

House Bill 656

By: Representatives Chambers of the 53<sup>rd</sup>, Ehrhart of the 28<sup>th</sup>, Oliver of the 56<sup>th</sup>, Post 2, Jamieson of the 22<sup>nd</sup>, Moraitakis of the 42<sup>nd</sup>, Post 4, and others

A BILL TO BE ENTITLED  
AN ACT

1 To amend Code Section 10-1-393 of the Official Code of Georgia Annotated, relating to  
2 unfair or deceptive practices in consumer transactions, so as to require that consumer  
3 reporting agencies notify consumers when a person other than a person with whom the  
4 consumer already has a business relationship makes an inquiry concerning the consumer's file  
5 with such agency; to provide for definitions; to provide for related matters; to repeal  
6 conflicting laws; and for other purposes.

7 BE IT ENACTED BY THE GENERAL ASSEMBLY OF GEORGIA:

8 **SECTION 1.**

9 Code Section 10-1-393 of the Official Code of Georgia Annotated, relating to unfair or  
10 deceptive practices in consumer transactions, is amended by striking paragraph (29) of  
11 subsection (b) and inserting in lieu thereof a new paragraph (29) to read as follows:

12 "(29) With respect to any consumer reporting agency:

13 (A) Any person who knowingly and willfully obtains information relative to a  
14 consumer from a consumer reporting agency under false pretenses shall be guilty of a  
15 misdemeanor;

16 (B) Any officer or employee of a consumer reporting agency who knowingly and  
17 willfully provides information concerning an individual from the agency's files to a  
18 person not authorized to receive that information shall be guilty of a misdemeanor; ~~and~~

19 (C) Each consumer reporting agency which compiles and maintains files on consumers  
20 on a nation-wide basis shall furnish to any consumer who has provided appropriate  
21 verification of his or her identity two complete consumer reports per calendar year,  
22 upon request and without charge; and

23 (D) Each consumer reporting agency which compiles and maintains files on consumers  
24 on a nation-wide basis shall notify the consumer when a person or entity, other than a  
25 person or entity with whom the consumer has a business relationship, makes an inquiry  
26 concerning the consumer's file with such consumer reporting agency. Such notification

1 shall be in writing and shall state the name, full mailing address, and telephone number  
2 of the person or entity making such inquiry. As used in this subparagraph, the term  
3 'business relationship' means information contained in the files maintained by the  
4 consumer reporting agency on the consumer that shows that the consumer has an  
5 existing or former account or relationship with a person or entity;"

6 **SECTION 2.**

7 All laws and parts of laws in conflict with this Act are repealed.