

**344.400 Unlawful practices in connection with credit transactions --
Exceptions.**

- (1) It shall be an unlawful practice for any person, whether acting for himself or another, in connection with any credit transaction because of race, color, religion, national origin or sex to:
 - (a) deny credit to any person;
 - (b) increase the charges or fees for or collateral required to secure any credit extended to any person;
 - (c) restrict the amount or use of credit extended or impose different terms or conditions with respect to the credit extended to any person or any item or service related thereto;
 - (d) attempt to do any of the unlawful practices defined in this section.
- (2) The provisions of this section shall not prohibit any party to a credit transaction from considering the credit history of any individual applicant.
- (3) The provisions of this section shall not prohibit any party to a credit transaction from considering the application of Kentucky law on dower, curtesy, descent and distribution to the particular case or from taking reasonable action thereon.

History: Created 1974 Ky. Acts ch. 104, sec. 7.