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§14–1207.

(a) A consumer reporting agency shall make the disclosures required under § 14-1206(a) of this subtitle during normal business hours and on reasonable notice.

(b) The disclosures required under § 14-1206(a) of this subtitle shall be made to the consumer:

(1) In person if he appears in person and furnishes proper identification;

(2) By telephone if he has made a written request, with proper identification, for telephone disclosure and the toll charge, if any, for the telephone call is prepaid by or charged directly to the consumer; or

(3) In writing if the consumer makes a written request and furnishes proper identification.

(c) Any consumer reporting agency shall provide trained personnel to explain to the consumer any information furnished to him pursuant to § 14-1206 of this subtitle.

(d) The consumer shall be permitted to be accompanied by one other person of his choosing, who shall furnish reasonable identification. A consumer reporting agency may require the consumer to furnish a written statement granting permission to the consumer reporting agency to discuss the consumer's file in the person's presence.

(e) Except as provided in § 14-1213 of this subtitle, no consumer may bring any action or proceeding in the nature of defamation, invasion of privacy, or negligence with respect to the reporting of information against any consumer reporting agency, any user of information, based on information disclosed pursuant to this section or § 14-1206 or § 14-1212 of this subtitle, except as to false information furnished with malice or willful intent to injure the consumer. Except as provided in § 14-1213 of this subtitle, no consumer may bring any action or proceeding against a person who furnishes information to a consumer reporting agency in the nature of defamation, invasion of privacy, or negligence for unintentional error.

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