THE GENERAL ASSEMBLY OF PENNSYLVANIA

HOUSE BILL

No. 2499 Session of 2020

INTRODUCED BY DONATUCCI, GALLOWAY, McCLINTON, SHUSTERMAN, MURT, HOHENSTEIN, HANBIDGE, WEBSTER, KINSEY, DRISCOLL, SANCHEZ, KORTZ, YOUNGBLOOD, HILL-EVANS, KENYATTA, ROZZI, CIRESI, T. DAVIS, GAINEY AND DEASY, MAY 12, 2020

REFERRED TO COMMITTEE ON CONSUMER AFFAIRS, MAY 12, 2020

AN ACT

Amending the act of December 17, 1968 (P.L.1224, No.387), entitled "An act prohibiting unfair methods of competition and unfair or deceptive acts or practices in the conduct of any trade or commerce, giving the Attorney General and District Attorneys certain powers and duties and providing penalties," further providing for definitions and for 5 6 unlawful acts or practices and exclusions. 7 8 The General Assembly of the Commonwealth of Pennsylvania hereby enacts as follows: 10 Section 1. Section 2(4) of the act of December 17, 1968 (P.L.1224, No.387), known as the Unfair Trade Practices and 11 12 Consumer Protection Law, is amended by adding a subclause to 13 read: 14 Section 2. Definitions. -- As used in this act. * * * 15 16 (4) "Unfair methods of competition" and "unfair or deceptive 17 acts or practices" mean any one or more of the following: 18 (xxii) The denial by a financial institution or credit card 19

- 1 company of a request by an individual to waive interest on
- 2 credit card charges incurred or owed by the individual during
- 3 the proclamation of disaster emergency issued by the Governor on
- 4 March 6, 2020, published at 50 Pa.B. 1644 (March 21, 2020), and
- 5 any renewal of the state of disaster emergency.
- 6 Section 2. Section 3 of the act is amended to read:
- 7 Section 3. Unlawful Acts or Practices; Exclusions.--Unfair
- 8 methods of competition and unfair or deceptive acts or practices
- 9 in the conduct of any trade or commerce as defined by subclauses
- 10 (i) through [(xxi)] (xxii) of clause (4) of section 2 of this
- 11 act and regulations promulgated under section 3.1 of this act
- 12 are hereby declared unlawful. The provisions of this act shall
- 13 not apply to any owner, agent or employe of any radio or
- 14 television station, or to any owner, publisher, printer, agent
- 15 or employe of an Internet service provider or a newspaper or
- 16 other publication, periodical or circular, who, in good faith
- 17 and without knowledge of the falsity or deceptive character
- 18 thereof, publishes, causes to be published or takes part in the
- 19 publication of such advertisement.
- 20 Section 3. This act shall take effect immediately.