

TITLE 6

Commercial Law – General Regulatory Provisions

CHAPTER 6-13.1

Deceptive Trade Practices

SECTION 6-13.1-21

§ 6-13.1-21. Credit reports – Notice to individual – Requirements of users of credit reports.

(a) No person or business shall request a credit report in connection with a consumer's application for credit, employment, or insurance unless a consumer is first informed that a credit report may be requested in connection with the application.

(b) Whenever credit or insurance for personal, family, household purposes, or employment involving a consumer is denied or the charge for that credit or insurance is increased either wholly or partly because of information contained in a credit report from a credit bureau, the user of the credit report shall advise the consumer against whom the adverse action has been taken and supply the name and address of the credit bureau making the report.

History of Section.

(P.L. 1993, ch. 430, § 1; P. L. 1994, ch. 265, § 1; P.L. 2014, ch. 528, § 10.)