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§14–1212.

(a) Whenever credit or insurance for personal, family, or household purposes, or employment involving a consumer is denied or the charge for credit or insurance is increased either wholly or partly because of information contained in a consumer report from a consumer reporting agency, the user of the consumer report shall so advise the consumer against whom the adverse action has been taken and supply the name and address of the consumer reporting agency making the report.

(b) Whenever credit for personal, family, or household purposes involving a consumer is denied or the charge for credit is increased either wholly or partly because of information obtained from a person other than a consumer reporting agency bearing upon the consumer's creditworthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living, the user of the information shall, within a reasonable period of time not to exceed 30 days, upon the consumer's written request for the reasons for the adverse action received within 60 days after learning of the adverse action disclose the nature of the information to the consumer. The user of the information shall clearly and accurately disclose to the consumer his right to make the written request at the time the adverse action is communicated to the consumer.

(c) A person may not be held liable for any violation of this section if he shows by a preponderance of the evidence that at the time of the alleged violation he maintained reasonable procedures to assure compliance with the provisions of subsections (a) and (b) of this section.

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