STATE OF NEW YORK

8679

2017-2018 Regular Sessions

IN ASSEMBLY

September 25, 2017

Introduced by M. of A. ROSENTHAL -- read once and referred to the Committee on Consumer Affairs and Protection

AN ACT to amend the general business law, in relation to requiring consumer reporting agencies to provide a consumer's information to such consumer at no cost

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

Section 1. Subdivision (a) of section 380-d of the general business law, as added by chapter 867 of the laws of 1977, is amended to read as follows:

4 (a) Every consumer reporting agency shall <u>at any time</u>, upon request
5 and proper identification of any consumer, <u>and at no cost to the consum-</u>
6 <u>er</u>, clearly and accurately disclose to the consumer:

7 (1) all information in its files at the time of the request concerning 8 such consumer; and

9 (2) the sources of the information; except that the sources of infor-10 mation acquired solely for use in preparing an investigative consumer 11 report and actually used for no other purpose need not be disclosed; 12 provided, however, that in the event an action is brought under section 13 three hundred eighty-n of this article, such sources shall be available 14 to the plaintiff under appropriate discovery procedures in the court in 15 which the action is brought; and

16 (3) the recipients of any consumer report on the consumer which it has 17 furnished;

18 (i) for employment purposes within the two-year period preceding the 19 request, and

20 (ii) for any other purpose within the six month period preceding the 21 request.

22 § 2. This act shall take effect immediately.

EXPLANATION--Matter in <u>italics</u> (underscored) is new; matter in brackets [-] is old law to be omitted.

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