

STATE OF NEW YORK

1223

2021-2022 Regular Sessions

IN ASSEMBLY

January 7, 2021

Introduced by M. of A. L. 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 Assem-
bly, do enact as follows:

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

4 (a) Every consumer reporting agency shall at any time, upon request
5 and proper identification of any consumer, and at no cost to the consum-
6 er, 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 italics (underscored) is new; matter in brackets
[-] is old law to be omitted.

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