STATE OF NEW YORK

9166

2025-2026 Regular Sessions

IN ASSEMBLY

October 17, 2025

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

AN ACT to amend the general business law, in relation to allowing a private right of action for improper debt collection

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

Section 1. Section 602 of the general business law is amended by adding a new subdivision 4 to read as follows:

4. A debtor shall have a private right of action against any person or persons in violation of this article. Such person or persons shall be liable to the debtor for any actual damages the debtor sustained as a result of the violation of this article, any punitive damages awarded by the court, and reasonable attorney's fees.

§ 2. This act shall take effect on the thirtieth day after it shall have become a law.

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

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