

# HOUSE BILL 416

I3

5lr2347

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By: **Delegates Glass and Metzgar**

Introduced and read first time: February 9, 2015

Assigned to: Economic Matters

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## A BILL ENTITLED

1 AN ACT concerning

2 **Consumer Protection – Required Disclosure of Social Security Number –**  
3 **Prohibition**

4 FOR the purpose of prohibiting a person from requiring a consumer to disclose the  
5 consumer's Social Security number to the person as a condition for the purchase or  
6 lease of consumer goods or consumer services; providing that this Act does not  
7 prohibit a person from requesting or requiring a consumer to disclose the consumer's  
8 Social Security number to apply for or obtain an extension of consumer credit;  
9 making a violation of this Act an unfair or deceptive trade practice under the  
10 Maryland Consumer Protection Act and subject to certain enforcement and penalty  
11 provisions; defining certain terms; and generally relating to Social Security numbers  
12 and consumer protection.

13 BY adding to  
14 Article – Commercial Law  
15 Section 14–3403  
16 Annotated Code of Maryland  
17 (2013 Replacement Volume and 2014 Supplement)

18 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND,  
19 That the Laws of Maryland read as follows:

20 **Article – Commercial Law**

21 **14–3403.**

22 **(A) (1) IN THIS SECTION THE FOLLOWING WORDS HAVE THE MEANINGS**  
23 **INDICATED.**

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EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1           **(2) “CONSUMER” MEANS AN ACTUAL OR A PROSPECTIVE**  
2 **PURCHASER, LESSEE, OR RECIPIENT OF CONSUMER GOODS, CONSUMER SERVICES,**  
3 **OR CONSUMER CREDIT.**

4           **(3) “CONSUMER CREDIT”, “CONSUMER GOODS”, AND “CONSUMER**  
5 **SERVICES” MEAN, RESPECTIVELY, CREDIT, DEBTS, OR OBLIGATIONS, GOODS, AND**  
6 **SERVICES THAT ARE PRIMARILY FOR PERSONAL, HOUSEHOLD, FAMILY, OR**  
7 **AGRICULTURAL PURPOSES.**

8           **(B) A PERSON MAY NOT REQUIRE A CONSUMER TO DISCLOSE THE**  
9 **CONSUMER’S SOCIAL SECURITY NUMBER TO THE PERSON AS A CONDITION FOR THE**  
10 **PURCHASE OR LEASE OF CONSUMER GOODS OR CONSUMER SERVICES.**

11           **(C) THIS SECTION DOES NOT PROHIBIT A PERSON FROM REQUESTING OR**  
12 **REQUIRING A CONSUMER TO DISCLOSE THE CONSUMER’S SOCIAL SECURITY**  
13 **NUMBER TO APPLY FOR OR OBTAIN AN EXTENSION OF CONSUMER CREDIT.**

14           **(D) A VIOLATION OF THIS SECTION IS:**

15                   **(1) AN UNFAIR OR DECEPTIVE TRADE PRACTICE WITHIN THE**  
16 **MEANING OF TITLE 13 OF THIS ARTICLE; AND**

17                   **(2) SUBJECT TO THE ENFORCEMENT AND PENALTY PROVISIONS**  
18 **CONTAINED IN TITLE 13 OF THIS ARTICLE.**

19           SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect  
20 October 1, 2015.