

# STATE OF NEW YORK

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1223

2021-2022 Regular Sessions

## IN ASSEMBLY

January 7, 2021

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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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