

Article - Commercial Law

[Previous][Next]

§14–1209.

(a) Notwithstanding the provisions of subsection (b) of this section, a consumer reporting agency may not impose a fee for:

(1) A consumer report provided under § 14-1206(a) of this subtitle one time during a 12-month period;

(2) A consumer report or disclosure provided under §§ 14-1206(a) and 14-1208(e) of this subtitle if the consumer makes a request for the report within 30 days after receipt by the consumer of a notification under § 14-1212 of this subtitle or notification from a debt collection agency affiliated with a consumer reporting agency stating that the consumer's credit rating may be or has been adversely affected; or

(3) A disclosure made under § 14-1208(e) of this subtitle to a person designated by the consumer of the deletion from the consumer report of information that is found to be inaccurate or can no longer be verified.

(b) (1) A consumer reporting agency may charge a consumer a reasonable fee:

(i) For a second or subsequent report made during a 12-month period under § 14-1206(a) of this subtitle, not exceeding \$5; and

(ii) For furnishing information under § 14-1208(e) of this subtitle, not exceeding the fee that the consumer reporting agency would impose on each designated recipient for a consumer report.

(2) The consumer reporting agency shall indicate the amount of the fee to the consumer before providing the report or furnishing the information.

[Previous][Next]