



## COUNCIL – 28TH JANUARY 2014

**SUBJECT: NOTICE OF MOTION – PAYDAY LOANS**

**REPORT BY: ACTING DIRECTOR OF CORPORATE SERVICES AND SECTION 151 OFFICER**

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- 1.1 The attached report, which detailed a Notice of Motion received from Councillors C.P. Mann, L. Ackerman, R. Gough, L. Binding, J. Roberts, M. Sargent, J.A. Pritchard, J. Fussell, L. Whittle and A. Angel in relation to pay day loans, was presented to the Policy and Resources Scrutiny Committee on 21st January 2014.
  - 1.2 Members considered the following Notice of Motion:-
    - a) To block access to payday loan company advertising from all its computers that are public and non-public facing including office computers and community facilities such as libraries and community centres.
    - b) That this Council lobbies the Welsh Government to legislate for all local authorities to ban access to payday loans and also to call for a cap on chargeable loan rates.
    - c) That pressure be brought on the banking industry to offer affordable short-term loans as an alternative to payday loans. Council would also encourage all residents, who are not already members, to join a Credit Union so that they can benefit from services offered, including affordable loans.
  - 1.3 Following detailed discussion, the Scrutiny Committee requested that Councillor Mann amend the wording in the Notice of Motion as follows:-
    - a) To replace the word '**advertising**' with the word '**websites**'
    - b) To include the words '**and UK Government**' following '**Welsh Government**'
  - 1.4 It was also requested that the Acting Director of Corporate Services and Section 151 Officer seek advice on the legality with regards to the second sentence in paragraph (c).
  - 1.5 Councillor Mann agreed that subject to the guidance that will be received from the Acting Director of Corporate Services and Section 151 Officer, he would amend his Notice of Motion accordingly.
  - 1.6 Subject to guidance that will be received from the Acting Director of Corporate Services and Section 151 Officer, the Policy and Resources Scrutiny Committee unanimously endorsed the amended Notice of Motion.
  - 1.7 Council are now asked to consider the Notice of Motion.

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Appendices:

Appendix 1 Report presented to Policy and Resources Committee on 21st January 2014