

HOUSE BILL 676

I3

4lr1179

By: **Delegates Glass, Myers, Norman, Parrott, and Serafini**

Introduced and read first time: January 31, 2014

Assigned to: Economic Matters

A BILL ENTITLED

1 AN ACT concerning

2 **Consumer Protection – Required Disclosure of Social Security Number –**
3 **Prohibition**

4 FOR the purpose of prohibiting a person from requiring a consumer to disclose the
5 consumer's Social Security number to the person as a condition for the purchase
6 or lease of consumer goods or consumer services; providing that this Act does
7 not prohibit a person from requesting or requiring a consumer to disclose the
8 consumer's Social Security number to apply for or obtain an extension of
9 consumer credit; making a violation of this Act an unfair or deceptive trade
10 practice under the Maryland Consumer Protection Act and subject to certain
11 enforcement and penalty provisions; defining certain terms; and generally
12 relating to Social Security numbers and consumer protection.

13 BY adding to
14 Article – Commercial Law
15 Section 14–3403
16 Annotated Code of Maryland
17 (2013 Replacement Volume)

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

20 **Article – Commercial Law**

21 **14–3403.**

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

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1 **(2) “CONSUMER” MEANS AN ACTUAL OR PROSPECTIVE**
2 **PURCHASER, LESSEE, OR RECIPIENT OF CONSUMER GOODS, CONSUMER**
3 **SERVICES, OR CONSUMER CREDIT.**

4 **(3) “CONSUMER CREDIT”, “CONSUMER GOODS”, AND “CONSUMER**
5 **SERVICES” MEAN, RESPECTIVELY, CREDIT, DEBTS, OR OBLIGATIONS, GOODS,**
6 **AND SERVICES THAT ARE PRIMARILY FOR PERSONAL, HOUSEHOLD, FAMILY, OR**
7 **AGRICULTURAL PURPOSES.**

8 **(B) A PERSON MAY NOT REQUIRE A CONSUMER TO DISCLOSE THE**
9 **CONSUMER’S SOCIAL SECURITY NUMBER TO THE PERSON AS A CONDITION FOR**
10 **THE PURCHASE OR LEASE OF CONSUMER GOODS OR CONSUMER SERVICES.**

11 **(C) THIS SECTION DOES NOT PROHIBIT A PERSON FROM REQUESTING**
12 **OR REQUIRING A CONSUMER TO DISCLOSE THE CONSUMER’S SOCIAL SECURITY**
13 **NUMBER TO APPLY FOR OR OBTAIN AN EXTENSION OF CONSUMER CREDIT.**

14 **(D) A VIOLATION OF THIS SECTION IS:**

15 **(1) AN UNFAIR OR DECEPTIVE TRADE PRACTICE WITHIN THE**
16 **MEANING OF TITLE 13 OF THIS ARTICLE; AND**

17 **(2) SUBJECT TO THE ENFORCEMENT AND PENALTY PROVISIONS**
18 **CONTAINED IN TITLE 13 OF THIS ARTICLE.**

19 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect
20 October 1, 2014.