

STATE OF NEW YORK

6922

2025-2026 Regular Sessions

IN SENATE

March 27, 2025

Introduced by Sen. HOYLMAN-SIGAL -- 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 restricting the disclosure of personal information by businesses

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

1 Section 1. This act shall be known and may be cited as the "right to
2 know act".

3 § 2. The legislature hereby finds and declares that the right to
4 privacy is a personal and fundamental right protected by the United
5 States Constitution. All individuals have a right of privacy in informa-
6 tion pertaining to them.

7 This state recognizes the importance of providing consumers with tran-
8 sparency about how their personal information has been shared by busi-
9 nesses. For free market forces to have a role in shaping the privacy
10 practices and for "opt-in" and "opt-out" remedies to be effective,
11 consumers must be more than vaguely informed that a business might share
12 personal information with third parties. Consumers must be better
13 informed about what kinds of personal information are purchased by busi-
14 nesses for direct marketing purposes. With these specifics, consumers
15 can knowledgeably choose to opt-in or opt-out or choose among businesses
16 that disclose information to third parties for direct marketing purposes
17 on the basis of how protective the business is of consumers' privacy.

18 Businesses are now collecting personal information and sharing and
19 selling it in ways not contemplated or properly covered by the current
20 law. Some web sites are installing up to one hundred tracking tools when
21 consumers visit web pages and sending very personal information such as
22 age, gender, race, income, health concerns, and recent purchases to
23 third-party advertising and marketing companies. Third-party data broker
24 companies are buying, selling, and trading personal information obtained

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

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1 from mobile phones, financial institutions, social media sites, and
2 other online and brick and mortar companies.

3 Some mobile applications are sharing personal information, such as
4 location information, unique phone identification numbers, and age,
5 gender, and other personal details with third-party companies.

6 Consumers need to know the ways that their personal information is
7 being collected by companies and then shared or sold to third parties in
8 order to properly protect their privacy, personal safety, and financial
9 security.

10 § 3. The article heading of article 39-F of the general business law,
11 as amended by chapter 117 of the laws of 2019, is amended to read as
12 follows:

13 ~~[NOTIFICATION OF UNAUTHORIZED]~~ ACQUISITION AND USE
14 OF PRIVATE
15 INFORMATION; DATA SECURITY PROTECTIONS

16 § 4. The general business law is amended by adding a new section 899-
17 cc to read as follows:

18 § 899-cc. Disclosure of a customer's personal information to a third
19 party. 1. (a) A business that retains a customer's personal information
20 shall make available to the customer free of charge access to, or copies
21 of, all of the customer's personal information retained by the business.

22 (b) A business that discloses a customer's personal information to a
23 third party shall make the following information available to the
24 customer free of charge:

25 (1) All categories of the customer's personal information that were
26 disclosed, including the categories set forth in paragraph (b) of subdi-
27 vision four of this section.

28 (2) The names and contact information of all of the third parties that
29 received the customer's personal information from the business, includ-
30 ing the third party's designated request address or addresses if avail-
31 able.

32 2. A business required to comply with subdivision one of this section
33 shall make the required information available by one or more of the
34 following means:

35 (a) By providing a designated request address and, upon receipt of a
36 request under this section to the designated request address, providing
37 the customer within thirty days with the required information for all
38 disclosures occurring in the prior twelve months, provided that:

39 (1) if the business has an online privacy policy, that policy includes
40 a description of a customer's rights pursuant to this section accompa-
41 nyed by one or more designated request addresses; provided that a busi-
42 ness with multiple online privacy policies must include this information
43 in the policy of each product or service that collects personal informa-
44 tion that may be disclosed to a third party;

45 (2) the business ensures that all persons responsible for handling
46 customer inquiries about the business' privacy practices or the busi-
47 ness' compliance with this section are informed of all designated
48 request addresses; and

49 (3) the business provides information pertaining to the specific
50 customer if that information is reasonably available to the business,
51 and provides information in standardized format if information pertain-
52 ing to the specific customer is not reasonably available.

53 (b) For information required to be provided by paragraph (b) of subdi-
54 vision one of this section, by providing the customer with notice
55 including the required information prior to or immediately following a
56 disclosure.

1 (c) By providing the customer the disclosure required by Section 6803
2 of Title 15 of the United States Code, but only if the disclosure also
3 complies with this section.

4 3. (a) A business is not obligated to provide more than one notice
5 under paragraph (b) of subdivision two of this section to the same
6 customer in a twelve-month period about the disclosure of the same
7 personal information to the same third party and is not obligated under
8 paragraph (a) of subdivision two of this section to respond to a request
9 by the same customer more than once within a given twelve-month period.

10 (b) A business is not obligated to provide information to the customer
11 pursuant to subdivision one of this section if the business cannot
12 reasonably verify that the individual making the request is the custom-
13 er.

14 4. For purposes of this section, the following terms have the follow-
15 ing meanings:

16 (a) "Business" means any person, proprietorship, firm, partnership,
17 association, cooperative, nonprofit organization or corporation organ-
18 ized or existing under the laws of this state or any other state, and
19 doing business in this state, exclusive of public corporations as
20 defined pursuant to article two-A of the general construction law.

21 (b) "Categories of personal information" includes, but is not limited
22 to, the following:

23 (1) Identity information including, but not limited to, real name,
24 alias, nickname, and user name.

25 (2) Address information, including, but not limited to, postal address
26 or e-mail.

27 (3) Telephone number.

28 (4) Account name.

29 (5) Social security number or other government-issued identification
30 number, including, but not limited to, social security number, driver's
31 license number, identification card number, and passport number.

32 (6) Birthdate or age.

33 (7) Physical characteristic information, including, but not limited
34 to, height and weight.

35 (8) Sexual information, including, but not limited to, sexual orien-
36 tation, sex, gender status, gender identity, and gender expression.

37 (9) Race or ethnicity.

38 (10) Religious affiliation or activity.

39 (11) Political affiliation or activity.

40 (12) Professional or employment-related information.

41 (13) Educational information.

42 (14) Medical information, including, but not limited to, medical
43 conditions or drugs, therapies, mental health, or medical products or
44 equipment used.

45 (15) Financial information, including, but not limited to, credit,
46 debit, or account numbers, account balances, payment history, or infor-
47 mation related to assets, liabilities, or general creditworthiness.

48 (16) Commercial information, including, but not limited to, records of
49 property, products or services provided, obtained, or considered, or
50 other purchasing or consumer histories or tendencies.

51 (17) Location information.

52 (18) Internet or mobile activity information, including, but not
53 limited to, Internet protocol addresses or information concerning the
54 access or use of any Internet or mobile-based site or service.

55 (19) Content, including text, photographs, audio or video recordings,
56 or other material generated by or provided by the customer.

1 (20) Any of the above categories of information as they pertain to the
2 children of the customer.

3 (c) (1) "Customer" means an individual who is a resident of New York
4 state who provides personal information to a business, with or without
5 an exchange of consideration, in the course of purchasing, viewing,
6 accessing, renting, leasing, or otherwise using real or personal proper-
7 ty, or any interest therein, or obtaining a product or service from the
8 business including advertising or any other content.

9 (2) An individual is also the customer of a business if that business
10 obtained the personal information of that individual from any other
11 business.

12 (d) "Designated request address" means a mailing address, e-mail
13 address, web page, toll-free telephone number, or other applicable
14 contact information, whereby customers may request or obtain the infor-
15 mation required to be provided under subdivision one of this section.

16 (e) (1) "Disclose" means to disclose, release, share, transfer,
17 disseminate, make available, or otherwise communicate orally, in writ-
18 ing, or by electronic or any other means to any third party as defined
19 in this section.

20 (2) "Disclose" does not include:

21 (A) Disclosure of personal information by a business to a third party
22 pursuant to a written contract authorizing the third party to utilize
23 the personal information to perform services on behalf of the business,
24 including maintaining or servicing accounts, providing customer service,
25 processing or fulfilling orders and transactions, verifying customer
26 information, processing payments, providing financing, or similar
27 services, but only if (I) the contract prohibits the third party from
28 using the personal information for any reason other than performing the
29 specified service or services on behalf of the business and from
30 disclosing any such personal information to additional third parties and
31 (II) the business effectively enforces these prohibitions.

32 (B) Disclosure of personal information by a business to a third party
33 based on a good-faith belief that disclosure is required to comply with
34 applicable law, regulation, legal process, or court order.

35 (C) Disclosure of personal information by a business to a third party
36 that is reasonably necessary to address fraud, security, or technical
37 issues; to protect the disclosing business' rights or property; or to
38 protect customers or the public from illegal activities as required or
39 permitted by law.

40 (D) Disclosure of personal information by a business to a third party
41 that is otherwise lawfully available to the general public, provided
42 that the business did not direct the third party to the personal infor-
43 mation.

44 (f) "Personal information" means:

45 (1) Any information that identifies or references a particular indi-
46 vidual or electronic device, including, but not limited to, a real name,
47 alias, postal address, telephone number, electronic mail address, Inter-
48 net protocol address, account name, social security number, driver's
49 license number, passport number, or any other identifier intended or
50 able to be uniquely associated with a particular individual or device.

51 (2) Any information that relates to or describes an individual if such
52 information is disclosed in connection with any identifying or referenc-
53 ing information as defined in subparagraph one of this paragraph.

54 (g) (1) "Retains" means to store or otherwise hold information, wheth-
55 er the information is collected or obtained directly from the subject of
56 the information or from any third party.

1 (2) "Retains" does not include information that is stored or otherwise
2 held solely for one or more of the following purposes, so long as the
3 information is deleted as soon as it is no longer needed for those
4 purposes:

5 (A) To perform a service or complete a transaction initiated by or on
6 behalf of the customer, including maintaining or servicing accounts,
7 providing customer service, processing or fulfilling orders and trans-
8 actions, verifying customer information, processing payments, providing
9 financing, or similar services.

10 (B) To address fraud, security, or technical issues; to protect the
11 disclosing business' rights or property; or to protect customers or the
12 public from illegal activities as required or permitted by law.

13 (C) To comply with applicable law or regulation or with a court order
14 or other legal process where the business has a good-faith belief that
15 the law, regulation, court order, or legal process requires the informa-
16 tion to be stored or held.

17 (h) "Third party" or "third parties" means one or more of the follow-
18 ing:

19 (1) A business that is a separate legal entity from the business that
20 has disclosed personal information.

21 (2) A business that does not share common ownership or common corpo-
22 rate control with the business that has disclosed personal information.

23 (3) A business that does not share a brand name or common branding
24 with the business that has disclosed personal information such that the
25 affiliate relationship is clear to the customer.

26 5. The provisions of this section are severable. If any provision of
27 this section or its application is held invalid, that invalidity shall
28 not affect other provisions or applications that can be given effect
29 without the invalid provision or application.

30 6. A violation of this section constitutes an injury to a customer. A
31 civil action to recover penalties may be brought by a customer, the
32 attorney general, a district attorney, a city attorney, or a city prose-
33 cutor, in a court of competent jurisdiction.

34 § 5. This act shall take effect immediately.