

Contents

<i>Preface</i>	vi
<i>Acknowledgements</i>	viii
1 Introduction	1
2 Development of transatlantic consumer credit, regulation and policy	8
3 Policy and themes in managing the consumer credit relationship	38
4 The regulatory and supervisory frameworks for consumer credit	79
5 Persona, vulnerability and responsibility in the consumer credit relationship	122
6 Protection in creation of the consumer credit relationship	155
7 Rescuing the credit consumer: remedies and questions of fairness	189
8 Conclusion	220
<i>Index</i>	227