

Chapter 432

(House Bill 622)

AN ACT concerning

Consumer Reporting Agencies – Records of Criminal Proceedings – Prohibition

FOR the purpose of prohibiting consumer reporting agencies from including in a consumer report certain records relating to a criminal proceeding involving a consumer; prohibiting consumer reporting agencies from relying on certain information to make a determination of the creditworthiness of a consumer; and generally relating to consumer reporting agencies and the reporting and use of consumer information.

BY adding to

Article – Commercial Law

Section 14–1203.1

Annotated Code of Maryland

(2013 Replacement Volume and 2023 Supplement)

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

Article – Commercial Law

14–1203.1.

(A) A CONSUMER REPORTING AGENCY MAY NOT INCLUDE IN A CONSUMER REPORT:

(1) ANY RECORD OF A CRIMINAL PROCEEDING CONCERNING THE CONSUMER:

(I) IN WHICH THE CONSUMER WAS FALSELY ACCUSED, ACQUITTED, OR EXONERATED;

(II) IN WHICH A NOLLE PROSEQUI WAS ENTERED AS TO A CHARGE CONCERNING THE CONSUMER; OR

(III) THAT DID NOT RESULT IN A GUILTY VERDICT FOR OR GUILTY PLEA BY THE CONSUMER; OR

(2) ANY CRIMINAL RECORDS CONCERNING THE CONSUMER THAT HAVE BEEN EXPUNGED.

(B) A CONSUMER REPORTING AGENCY MAY NOT RELY ON THE INFORMATION CONTAINED IN RECORDS LISTED UNDER SUBSECTION (A) OF THIS SECTION TO MAKE A DETERMINATION REGARDING THE CREDITWORTHINESS OF A CONSUMER.

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect October 1, 2024.

Approved by the Governor, May 9, 2024.