

# STATE OF NEW YORK

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3055

2021-2022 Regular Sessions

## IN ASSEMBLY

January 22, 2021

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Introduced by M. of A. EPSTEIN -- read once and referred to the Committee on Judiciary

AN ACT to amend the civil practice law and rules, in relation to including medical services, student loans, auto loans and retail installment contracts in the definition of "consumer credit transaction"

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

- 1 Section 1. Subdivision (f) of section 105 of the civil practice law  
2 and rules, as amended by chapter 238 of the laws of 1973, is amended to  
3 read as follows:  
4 (f) Consumer credit transaction. The term "consumer credit trans-  
5 action" means a transaction wherein credit is extended to an individual  
6 and the money, property, or service which is the subject of the trans-  
7 action is primarily for personal, family or household purposes. A  
8 consumer credit transaction includes debt incurred in connection with,  
9 among others, medical services, student loans whether owed to the state  
10 of New York or otherwise, auto loans and retail installment contracts.  
11 § 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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