

**HB0431/213224/1**

BY: Finance Committee

AMENDMENTS TO HOUSE BILL 431  
(Third Reading File Bill)

AMENDMENT NO. 1

On page 1, strike line 2 in its entirety and substitute:

**“Consumer Protection – Consumer Contracts – Limitation Periods”**;

strike beginning with “establishing” in line 3 down through “contracts” in line 7 and substitute “prohibiting a consumer contract from setting a shorter time to bring an action under or on the consumer contract than required by the law of the State; excluding certain entities from the application of this Act; and generally relating to consumer contracts”.

On pages 1 and 2, strike in their entirety the lines beginning with line 8 on page 1 through line 11 on page 2, inclusive, and substitute:

“BY adding to

Article – Commercial Law

Section 14–1328

Annotated Code of Maryland

(2013 Replacement Volume and 2024 Supplement)”.

AMENDMENT NO. 2

On page 2, strike in their entirety lines 15 through 22, inclusive, and substitute:

**“14–1328.”**;

in line 26, after “(B)” insert **“THIS SECTION DOES NOT APPLY TO:**

**(1) ANY CONSUMER CONTRACT PROVIDED BY A BUSINESS, INCLUDING AN AFFILIATE OR A SUBSIDIARY OF THE BUSINESS, THAT IS DOING BUSINESS UNDER A LICENSE, FRANCHISE AGREEMENT, CERTIFICATE, OR OTHER AUTHORIZATION ISSUED BY A STATE AGENCY, POLITICAL SUBDIVISION, OR PUBLIC UTILITY COMMISSION;**

**(2) A SERVICE REGULATED BY:**

**(I) THE MARYLAND PUBLIC SERVICE COMMISSION;**

**(II) THE FEDERAL COMMUNICATIONS COMMISSION; OR**

**(III) THE FEDERAL ENERGY REGULATORY COMMISSION; OR**

**(3) A PERSON OR BUSINESS LICENSED TO PROVIDE SECURITY SYSTEM SERVICES UNDER TITLE 18 OF THE BUSINESS OCCUPATIONS AND PROFESSIONS ARTICLE.**

**(C)**”;

in the same line, strike “**ANY**” and substitute “**A**”; in line 27, strike “**PERIOD OF**”; in line 28, strike “**UNDER**” and substitute “**BY**”; in the same line, strike “**AT THE TIME**” and substitute “**WHEN**”; in line 29, after “**AGAINST**” insert “**STATE**”; in the same line, after “**POLICY**” insert “**, ILLEGAL,**”; and in line 30, strike “**(C)**” and substitute “**(D)**”.

On page 3, strike in their entirety lines 4 through 9, inclusive; and in line 14, strike “October 1, 2025” and substitute “**June 1, 2026**”.