STATE OF NEW YORK

2764

2023-2024 Regular Sessions

IN SENATE

January 24, 2023

Introduced by Sen. COMRIE -- read twice and ordered printed, and when printed to be committed to the Committee on Consumer Protection

AN ACT to amend the general business law, in relation to the definition of "protected consumer"

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

Section 1. Subdivision (o) of section 380-a of the general business law, as added by chapter 441 of the laws of 2014, is amended to read as follows:

(o) The term "protected consumer" means an individual who is under the age of [~~sixteen~~] **eighteen** years at the time a request for the placement of a security freeze is made.

§ 2. Paragraph 2 of subdivision (f) of section 380-u of the general business law, as amended by chapter 3 of the laws of 2015, is amended to read as follows:

(2) Provide to the consumer credit reporting agency: (i) in the case of a request by the protected consumer: (A) proof that the sufficient proof of authority for the protected consumer's representative to act on behalf of the protected consumer is no longer valid or that the protected consumer has attained the age of [~~sixteen~~] **eighteen**; and (B) sufficient proof of identification of the protected consumer; or (ii) in the case of a request by the representative of a protected consumer: (A) sufficient proof of identification of the protected consumer and the representative; and (B) sufficient proof of authority to act on behalf of the protected consumer; and (C) payment to the consumer credit reporting agency of a fee, if any, as provided in subdivision (h) of this section.

§ 3. 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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