STATE OF NEW YORK

2202

2025-2026 Regular Sessions

IN SENATE

January 15, 2025

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 requiring consumer reporting agencies to provide a consumer's information to such consumer at no cost

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

Section 1. Subdivision (a) of section 380-d of the general business law, as added by chapter 867 of the laws of 1977, is amended to read as follows:

(a) Every consumer reporting agency shall **at any time**, upon request and proper identification of any consumer, **and at no cost to the consumer,** clearly and accurately disclose to the consumer:

(1) all information in its files at the time of the request concerning such consumer; and

(2) the sources of the information; except that the sources of information acquired solely for use in preparing an investigative consumer report and actually used for no other purpose need not be disclosed; provided, however, that in the event an action is brought under section three hundred eighty-n of this article, such sources shall be available to the plaintiff under appropriate discovery procedures in the court in which the action is brought; and

(3) the recipients of any consumer report on the consumer which it has furnished;

(i) for employment purposes within the two-year period preceding the request, and

(ii) for any other purpose within the six month period preceding the request.

§ 2. This act shall take effect immediately.

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

LBD04924-01-5