

What penalties might you face?

- 6.5 If you are convicted of committing a criminal offence under the CPRs or BPRs the penalties are:
- on summary conviction in the Magistrates Court (Sheriff or Justice of the Peace Court in Scotland), a fine not exceeding the statutory maximum – currently £5,000
 - on conviction on indictment in the Crown Court (Sheriff Court in Scotland), an unlimited fine or imprisonment for up to two years, or both.
- 6.6 If a civil court orders you to prevent or stop breaches, and you breach that order, you could be liable to up to two years imprisonment and/or an unlimited fine.
- 6.7 Your business itself, a person in charge, an employee or an associate of the business may be the subject of the conviction, fine or civil court order.
- 6.8 There may be additional consequences. If you have breached the CPRs or BPRs it may mean that you are deemed unfit to engage in:
- estate agency work. Under the Estate Agents Act 1979, a designated body (currently the OFT) can issue a prohibition order banning you from undertaking estate agency work, and/or
 - credit-related business. Under the Consumer Credit Act 1974, a designated body (currently the OFT) can refuse to issue you with a credit licence or revoke, vary or suspend your existing one, and/or
 - mortgage brokerage. Under the Financial Services and Markets Act 2000, a designated body (currently the Financial Services Authority) can cancel or vary an authorised person's permission to broker mortgages.