

**Department of Fiscal Services**  
Maryland General Assembly

**FISCAL NOTE**  
**Revised**

House Bill 1354 (Delegate Guns)  
Commerce and Government Matters

Referred to Finance

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**Consumer Protection - Credit Cards - Credit Limit**

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This amended bill prohibits credit card issuers from increasing the credit limit on a credit card unless each person liable for debts incurred from use of the card consents in writing. Violations are unfair and deceptive trade practices.

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**Fiscal Summary**

**State Effect:** Assuming that the Consumer Protection Division will receive fewer than 50 complaints per year stemming from this bill, existing resources should be adequate to handle any additional workload. Any recovery of costs by the Attorney General resulting from actions brought under unfair and deceptive trade practices recovery provisions is indeterminate.

**Local Effect:** None.

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**Information Source(s):** Office of the Attorney General (Consumer Protection Division),  
Department of Fiscal Services

**Fiscal Note History:** First Reader - March 14, 1996  
ncs Revised - House Third Reader - March 22, 1996

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