

on which such consumer reporting agency shall make the disclosures required under section 609(a) of the Fair Credit Reporting Act [15 U.S.C. 1681g(a)], for the purpose of maximizing the comprehensibility and standardization of such disclosures.

“(3) GOALS.—The Federal Trade Commission shall take appropriate action to assure that the goals of comprehensibility and standardization are achieved in accordance with paragraph (2).”

**§ 1681h. Conditions and form of disclosure to consumers**

**(a) In general**

**(1) Proper identification**

A consumer reporting agency shall require, as a condition of making the disclosures required under section 1681g of this title, that the consumer furnish proper identification.

**(2) Disclosure in writing**

Except as provided in subsection (b), the disclosures required to be made under section 1681g of this title shall be provided under that section in writing.

**(b) Other forms of disclosure**

**(1) In general**

If authorized by a consumer, a consumer reporting agency may make the disclosures required under<sup>1</sup> 1681g of this title—

- (A) other than in writing; and
- (B) in such form as may be—
  - (i) specified by the consumer in accordance with paragraph (2); and
  - (ii) available from the agency.

**(2) Form**

A consumer may specify pursuant to paragraph (1) that disclosures under section 1681g of this title shall be made—

- (A) in person, upon the appearance of the consumer at the place of business of the consumer reporting agency where disclosures are regularly provided, during normal business hours, and on reasonable notice;
- (B) by telephone, if the consumer has made a written request for disclosure by telephone;
- (C) by electronic means, if available from the agency; or
- (D) by any other reasonable means that is available from the agency.

**(c) Trained personnel**

Any consumer reporting agency shall provide trained personnel to explain to the consumer any information furnished to him pursuant to section 1681g of this title.

**(d) Persons accompanying consumer**

The consumer shall be permitted to be accompanied by one other person of his choosing, who shall furnish reasonable identification. A consumer reporting agency may require the consumer to furnish a written statement granting permission to the consumer reporting agency to discuss the consumer's file in such person's presence.

**(e) Limitation of liability**

Except as provided in sections 1681n and 1681o of this title, no consumer may bring any action

or proceeding in the nature of defamation, invasion of privacy, or negligence with respect to the reporting of information against any consumer reporting agency, any user of information, or any person who furnishes information to a consumer reporting agency, based on information disclosed pursuant to section 1681g, 1681h, or 1681m of this title, or based on information disclosed by a user of a consumer report to or for a consumer against whom the user has taken adverse action, based in whole or in part on the report<sup>2</sup> except as to false information furnished with malice or willful intent to injure such consumer.

(Pub. L. 90-321, title VI, §610, as added Pub. L. 91-508, title VI, §601, Oct. 26, 1970, 84 Stat. 1131; amended Pub. L. 104-208, div. A, title II, §2408(e)(1), (4), (5)(B), Sept. 30, 1996, 110 Stat. 3009-438, 3009-439.)

AMENDMENTS

1996—Pub. L. 104-208, §2408(e)(5)(B), inserted “and form” after “Conditions” in section catchline.

Subsec. (a). Pub. L. 104-208, §2408(e)(1), inserted heading and amended text of subsec. (a) generally. Prior to amendment, text read as follows: “A consumer reporting agency shall make the disclosures required under section 1681g of this title during normal business hours and on reasonable notice.”

Subsec. (b). Pub. L. 104-208, §2408(e)(1), inserted heading and amended text of subsec. (b) generally. Prior to amendment, text read as follows: “The disclosures required under section 1681g of this title shall be made to the consumer—

“(1) in person if he appears in person and furnishes proper identification; or

“(2) by telephone if he has made a written request, with proper identification, for telephone disclosure and the toll charge, if any, for the telephone call is prepaid by or charged directly to the consumer.”

Subsec. (e). Pub. L. 104-208, §2408(e)(4), inserted “or based on information disclosed by a user of a consumer report to or for a consumer against whom the user has taken adverse action, based in whole or in part on the report” before “except”.

EFFECTIVE DATE OF 1996 AMENDMENT

Amendment by Pub. L. 104-208 effective 365 days after Sept. 30, 1996, with special rule for early compliance, see section 2420 of Pub. L. 104-208, set out as a note under section 1681a of this title.

EFFECTIVE DATE

Section effective upon the expiration of one hundred and eighty days following Oct. 26, 1970, see section 504(d) of Pub. L. 90-321, as added by Pub. L. 91-508, set out as a note under section 1681 of this title.

**§ 1681i. Procedure in case of disputed accuracy**

**(a) Reinvestigations of disputed information**

**(1) Reinvestigation required**

**(A) In general**

Subject to subsection (f), if the completeness or accuracy of any item of information contained in a consumer's file at a consumer reporting agency is disputed by the consumer and the consumer notifies the agency directly, or indirectly through a reseller, of such dispute, the agency shall, free of charge, conduct a reasonable reinvestigation to determine whether the disputed informa-

<sup>1</sup> So in original. Probably should be followed by “section”.

<sup>2</sup> So in original. Probably should be followed by a comma.