

Article - Commercial Law

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§14–1212.2.

- (a) (1) In this section the following words have the meanings indicated.
- (2) “Protected consumer” means an individual who is:
- (i) Under the age of 16 years at the time a request for the placement of a security freeze is made; or
 - (ii) An incapacitated person or a protected person for whom a guardian or conservator has been appointed in accordance with Title 13 of the Estates and Trusts Article.
- (3) “Record” means a compilation of information that:
- (i) Identifies a protected consumer;
 - (ii) Is created by a consumer reporting agency solely for the purpose of complying with this section; and
 - (iii) May not be created or used to consider the protected consumer’s credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living for any purpose listed in § 14–1201(d)(1) of this subtitle.
- (4) “Representative” means a person who provides to a consumer reporting agency sufficient proof of authority to act on behalf of a protected consumer.
- (5) “Security freeze” means:
- (i) If a consumer reporting agency does not have a file pertaining to a protected consumer, a restriction that:
 - 1. Is placed on the protected consumer’s record in accordance with this section; and
 - 2. Prohibits the consumer reporting agency from releasing the protected consumer’s record except as provided in this section; or
 - (ii) If a consumer reporting agency has a file pertaining to the protected consumer, a restriction that:
 - 1. Is placed on the protected consumer’s consumer report in accordance with this section; and

2. Prohibits the consumer reporting agency from releasing the protected consumer's consumer report or any information derived from the protected consumer's consumer report except as provided in this section.

(6) (i) "Sufficient proof of authority" means documentation that shows a representative has authority to act on behalf of a protected consumer.

(ii) "Sufficient proof of authority" includes:

1. An order issued by a court of law;
2. A lawfully executed and valid power of attorney; and
3. A written, notarized statement signed by a representative that expressly describes the authority of the representative to act on behalf of a protected consumer.

(7) (i) "Sufficient proof of identification" means information or documentation that identifies a protected consumer or a representative of a protected consumer.

(ii) "Sufficient proof of identification" includes:

1. A Social Security number or a copy of a Social Security card issued by the Social Security Administration;
2. A certified or official copy of a birth certificate issued by the entity authorized to issue the birth certificate;
3. A copy of a driver's license, an identification card issued by the Motor Vehicle Administration, or any other government-issued identification; or
4. A copy of a bill, including a bill for telephone, sewer, septic tank, water, electric, oil, or natural gas services, that shows a name and home address.

(b) This section does not apply to the use of a protected consumer's consumer report or record by:

(1) A person administering a credit file monitoring subscription service to which:

- (i) The protected consumer has subscribed; or
- (ii) The representative of the protected consumer has subscribed on behalf of the protected consumer;

(2) A person providing the protected consumer or the protected consumer's representative with a copy of the protected consumer's consumer report on request of the protected consumer or the protected consumer's representative; or

(3) An entity listed in § 14–1212.1(b)(2)(i) or (ii) or (c)(5) of this subtitle.

(c) (1) A consumer reporting agency shall place a security freeze for a protected consumer if:

(i) The consumer reporting agency receives a request from the protected consumer's representative for the placement of the security freeze under this section; and

(ii) The protected consumer's representative:

1. Submits the request to the consumer reporting agency at the address or other point of contact and in the manner specified by the consumer reporting agency;

2. Provides to the consumer reporting agency sufficient proof of identification of the protected consumer and the representative;

3. Provides to the consumer reporting agency sufficient proof of authority to act on behalf of the protected consumer; and

4. Pays to the consumer reporting agency a fee as provided in subsection (i) of this section.

(2) If a consumer reporting agency does not have a file pertaining to a protected consumer when the consumer reporting agency receives a request under paragraph (1) of this subsection, the consumer reporting agency shall create a record for the protected consumer.

(d) Within 30 days after receiving a request that meets the requirements of subsection (c)(1) of this section, a consumer reporting agency shall place a security freeze for the protected consumer.

(e) Unless a security freeze for a protected consumer is removed in accordance with subsection (g) or (j) of this section, a consumer reporting agency may not release the protected consumer's consumer report, any information derived from the protected consumer's consumer report, or any record created for the protected consumer.

(f) A security freeze for a protected consumer placed under subsection (d) of this section shall remain in effect until:

(1) The protected consumer or the protected consumer's representative requests the consumer reporting agency to remove the security freeze in accordance with subsection (g) of this section; or

(2) The security freeze is removed in accordance with subsection (j) of this section.

(g) If a protected consumer or a protected consumer's representative wishes to remove a security freeze for the protected consumer, the protected consumer or the protected consumer's representative shall:

(1) Submit a request for the removal of the security freeze to the consumer reporting agency at the address or other point of contact and in the manner specified by the consumer reporting agency;

(2) Provide to the consumer reporting agency:

(i) In the case of a request by the protected consumer:

1. Proof that the sufficient proof of authority for the protected consumer's representative to act on behalf of the protected consumer is no longer valid; and

2. Sufficient proof of identification of the protected consumer;

or

(ii) In the case of a request by the representative of a protected consumer:

1. Sufficient proof of identification of the protected consumer and the representative; and

2. Sufficient proof of authority to act on behalf of the protected consumer; and

(3) Pay to the consumer reporting agency a fee as provided in subsection (i) of this section.

(h) Within 30 days after receiving a request that meets the requirements of subsection (g) of this section, the consumer reporting agency shall remove the security freeze for the protected consumer.

(i) (1) Except as provided in paragraph (2) of this subsection, a consumer reporting agency may not charge a fee for any service performed under this section.

(2) A consumer reporting agency may charge a reasonable fee, not exceeding \$5, for each placement or removal of a security freeze for a protected consumer.

(3) Notwithstanding paragraph (2) of this subsection, a consumer reporting agency may not charge any fee under this section if:

(i) The protected consumer's representative:

1. Has obtained a report of alleged identity fraud against the

protected consumer under § 8–304 of the Criminal Law Article or an identity theft passport under § 8–305 of the Criminal Law Article; and

2. Provides a copy of the report or passport to the consumer reporting agency; or

(ii) 1. A request for the placement or removal of a security freeze is for a protected consumer who is under the age of 16 years at the time of the request; and

2. The consumer reporting agency has a consumer report pertaining to the protected consumer.

(j) A consumer reporting agency may remove a security freeze for a protected consumer or delete a record of a protected consumer if the security freeze was placed or the record was created based on a material misrepresentation of fact by the protected consumer or the protected consumer’s representative.

(k) Notwithstanding any other provision of law, the exclusive remedy for a violation of this section shall be a complaint filed with the Commissioner under § 14–1217 of this subtitle.

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