

Department of Legislative Services
Maryland General Assembly
2000 Session

FISCAL NOTE

House Bill 833 (Delegate Owings)
 (Bv Request)

Economic Matters

Commercial Law - Debt Collection - Debit Payments

This bill prohibits a creditor from requiring an individual to pay by “debit payment” for basic goods and services, including gas, electric, water, or telephone service; or for goods or services necessary for the individual’s trade or profession. The bill requires a creditor to allow payment for these goods and services by a payment method other than a debit card, including cash, check, or money order.

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.

Local Effect: None.

Small Business Effect: Minimal.

Analysis

Current Law: No provision of law restricts the methods of payment acceptable for basic goods or services, or for services necessary for an individual’s trade or profession.

Additional Information

Prior Introductions: None.

Cross File: None.

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

Fiscal Note History: First Reader - February 25, 2000
drg/jr

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