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**By: Senator Lawlah**

Introduced and read first time: January 24, 1996

Assigned to: Finance

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A BILL ENTITLED

1 AN ACT concerning

2 **Commercial Law - Payment by Check - Request for Credit Card Prohibited**

3 FOR the purpose of prohibiting a person from requesting another person who obtains  
4 consumer credit, goods, realty, or services by check or other draft to display a credit  
5 card; providing for a certain exception; and generally relating to credit cards.

6 BY repealing and reenacting, with amendments,  
7 Article - Commercial Law  
8 Section 13-318  
9 Annotated Code of Maryland  
10 (1990 Replacement Volume and 1995 Supplement)

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

13 **Article - Commercial Law**

14 13-318.

15 (a) (1) In this section, the following words have the meanings indicated.

16 (2) "Drawer" means the individual who makes or signs a check or other  
17 draft.

18 (3) "Draft" does not include a credit or debit card sales draft.

19 (b) Subject to [the provisions of] subsection (c) of this section, as a condition of  
20 accepting a check or other draft as payment for consumer credit, goods, realty, or  
21 services, a person may not request [or record the account number of any credit card of]  
22 the drawer of the check or other draft TO DISPLAY A CREDIT CARD.

23 (c) The provisions of this section do not prohibit a person from[:

24 (1) Requesting the drawer to display a credit card for purposes only of  
25 identification or credit worthiness;

26 (2) Requesting or recording the type or issuer of a credit card of the drawer;  
27 or

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1                   (3) Recording] RECORDING the number and expiration date of a credit  
2 card if the person requesting the information has agreed with the credit card issuer to  
3 cash checks as a service to the issuer's cardholders and the issuer has agreed to guarantee  
4 payment of cardholder checks cashed by that person.

5                   SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect  
6 October 1, 1996.