

2022 -- S 2432

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LC004657
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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2022

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A N A C T

RELATING TO COMMERCIAL LAW -- GENERAL REGULATORY PROVISIONS--
DECEPTIVE TRADE PRACTICES

Introduced By: Senators Sosnowski, DiPalma, and Murray

Date Introduced: March 01, 2022

Referred To: Senate Commerce

It is enacted by the General Assembly as follows:

1 SECTION 1. Section 6-13.1-29 of the General Laws in Chapter 6-13.1 entitled "Deceptive
2 Trade Practices" is hereby amended to read as follows:

3 **6-13.1-29. Furnishing of credit reports.**

4 No credit bureau doing business in this state shall use all or part of a consumer's social
5 security number as the sole factor when determining whether a credit report in its files matches the
6 identity of a person who is the subject of a credit inquiry from a user of credit reports. When a
7 social security number is used as a factor, a credit bureau may disclose a credit report in its files to
8 an inquiring user of credit reports only if the name ~~and, at a minimum, at least one other identifier~~
9 ~~such as address; prior address; date of birth; mother's maiden name; place of employment; or prior~~
10 ~~place of employment;~~ also ~~match~~ matches the identity of the person who is the subject of the
11 inquiry.

12 SECTION 2. This act shall take effect upon passage.

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EXPLANATION
BY THE LEGISLATIVE COUNCIL
OF

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RELATING TO COMMERCIAL LAW -- GENERAL REGULATORY PROVISIONS--
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1 This act would amend how credit bureaus doing business in Rhode Island may disclose to
2 inquiring users of credit reports by requiring that in addition to the social security number, the name
3 matches the identity of the person who is the subject of the inquiry.

4 This act would take effect upon passage.

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