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§14–1202.

(a) Subject to subsection (b) of this section and § 14-1205 of this subtitle, a consumer reporting agency may furnish a consumer report under the following circumstances and no other:

(1) In response to the order of a court having jurisdiction to issue the order;

(2) In accordance with the written instructions of the consumer to whom it relates; or

(3) To a person which the agency has reason to believe:

(i) Intends to use the information in connection with a credit transaction involving the consumer on whom the information is to be furnished and involving the extension of credit to, or review or collection of an account of, the consumer;

(ii) Intends to use the information for employment purposes;

(iii) Intends to use the information in connection with the underwriting of insurance involving the consumer;

(iv) Intends to use the information in connection with a determination of the consumer's eligibility for a license or other benefit granted by a governmental instrumentality required by law to consider an applicant's financial responsibility or status; or

(v) Otherwise has a legitimate business need for the information in connection with a business transaction involving the consumer.

(b) If the consumer reporting agency receives written notice from the consumer restricting the sale or other transfer of information in the consumer's file, the consumer reporting agency may not sell, offer to sell, or furnish information in the consumer's file to:

(1) A mail-service organization;

(2) A marketing firm; or

(3) Any other similar organization that obtains information about a consumer for marketing purposes.

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