

the specific provision in Section 3 of the Credit Card Act governing effective dates overrides the general provision in TILA Section 105(d).

IV. Applicability of Provisions

While several provisions under the Credit Card Act apply to all open-end credit, others apply only to certain types of open-end credit, such as credit card accounts under open-end consumer credit plans. As a result, the Board understands that some additional clarification may be helpful as to which provisions of the Credit Card Act as implemented in Regulation Z are applicable to which types of open-end credit products. In order to clarify the scope of the revisions to Regulation Z, the Board is providing the below table, which summarizes the applicability of each of the major revisions to Regulation Z.⁶

Provision	Applicability
§ 226.5(a)(2)(iii)	All open-end (not home-secured) consumer credit plans
§ 226.5(b)(2)(ii)(A)	Credit card accounts under an open-end (not home-secured) consumer credit plan
§ 226.5(b)(2)(ii)(B)	All open-end consumer credit plans
§ 226.7(b)(11)	Credit card accounts under an open-end (not home-secured) consumer credit plan
§ 226.7(b)(12)	Credit card accounts under an open-end (not home-secured) consumer credit plan
§ 226.7(b)(14)	All open-end (not home-secured) consumer credit plans
§ 226.9(c)(2)	All open-end (not home-secured) consumer credit plans
§ 226.9(e)	Credit or charge card accounts subject to § 226.5a
§ 226.9(g)	All open-end (not home-secured) consumer credit plans

⁶ This table summarizes the applicability only of those new paragraphs or provisions added to Regulation Z in order to implement the Credit Card Act, as well as the applicability of proposed provisions addressing deferred interest or similar offers. The Board notes that it has not changed the applicability of provisions of Regulation Z amended by the January 2009 Regulation Z Rule or May 2009 Regulation Z Proposed Clarifications.

Provision	Applicability
§ 226.9(h)	Credit card accounts under an open-end (not home-secured) consumer credit plan
§ 226.10(b)(2)(ii)	All open-end consumer credit plans
§ 226.10(b)(3)	Credit card accounts under an open-end (not home-secured) consumer credit plan
§ 226.10(d)	All open-end consumer credit plans
§ 226.10(e)	Credit card accounts under an open-end (not home-secured) consumer credit plan
§ 226.10(f)	Credit card accounts under an open-end (not home-secured) consumer credit plan
§ 226.11(c)	Credit card accounts under an open-end (not home-secured) consumer credit plan
§ 226.16(f)	All open-end consumer credit plans
§ 226.16(h)	All open-end (not home-secured) consumer credit plans
§ 226.51	Credit card accounts under an open-end (not home-secured) consumer credit plan
§ 226.52	Credit card accounts under an open-end (not home-secured) consumer credit plan
§ 226.53	Credit card accounts under an open-end (not home-secured) consumer credit plan
§ 226.54	Credit card accounts under an open-end (not home-secured) consumer credit plan
§ 226.55	Credit card accounts under an open-end (not home-secured) consumer credit plan
§ 226.56	Credit card accounts under an open-end (not home-secured) consumer credit plan
§ 226.57	Credit card accounts under an open-end (not home-secured) consumer credit plan, except that § 226.57(c) applies to all open-end consumer credit plans
§ 226.58	Credit card accounts under an open-end (not home-secured) consumer credit plan

V. Section-by-Section Analysis

Section 226.2 Definitions and Rules of Construction

2(a) Definitions

2(a)(15) Credit Card

In the January 2009 Regulation Z Rule, the Board revised § 226.2(a)(15) to read as follows: “Credit card means any card, plate, or other single credit device that may be