

NO INDIVIDUAL PRIOR CREDIT HISTORY OR THE CREDITOR PERMITS THE APPLICANT TO DESIGNATE THE APPLICANT'S SPOUSE AS AN AUTHORIZED PURCHASER ON THE ACCOUNT;

(6) REFUSAL TO RECOGNIZE THE LEGAL NAME OF ANY MARRIED PERSON; AND

(7) REQUESTS FOR OR CONSIDERATION OF INFORMATION ABOUT BIRTH CONTROL PRACTICES IN EVALUATING ANY CREDIT APPLICATION.

12-706

THE PROVISIONS OF THIS ACT SHALL BE ADMINISTERED BY THE COMMISSIONER OF CONSUMER CREDIT EXCEPT THAT THE STATE BANKING COMMISSIONER SHALL HAVE SOLE JURISDICTION FOR ADMINISTRATION OF BANKING INSTITUTIONS AS DEFINED IN ARTICLE 11.

[[12-706]] 12-707. CIVIL LIABILITY.

(A) NOTWITHSTANDING THE PROVISIONS OF 12-703, ANY CREDITOR WHO VIOLATES ANY PROVISIONS OF THIS SUBTITLE IS LIABLE TO THE APPLICANT FOR THE GREATER OF:

(1) ANY ACTUAL DAMAGES SUSTAINED BY [[HIM]] THE APPLICANT; OR

(2) \$50.

(B) A CREDITOR DOES NOT VIOLATE THIS SUBTITLE IF THE CREDITOR SHOWS BY A PREPONDERANCE OF EVIDENCE IN ANY ADMINISTRATIVE OR JUDICIAL PROCEEDING, THAT THE VIOLATION WAS NOT WILLFUL OR RESULTED FROM A BONA FIDE ERROR NOTWITHSTANDING THE MAINTENANCE OF PROCEDURES REASONABLY ADAPTED TO AVOID ANY SUCH ERROR.

[[12-707]] 12-708. SHORT TITLE.

THIS SUBTITLE MAY BE CITED AS THE MARYLAND EQUAL CREDIT OPPORTUNITY ACT.

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect July 1, 1975.

Approved May 15, 1975.