
By: **Delegates Murray, Bronrott, Carter, Cryor, Franchot, Gutierrez, Heller,
Hixson, Madaleno, Montgomery, Oaks, Stern, and F. Turner**

Introduced and read first time: February 9, 2006

Assigned to: Economic Matters

A BILL ENTITLED

1 AN ACT concerning

2 **Consumer Protection - Credit Card Issuers and Merchants - Merchant**
3 **Contact Information**

4 FOR the purpose of requiring a credit card issuer to provide to certain cardholders
5 certain contact information for certain merchants at a certain time; requiring
6 certain merchants to provide to certain customers certain contact information;
7 providing that a violation of this Act is an unfair or deceptive practice within the
8 meaning of the Maryland Consumer Protection Act and is subject to certain
9 enforcement and penalty provisions; defining certain terms; and generally
10 relating to merchant contact information provided to cardholders by credit card
11 issuers.

12 BY adding to

13 Article - Commercial Law
14 Section 14-1321
15 Annotated Code of Maryland
16 (2005 Replacement Volume)

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

19 **Article - Commercial Law**

20 14-1321.

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

23 (2) "CONSUMER GOODS" HAS THE SAME MEANING STATED IN § 13-101 OF
24 THIS ARTICLE.

25 (3) "CONSUMER SERVICES" HAS THE SAME MEANING STATED IN § 13-101
26 OF THIS ARTICLE.

1 (4) "CREDIT CARD ISSUER" MEANS A PERSON THAT EXTENDS TO
2 CARDHOLDERS THE RIGHT TO USE A CREDIT CARD IN CONNECTION WITH
3 PURCHASES OF GOODS OR SERVICES.

4 (5) "MERCHANT" HAS THE SAME MEANING STATED IN § 13-101 OF THIS
5 ARTICLE.

6 (B) (1) WHEN ISSUING A CREDIT CARD STATEMENT TO A CARDHOLDER IN
7 THE STATE, A CREDIT CARD ISSUER SHALL PROVIDE TO THE CARDHOLDER CONTACT
8 INFORMATION FOR EACH OF THE MERCHANTS LISTED ON THE STATEMENT.

9 (2) A MERCHANT DOING BUSINESS IN THE STATE THAT PROVIDES A
10 BILL OR RECEIPT TO A CUSTOMER FOR CONSUMER GOODS OR CONSUMER SERVICES
11 SHALL PROVIDE TO THE CUSTOMER CONTACT INFORMATION FOR THE MERCHANT
12 ON THE BILL OR RECEIPT.

13 (C) THE CONTACT INFORMATION REQUIRED UNDER SUBSECTION (B) OF THIS
14 SECTION:

15 (1) SHALL INCLUDE A TELEPHONE NUMBER FOR THE MERCHANT THAT
16 A CONSUMER CAN CALL TO:

17 (I) MAKE INQUIRIES ABOUT THE CONSUMER GOODS OR
18 CONSUMER SERVICES; OR

19 (II) TO CANCEL A CONSUMER SERVICE; AND

20 (2) MAY INCLUDE THE MERCHANT'S ELECTRONIC MAIL ADDRESS.

21 (D) A VIOLATION OF THIS SECTION IS:

22 (1) AN UNFAIR OR DECEPTIVE TRADE PRACTICE WITHIN THE MEANING
23 OF TITLE 13 OF THIS ARTICLE; AND

24 (2) SUBJECT TO THE ENFORCEMENT AND PENALTY PROVISIONS
25 CONTAINED IN TITLE 13 OF THIS ARTICLE.

26 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect
27 October 1, 2006.