap begins



July 2019:

Publication on alternatives to high-cost credit



December 2019:

New rules for overdraft competition and repeat overdraft use apply