§ 1801-A. Commercial claims defined. (a) The term "commercial claim" or "commercial claims" as used in this article shall mean and include any cause of action for money only not in excess of the maximum amount permitted for a small claim in the small claims part of the court, exclusive of interest and costs, provided that subject to the limitations contained in section eighteen hundred nine-A of this article, the claimant is a corporation, partnership or association, which has its principal office in the state of New York and provided that the defendant either resides, or has an office for the transaction of business or a regular employment, within the city of New York.

(b) Consumer transaction defined. The term "consumer transaction" means a transaction between a claimant and a natural person, wherein the money, property or service which is the subject of the transaction is primarily for personal, family or household purposes.