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§14–1305.

(a) Except as provided in subsection (c) of this section, if a credit card or card of identification for credit is issued to a person without his prior request or application, the card is not considered accepted until he signifies acceptance in writing or uses it to obtain credit.

(b) Until an unrequested card is accepted, the issuer of the card:

(1) Assumes the risk of its loss, theft, or unauthorized use; and

(2) Is barred from any recovery against the person to whom the card is issued for any damages occasioned by that loss, theft, or unauthorized use.

(c) This section does not apply if the card is issued for the purpose of renewal or replacement of an existing card originally applied for or accepted by the cardholder.

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