

105TH CONGRESS
1ST SESSION

H. R. 2599

To amend the Consumer Credit Protection Act to make it unlawful to require a credit card as a condition for doing business.

IN THE HOUSE OF REPRESENTATIVES

OCTOBER 1, 1997

Mr. FATTAH (for himself, Mr. RUSH, Mr. DELLUMS, Ms. CHRISTIAN-GREEN, Mr. CUMMINGS, Mr. SANDERS, Mr. BORSKI, Mr. FRANK of Massachusetts, Mr. FOGLIETTA, Mr. STARK, Mr. TIERNEY, Mr. THOMPSON, Mr. DAVIS of Illinois, and Mr. FILNER) introduced the following bill; which was referred to the Committee on Banking and Financial Services

A BILL

To amend the Consumer Credit Protection Act to make it unlawful to require a credit card as a condition for doing business.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Cash Consumer Pro-
5 tection Act”.

6 **SEC. 2. FINDINGS.**

7 The Congress finds:

1 (1) Forms of payment other than cash have be-
 2 come more pervasive in commercial transactions ini-
 3 tiated by consumers.

4 (2) Forms of payment other than cash are not
 5 uniformly available to all consumers.

6 (3) Consequently, cash only consumers are un-
 7 able to enter into certain commercial transactions.

8 **SEC. 3. CREDIT CARD REQUIREMENT.**

9 (a) IN GENERAL.—Chapter 2 of title I of the
 10 Consumer Credit Protection Act (15 U.S.C. 1631 et seq.)
 11 is amended by adding at the end the following:

12 **“SEC. 139A. CREDIT CARD REQUIREMENT.**

13 “(a) IN GENERAL.—No person may, in the course of
 14 a business transaction involving a sale or lease—

15 “(1) refuse to make the sale or lease because
 16 the purchaser or lessee does not possess a credit
 17 card; or

18 “(2) demand a deposit in cash which is not rea-
 19 sonable.

20 “(b) INJUNCTION.—An action may be brought to en-
 21 join a person from taking action which is prohibited by
 22 subsection (a). If an injunction is awarded, the court may
 23 order the enjoined person to reimburse for money or prop-
 24 erty acquired in violation of subsection (a).”.

1 (b) CLERICAL AMENDMENT.—The table of sections
2 at the beginning of such chapter is amended by adding
3 at the end the following new item:

“139A. Credit card requirement.”.

