

106TH CONGRESS  
1ST SESSION

# H. R. 599

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

FEBRUARY 4, 1999

Mr. FATTAH 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:

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

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

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

5 **SEC. 3. CREDIT CARD REQUIREMENT.**

6           (a) IN GENERAL.—Chapter 2 of title I of the Con-  
7           sumer Credit Protection Act (15 U.S.C. 1631 et seq.) is  
8           amended by adding at the end the following:

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

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

12                   “(1) refuse to make the sale or lease because  
13           the purchaser or lessee does not possess a credit  
14           card; or

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

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

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

“139A. Credit card requirement.”.