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**By: Delegates Kelly, W. Baker, Beck, Benson, Bonsack, E. Burns, Clagett, Conway, Cryor, C. Davis, DeCarlo, Dypski, Eckardt, Edwards, Elliott, Exum, Faulkner, Frush, Fulton, Heller, Holt, Hubbard, B. Hughes, Jacobs, McClenahan, McKee, Minnick, Montague, T. Murphy, Opara, Palumbo, Parker, Proctor, Stocksdale, Stull, Turner, Valderrama, Walkup, and Watson**  
Introduced and read first time: January 22, 1997  
Assigned to: Economic Matters

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A BILL ENTITLED

1 AN ACT concerning

2 **Consumer Protection - Credit Card Issuers - Sale of Information About Applicants and**  
3 **Cardholders**

4 FOR the purpose of prohibiting credit card issuers from selling certain information about  
5 an applicant for a credit card or a cardholder without the written consent of the  
6 applicant or cardholder; defining certain terms; and generally relating to the sale of  
7 information about credit card applicants and cardholders by credit card issuers.

8 BY adding to  
9 Article - Commercial Law  
10 Section 13-319  
11 Annotated Code of Maryland  
12 (1990 Replacement Volume and 1996 Supplement)

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

15 **Article - Commercial Law**

16 13-319.

17 (A) (1) IN THIS SECTION THE FOLLOWING WORDS HAVE THE MEANINGS  
18 INDICATED.

19 (2) "CARDHOLDER" MEANS A CONSUMER TO WHOM A CREDIT CARD  
20 HAS BEEN ISSUED BY A CREDIT CARD ISSUER.

21 (3) "CONSUMER" MEANS A PROSPECTIVE OR ACTUAL PURCHASER OF  
22 GOODS OR SERVICES PRIMARILY FOR PERSONAL, FAMILY, OR HOUSEHOLD  
23 PURPOSES.

24 (4) "CREDIT CARD ISSUER" MEANS A PERSON THAT EXTENDS TO A  
25 CARDHOLDER THE RIGHT TO USE A CREDIT CARD IN CONNECTION WITH  
26 PURCHASES.

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1           (B) A CREDIT CARD ISSUER MAY NOT SELL TO ANY PERSON THE NAME,  
2 ADDRESS, OR SOCIAL SECURITY NUMBER OF, OR ANY OTHER IDENTIFYING  
3 INFORMATION RELATING TO, AN APPLICANT FOR A CREDIT CARD OR A  
4 CARDHOLDER UNLESS THE APPLICANT OR CARDHOLDER CONSENTS TO THE SALE  
5 IN WRITING.

6           SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect  
7 October 1, 1997.