

HOUSE BILL 676

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4lr1179

By: **Delegates Glass, Myers, Norman, Parrott, and Serafini**

Introduced and read first time: January 31, 2014

Assigned to: Economic Matters

A BILL ENTITLED

AN ACT concerning

Consumer Protection – Required Disclosure of Social Security Number – Prohibition

FOR the purpose of prohibiting a person from requiring a consumer to disclose the consumer's Social Security number to the person as a condition for the purchase or lease of consumer goods or consumer services; providing that this Act does not prohibit a person from requesting or requiring a consumer to disclose the consumer's Social Security number to apply for or obtain an extension of consumer credit; making a violation of this Act an unfair or deceptive trade practice under the Maryland Consumer Protection Act and subject to certain enforcement and penalty provisions; defining certain terms; and generally relating to Social Security numbers and consumer protection.

BY adding to

Article – Commercial Law

Section 14–3403

Annotated Code of Maryland

(2013 Replacement Volume)

SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND, That the Laws of Maryland read as follows:

Article – Commercial Law

14–3403.

(A) (1) IN THIS SECTION THE FOLLOWING WORDS HAVE THE MEANINGS INDICATED.

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



(2) “CONSUMER” MEANS AN ACTUAL OR PROSPECTIVE PURCHASER, LESSEE, OR RECIPIENT OF CONSUMER GOODS, CONSUMER SERVICES, OR CONSUMER CREDIT.

(3) “CONSUMER CREDIT”, “CONSUMER GOODS”, AND “CONSUMER SERVICES” MEAN, RESPECTIVELY, CREDIT, DEBTS, OR OBLIGATIONS, GOODS, AND SERVICES THAT ARE PRIMARILY FOR PERSONAL, HOUSEHOLD, FAMILY, OR AGRICULTURAL PURPOSES.

(B) A PERSON MAY NOT REQUIRE A CONSUMER TO DISCLOSE THE CONSUMER’S SOCIAL SECURITY NUMBER TO THE PERSON AS A CONDITION FOR THE PURCHASE OR LEASE OF CONSUMER GOODS OR CONSUMER SERVICES.

(C) THIS SECTION DOES NOT PROHIBIT A PERSON FROM REQUESTING OR REQUIRING A CONSUMER TO DISCLOSE THE CONSUMER’S SOCIAL SECURITY NUMBER TO APPLY FOR OR OBTAIN AN EXTENSION OF CONSUMER CREDIT.

(D) A VIOLATION OF THIS SECTION IS:

(1) AN UNFAIR OR DECEPTIVE TRADE PRACTICE WITHIN THE MEANING OF TITLE 13 OF THIS ARTICLE; AND

(2) SUBJECT TO THE ENFORCEMENT AND PENALTY PROVISIONS CONTAINED IN TITLE 13 OF THIS ARTICLE.

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect October 1, 2014.