

# 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:

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

4 (a) Every consumer reporting agency shall at any time, upon request  
5 and proper identification of any consumer, and at no cost to the consum-  
6 er, clearly and accurately disclose to the consumer:

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

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

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

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

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

22 § 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