

# STATE OF NEW YORK

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9166

2025-2026 Regular Sessions

## IN ASSEMBLY

October 17, 2025

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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:

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

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

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

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

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