STATE OF NEW YORK

6300

2025-2026 Regular Sessions

IN SENATE

March 10, 2025

Introduced by Sen. SANDERS -- read twice and ordered printed, and when printed to be committed to the Committee on Judiciary

AN ACT to amend the civil practice law and rules, in relation to the expiration of right to collect consumer credit debt

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

Section 1. The civil practice law and rules is amended by adding a new section 214-k to read as follows:

§ 214-k. Expiration of right to collect consumer credit debt. When the time for an action arising out of a consumer credit transaction where a purchaser, borrower or debtor is a defendant has expired the right to collect consumer credit debt is extinguished as well as the remedy. For purposes of this section, "the right to collect consumer credit debt" shall mean any attempts by the creditor, third party purchaser, or other authorized third party to collect such debt including, but not limited to, calls, mail or other attempts to collect.

§ 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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