## **HOUSE BILL 784**

13 0lr0795 HB 901/19 – ECM CF SB 957

By: Delegates Carey and C. Watson

Introduced and read first time: February 3, 2020

Assigned to: Economic Matters

Committee Report: Favorable with amendments

House action: Adopted

Read second time: March 11, 2020

CHAPTER \_\_\_\_\_

## 1 AN ACT concerning

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## Maryland Online Consumer Protection Act - Online Privacy - Study

FOR the purpose of requiring certain businesses that collect a consumer's personal information to provide certain notices to the consumer at or before the point of collection; authorizing a consumer to submit a certain request for information to a business that collects the consumer's personal information; requiring a business to comply with a certain request for information in a certain manner and within a certain period of time; establishing certain exceptions to a consumer's request for personal information: requiring a business to establish a means for consumers to submit certain requests; requiring a business to provide certain information to a consumer in a certain manner; prohibiting a business from retaining certain personal information, re-identifying or linking certain data, or disclosing certain personal information under certain circumstances; requiring a business to include certain information in a certain policy or website and update certain information periodically; requiring a business to ensure that an individual responsible for handling certain consumer inquiries is informed of certain requirements relating to consumer personal information privacy and how to direct consumers to exercise their rights; authorizing a consumer to request a business to delete certain personal information and requiring a business to comply with the request in a certain manner; authorizing a consumer to demand that a business not disclose the consumer's personal information to third parties and requiring a business to comply with the consumer's request to opt out in a certain manner; authorizing a business to require an authentication of a certain request; prohibiting a business from taking certain actions against a consumer who exercises the consumer's rights to consumer personal information privacy; providing for certain exceptions to an otherwise

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.

<u>Underlining</u> indicates amendments to bill.

Strike out indicates matter stricken from the bill by amendment or deleted from the law by amendment.



authorized disclosure of consumer personal information; establishing that a violation
of this Act is an unfair, abusive, or deceptive trade practice and is subject to certain
enforcement and penalty provisions; authorizing the Office of the Attorney General
to adopt certain regulations; providing for the application of this Act; providing for a
delayed effective date; defining certain terms; and generally relating to privacy of
consumer personal information requiring the Maryland Cybersecurity Council to
review certain practices and methods of collection, use, storage, and disclosure of
consumers' personally identifiable information and personal information by certain
entities; requiring the Council to submit a certain report to the General Assembly on
or before a certain date; and generally relating to consumer online privacy.
or server a vervain auto, and generally relating to consumer office privacy.

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TТ	$\mathbf{r}$	auume	•

- 12 Article Commercial Law
- 13 Section 14-4201 through 14-4214 to be under the new subtitle "Subtitle 42.
- 14 Consumer Personal Information Privacy"
- 15 Annotated Code of Maryland
- 16 (2013 Replacement Volume and 2019 Supplement)
- 17 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND.
- 18 That the Laws of Maryland read as follows:, on or before November 1, 2020, the Maryland
- 19 Cybersecurity Council shall:
- 20 (1) review current practices and methods of collection, use, storage, and
- 21 <u>disclosure of consumers' personally identifiable information and personal information by</u>
- 22 private entities in the State; and
- 23 (2) submit a report to the General Assembly, in accordance with § 2–1257 24 of the State Government Article, on its findings and recommendations for providing
- 25 increased consumer protection regarding online privacy.

## 26 Article - Commercial Law

- 27 Subtitle 42. Consumer Personal Information Privacy.
- 28 **14-4201**.
- 29 (A) IN THIS SUBTITLE THE FOLLOWING WORDS HAVE THE MEANINGS 30 INDICATED.
- 31 (B) (1) "AGGREGATE CONSUMER INFORMATION" MEANS INFORMATION
  32 THAT RELATES TO A GROUP OR CATEGORY OF CONSUMERS, FROM WHICH
- 33 INDIVIDUAL CONSUMER IDENTITIES HAVE BEEN REMOVED. THAT IS NOT LINKED OR
- 34 REASONABLY LINKABLE TO ANY CONSUMER, INCLUDING THROUGH A DEVICE.

1	(2) "AGGREGATE CONSUMER INFORMATION" DOES NOT INCLUDE AN
2	INDIVIDUAL CONSUMER RECORD THAT HAS BEEN DE-IDENTIFIED.
3	(c) (1) "Biometric information" means an individual's
4	PHYSIOLOGICAL, BIOLOGICAL, OR BEHAVIORAL CHARACTERISTICS, INCLUDING AN
5	INDIVIDUAL'S DNA, THAT CAN BE USED, ALONE OR IN COMBINATION WITH EACH
6	OTHER OR WITH OTHER IDENTIFYING DATA, TO ESTABLISH INDIVIDUAL IDENTITY.
7	(2) "BIOMETRIC INFORMATION" INCLUDES:
8	(I) IMAGERY OF THE IRIS, RETINA, FINGERPRINT, FACE, HAND,
9	PALM, AND VEIN PATTERNS, AND VOICE RECORDINGS FROM WHICH AN IDENTIFIER
0	TEMPLATE, SUCH AS A FACE PRINT, A MINUTIAE TEMPLATE, OR A VOICEPRINT, CAN
1	BE EXTRACTED; AND
$^{12}$	(H) KEYSTROKE PATTERNS OR RHYTHMS, GAIT PATTERNS OR
13	RHYTHMS, AND SLEEP, HEALTH, OR EXERCISE DATA THAT CONTAIN IDENTIFYING
4	INFORMATION.
5	(D) "BUSINESS" MEANS:
0	(1) A GOLE PROPRIETORGIUM A DARTWERGIUM A LIMITER LIARII ITIV
16	(1) A SOLE PROPRIETORSHIP, A PARTNERSHIP, A LIMITED LIABILITY
L <b>7</b>	COMPANY, A CORPORATION, AN ASSOCIATION, OR ANY OTHER LEGAL ENTITY THAT:
18	(I) IS ORGANIZED OR OPERATED FOR THE PROFIT OR
9	FINANCIAL BENEFIT OF ITS OWNERS;
00	(II) COLLECTE THE DEDCONAL INFORMATION OF AN
20 21	(H) COLLECTS THE PERSONAL INFORMATION OF AN
2 I	INDIVIDUAL OR CONSUMER; AND
22	(III) SATISFIES ONE OR MORE OF THE FOLLOWING THRESHOLDS:
23	1. Has annual gross revenues in excess of
24	\$25,000,000;
• •	<b>4</b> =3,000,000,
25	2. Annually buys, receives for the business's
26	COMMERCIAL PURPOSES, SELLS, OR SHARES FOR COMMERCIAL PURPOSES, ALONE
27	OR IN COMBINATION, THE PERSONAL INFORMATION OF 100,000 OR MORE
28	CONSUMERS, HOUSEHOLDS, OR DEVICES; OR
29	3. Derives at least one-half of its annual
30	REVENUES FROM SELLING CONSUMERS' PERSONAL INFORMATION; OR
-	

(2) ANY ENTITY THAT:

$\frac{1}{2}$	(1) CONTROLS OR IS CONTROLLED BY A BUSINESS UNDER ITEM (1) OF THIS SUBSECTION; AND
3 4	(H) SHARES A NAME, SERVICE MARK, OR TRADEMARK WITH THE BUSINESS.
5	(E) "BUSINESS PURPOSE" MEANS THE USE OF PERSONAL INFORMATION BY
6	A BUSINESS OR A SERVICE PROVIDER IN A MANNER REASONABLY NECESSARY TO
7	ACHIEVE THE OPERATIONAL PURPOSE FOR WHICH THE INFORMATION WAS
8	<del>COLLECTED.</del>
9	(F) (1) "COLLECT" MEANS TO BUY, RENT, GATHER, OBTAIN, RECEIVE, OR
10	ACCESS ANY PERSONAL INFORMATION PERTAINING TO A CONSUMER BY ANY MEANS.
11	(2) "Collect" includes to receive information from the
$\overline{12}$	CONSUMER OR BY OBSERVING THE CONSUMER'S BEHAVIOR.
13	(G) "Consumer" means an individual who resides in the State.
14	(H) "DE-IDENTIFIED" MEANS, WITH RESPECT TO INFORMATION,
15	PROCESSED SO THAT THE INFORMATION CANNOT REASONABLY IDENTIFY, RELATE
16	TO, DESCRIBE, BE CAPABLE OF BEING ASSOCIATED WITH, OR BE LINKED TO A
17	PARTICULAR CONSUMER, IF A BUSINESS THAT USES
18	DE-IDENTIFIED INFORMATION:
19	(1) Has implemented technical safeguards that prohibit
20	RE-IDENTIFICATION OF THE CONSUMER TO WHOM THE INFORMATION MAY
21	PERTAIN;
22	(2) Has implemented business processes that specifically
23	PROHIBIT RE-IDENTIFICATION OF THE INFORMATION;
24	(3) Has implemented business processes to prevent
25	INADVERTENT RELEASE OF DE IDENTIFIED INFORMATION: AND
26	(4) Makes no attempt to re-identify the information.
27	(1) (1) "Designated method for submitting requests" means a
28	MAILING ADDRESS, AN E MAIL ADDRESS, AN INTERNET WEBSITE, AN INTERNET
29	PORTAL, A TELEPHONE NUMBER, OR ANY OTHER APPLICABLE CONTACT
30	INFORMATION THROUGH WHICH A CONSUMER MAY SUBMIT A REQUEST OR
31	DIRECTION UNDER THIS SUBTITLE.

1	(2) "Designated method for submitting requests" includes
2	A CONSUMER-FRIENDLY MEANS OF CONTACTING A BUSINESS APPROVED BY THE
3	ATTORNEY GENERAL UNDER § 14–4211(A)(4) OF THIS SUBTITLE.
4	(J) "DEVICE" MEANS A PHYSICAL OBJECT THAT IS CAPABLE OF
5	CONNECTING TO THE INTERNET OR TO ANOTHER DEVICE.
6	(K) "HOMEPAGE" MEANS:
7	(1) THE INTRODUCTORY PAGE OF AN INTERNET WEBSITE AND ANY
8	INTERNET WEBPAGE WHERE PERSONAL INFORMATION IS COLLECTED; OR
9	(2) IN THE CASE OF AN ONLINE SERVICE OR APPLICATION:
10	(I) THE SERVICE OR APPLICATION PLATFORM PAGE OR
11	<del>DOWNLOAD PAGE;</del>
10	(T-) A
12	(II) A LINK WITHIN THE SERVICE OR APPLICATION, SUCH AS
13	FROM THE SERVICE OR APPLICATION CONFIGURATION, "ABOUT", "INFORMATION",
14	<del>OR SETTINGS PAGE; OR</del>
15	(III) ANY OTHER LOCATION THAT ALLOWS A CONSUMER TO
16	REVIEW THE NOTICE REQUIRED BY § 14-4202(A) OF THIS SUBTITLE, WHETHER
17	BEFORE OR AFTER DOWNLOADING THE APPLICATION OR SERVICE.
10	(I) "Typen" arrays to Depute typenatory Data Assumptions of
18	(L) "INFER" MEANS TO DERIVE INFORMATION, DATA, ASSUMPTIONS, OR
19 20	CONCLUSIONS FROM FACTS, EVIDENCE, OR ANOTHER SOURCE OF INFORMATION OR
20	<del>D/11/1.</del>
21	(M) (1) "PERSONAL INFORMATION" MEANS INFORMATION THAT
22	IDENTIFIES, RELATES TO, DESCRIBES, IS REASONABLY CAPABLE OF BEING
23	ASSOCIATED WITH, OR COULD REASONABLY BE LINKED, DIRECTLY OR INDIRECTLY,
24	WITH A PARTICULAR CONSUMER OR THE CONSUMER'S DEVICE.
25	(2) "PERSONAL INFORMATION" DOES NOT INCLUDE:
26	(I) PUBLICLY AVAILABLE INFORMATION THAT IS LAWFULLY
27	MADE AVAILABLE FROM FEDERAL, STATE, OR LOCAL GOVERNMENT RECORDS;
28	(II) DE-IDENTIFIED CONSUMER INFORMATION; OR
29	(III) AGGREGATE CONSUMER INFORMATION.

- 1 (N) "PROBABILISTIC IDENTIFIER" MEANS THE IDENTIFICATION OF A
  2 CONSUMER OR A DEVICE TO A DEGREE OF CERTAINTY OF MORE PROBABLE THAN
  3 NOT BASED ON CATEGORIES OF PERSONAL INFORMATION INCLUDED IN, OR SIMILAR
  4 TO, THE CATEGORIES LISTED UNDER SUBSECTION (M) OF THIS SECTION.
- 5 (O) "PROCESSING" MEANS AN OPERATION OR A SET OF OPERATIONS THAT
  6 IS PERFORMED ON PERSONAL DATA OR ON SETS OF PERSONAL DATA, WHETHER OR
  7 NOT BY AUTOMATED MEANS.
- 8 (P) "PSEUDONYMIZE" MEANS THE PROCESSING OF PERSONAL
  9 INFORMATION IN A MANNER THAT RENDERS THE PERSONAL INFORMATION NO
  10 LONGER ATTRIBUTABLE TO A SPECIFIC CONSUMER WITHOUT THE USE OF
  11 ADDITIONAL INFORMATION, IF THE ADDITIONAL INFORMATION IS KEPT
  12 SEPARATELY AND IS SUBJECT TO TECHNICAL AND ADMINISTRATIVE SAFEGUARDS
  13 TO ENSURE THAT THE PERSONAL INFORMATION IS NOT ATTRIBUTED TO AN
  14 IDENTIFIED OR IDENTIFIABLE CONSUMER.
- 15 (Q) "RESEARCH" MEANS SCIENTIFIC, SYSTEMATIC STUDY AND
  16 OBSERVATION, INCLUDING BASIC RESEARCH OR APPLIED RESEARCH THAT IS IN THE
  17 PUBLIC INTEREST AND THAT ADHERES TO APPLICABLE ETHICS AND PRIVACY LAWS
  18 OR STUDIES CONDUCTED IN THE PUBLIC INTEREST IN THE AREA OF PUBLIC HEALTH.
- 19 (R) "SERVICE" MEANS WORK, LABOR, AND SERVICES, INCLUDING SERVICES
  20 FURNISHED IN CONNECTION WITH THE SALE OR REPAIR OF GOODS.
- "SERVICE PROVIDER" MEANS A PERSON THAT PROCESSES 21 22 INFORMATION ON BEHALF OF A BUSINESS AND TO WHICH THE BUSINESS DISCLOSES 23 A CONSUMER'S PERSONAL INFORMATION FOR A BUSINESS PURPOSE IN 24ACCORDANCE WITH A WRITTEN CONTRACT IF THE CONTRACT PROHIBITS THE 25 ENTITY RECEIVING THE INFORMATION FROM RETAINING, USING, OR DISCLOSING 26 THE PERSONAL INFORMATION FOR ANY PURPOSE OTHER THAN FOR THE SPECIFIC 27 PURPOSE OF PERFORMING THE SERVICES SPECIFIED IN THE CONTRACT FOR THE 28 BUSINESS, OR AS OTHERWISE ALLOWED BY THIS SUBTITLE.
- 29 (T) "THIRD PARTY" MEANS A PERSON THAT IS NOT THE BUSINESS THAT
  30 COLLECTS PERSONAL INFORMATION FROM CONSUMERS UNDER THIS SUBTITLE OR
  31 A SERVICE PROVIDER OF THAT BUSINESS.
- 32 (U) (1) "THIRD-PARTY DISCLOSURE" MEANS A TRANSFER OF A
  33 CONSUMER'S PERSONAL INFORMATION BY THE BUSINESS TO A THIRD PARTY,
  34 INCLUDING SELLING, RENTING, RELEASING, DISSEMINATING, MAKING AVAILABLE,
  35 TRANSFERRING, OR OTHERWISE COMMUNICATING ORALLY, IN WRITING, OR BY
  36 ELECTRONIC OR OTHER MEANS.

1	(2) "THIRD-PARTY DISCLOSURE" DOES NOT INCLUDE:
2	(I) A DISCLOSURE BY A BUSINESS OF PERSONAL INFORMATION
3	OF A CONSUMER TO A SERVICE PROVIDER THAT IS NECESSARY TO THE
4	PERFORMANCE OF A BUSINESS PURPOSE INCLUDED IN A NOTICE UNDER § 14-4202
5	OF THIS SUBTITLE;
6	(II) IDENTIFICATION BY A BUSINESS OF A CONSUMER WHO HAS
7	OPTED OUT OF THE SALE OF THE CONSUMER'S PERSONAL INFORMATION FOR THE
8	PURPOSE OF ALERTING THIRD PARTIES THAT THE CONSUMER HAS OPTED OUT OF
9	THE SALE OF THE CONSUMER'S PERSONAL INFORMATION; OR
10	(HI) THE TRANSFER BY A BUSINESS TO A THIRD PARTY OF THE
11	PERSONAL INFORMATION OF A CONSUMER AS AN ASSET THAT IS PART OF A MERGER,
12	AN ACQUISITION, A BANKRUPTCY, OR ANY OTHER TRANSACTION IN WHICH THE
13	THIRD PARTY ASSUMES CONTROL OF ALL OR PART OF THE BUSINESS IF THAT
14	INFORMATION IS USED OR SHARED CONSISTENTLY WITH THE NOTICE RECEIVED BY
15	CONSUMERS UNDER § 14–4202 OF THIS SUBTITLE.
16	(V) "Unique identifier" means a persistent identifier that can be
17	USED TO RECOGNIZE A CONSUMER OR A DEVICE THAT IS LINKED TO A CONSUMER
18	OR HOUSEHOLD, OVER TIME AND ACROSS DIFFERENT TECHNOLOGIES, INCLUDING:
19	(1) A DEVICE IDENTIFIER;
20	(2) AN INTERNET PROTOCOL ADDRESS;
21	(3) A COOKIE, BEACON, PIXEL TAG, MOBILE AD IDENTIFIER, OR
22	SIMILAR TECHNOLOGY;
23	(4) A CONSUMER NUMBER, UNIQUE PSEUDONYM, OR USER ALIAS; OR
24	(5) A TELEPHONE NUMBER OR ANY OTHER FORM OF PERSISTENT OR
25	PROBABILISTIC IDENTIFIER THAT CAN BE USED TO IDENTIFY A PARTICULAR
26	CONSUMER OR DEVICE.
27	<del>14-4202.</del>
28	(A) A BUSINESS THAT COLLECTS A CONSUMER'S PERSONAL INFORMATION
29	SHALL, AT OR BEFORE THE POINT OF COLLECTION, CLEARLY AND CONSPICUOUSLY
30	NOTIFY A CONSUMER OF:

(1) THE CATEGORIES OF PERSONAL INFORMATION THE BUSINESS WILL COLLECT ABOUT THAT CONSUMER;

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1	(2) The business purposes for which the categories of
$\frac{1}{2}$	PERSONAL INFORMATION MAY BE USED;
3	(3) THE CATEGORIES OF THIRD PARTIES TO WHICH THE BUSINESS
4	DISCLOSES PERSONAL INFORMATION;
~	(4) THE DUGINESS DUDDOSES FOR WHIRD, DARW DISSUASIDE, AND
5	(4) THE BUSINESS PURPOSES FOR THIRD-PARTY DISCLOSURE; AND
6	(5) THE CONSUMER'S RIGHT TO REQUEST:
7	(I) A COPY OF THE CONSUMER'S PERSONAL INFORMATION
8	UNDER § 14-4203 OF THIS SUBTITLE;
0	(II) DELEMINAL OF MILE CONCLUSION'S DEDCONAL INFORMATION
9	(II) DELETION OF THE CONSUMER'S PERSONAL INFORMATION  LINDED \$ 14, 4905 OF THIS SUPPLIES. AND
10	UNDER § 14–4205 OF THIS SUBTITLE; AND
11	(III) TO OPT OUT OF THIRD PARTY DISCLOSURE UNDER §
12	14-4206 OF THIS SUBTITLE.
13	(B) A BUSINESS MAY NOT COLLECT ADDITIONAL CATEGORIES OF PERSONAL
14	INFORMATION OR USE PERSONAL INFORMATION COLLECTED FOR ADDITIONAL
15	PURPOSES WITHOUT FIRST PROVIDING THE CONSUMER WITH NOTICE CONSISTENT
16	WITH THIS SECTION.
17	<del>14-4203.</del>
11	<del>11-1200.</del>
18	(A) A CONSUMER MAY REQUEST THAT A BUSINESS THAT COLLECTS A
19	CONSUMER'S PERSONAL INFORMATION DISCLOSE TO THAT CONSUMER:
20	(1) THE SPECIFIC PIECES OF PERSONAL INFORMATION THE
21	BUSINESS HAS COLLECTED ABOUT THAT CONSUMER;
22	(2) THE SOURCES FROM WHICH THE CONSUMER'S PERSONAL
23	INFORMATION WAS COLLECTED;
۷٥	TAPORWATION WAS COLLECTED,
24	(3) THE NAMES OF THIRD PARTIES TO WHICH THE BUSINESS
25	DISCLOSED THE CONSUMER'S PERSONAL INFORMATION; AND
26	(4) THE BUSINESS PURPOSES FOR THIRD-PARTY DISCLOSURE.
07	(b) A prigrange cutar province man properties and construction
27	(B) A BUSINESS SHALL PROVIDE THE INFORMATION SPECIFIED IN
28	SUBSECTION (A) OF THIS SECTION TO A CONSUMER ONLY ON RECEIPT OF A
29	<del>VERIFIABLE CONSUMER REQUEST.</del>

1	(c) (1) Subject to paragraph (2) of this subsection, after
2	RECEIVING A VERIFIABLE CONSUMER REQUEST, A BUSINESS SHALL PROMPTLY
3	TAKE STEPS TO PROVIDE, FREE OF CHARGE TO THE CONSUMER, THE PERSONAL
4	INFORMATION REQUIRED BY THIS SECTION.
	•
5	(2) THE INFORMATION MAY BE PROVIDED BY:
6	(I) UNITED STATES MAIL; OR
7	(II) ELECTRONIC DELIVERY THAT IS PORTABLE AND, TO THE
8	EXTENT TECHNICALLY FEASIBLE, IN A READILY USEABLE FORMAT THAT ALLOWS
9	THE CONSUMER TO TRANSMIT THIS INFORMATION TO ANOTHER ENTITY WITHOUT
10	HINDRANCE.
11	(b) A DUGINEGG MAY DROUBE BEDGONAL INFORMATION TO A CONGUMED
11	(D) A BUSINESS MAY PROVIDE PERSONAL INFORMATION TO A CONSUMER
12	AT ANY TIME, NOTWITHSTANDING § 14–4204 OF THIS SUBTITLE, BUT IS NOT
13	REQUIRED TO PROVIDE PERSONAL INFORMATION TO THE SAME CONSUMER MORE
14	THAN ONCE IN A 6-MONTH PERIOD.
15	(E) IF VERIFIED REQUESTS FROM A CONSUMER ARE EXCESSIVE, BECAUSE
16	OF THEIR REPETITIVE CHARACTER, A BUSINESS MAY:
17	(1) CHARGE A REASONABLE FEE, TAKING INTO ACCOUNT THE
18	ADMINISTRATIVE COSTS OF PROVIDING THE INFORMATION OR COMMUNICATION OR
19	
19	TAKING THE ACTION REQUESTED; OR
20	(2) REFUSE TO ACT ON THE REQUEST AND NOTIFY THE CONSUMER OF
21	THE REASON FOR REFUSING THE REQUEST.
	·
22	(F) A BUSINESS MAY NOT REQUIRE A CONSUMER TO CREATE AN ACCOUNT
23	WITH THE BUSINESS IN ORDER TO MAKE A VERIFIABLE CONSUMER REQUEST.
	·
24	(G) A BUSINESS MAY NOT:
0.5	(1) Production of the control of the
25	(1) RETAIN PERSONAL INFORMATION ABOUT A CONSUMER
26	COLLECTED FROM A SINGLE ONE-TIME TRANSACTION, UNLESS THE BUSINESS
27	REGULARLY RETAINS PERSONAL INFORMATION OF THAT TYPE IN THE ORDINARY
28	COURSE OF BUSINESS;

RE-IDENTIFY OR LINK ANY DATA THAT IN THE ORDINARY COURSE

OF BUSINESS IS NOT MAINTAINED IN A MANNER THAT WOULD BE CONSIDERED

<del>(2)</del>

**PERSONAL INFORMATION; OR** 

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	10	HOUSE BILL 784
1	<del>(3)</del>	DISCLOSE PERSONAL INFORMATION IF THE DISCLOSURE WOULD
2	ADVERSELY AFFE	CT THE LEGAL RIGHTS OF OTHER CONSUMERS.
3	3 <del>14-4204.</del>	
4	( <del>A)</del> (1)	Subject to paragraph (2) of this subsection, a business
5	S <del>SHALL, IN A FOR</del>	M THAT IS REASONABLY ACCESSIBLE TO CONSUMERS, MAKE
6	AVAILABLE TO CO	NSUMERS TWO OR MORE DESIGNATED METHODS FOR SUBMITTING
7	CONSUMER VERIF	I <del>ED REQUESTS.</del>
8	3 <del>(2)</del>	(I) IF A BUSINESS MAINTAINS AN INTERNET WEBSITE IN
9	) CONNECTION WITH	I THE BUSINESS, THE BUSINESS SHALL MAINTAIN A WEBSITE PAGE
10	THAT MEETS THE	REQUIREMENT UNDER PARAGRAPH (1) OF THIS SUBSECTION.
11	_	(II) A BUSINESS SHALL PROVIDE A TOLL-FREE TELEPHONE
12	NUMBER FOR THE	PURPOSE OF ACCEPTING CONSUMER VERIFIED REQUESTS UNDER
13	THIS SUBSECTION	I, UNLESS THE BUSINESS MAINTAINS A DIRECT RELATIONSHIP
14	WITH THE CONSUM	<del>IER.</del>
15	( <del>B)</del> (1)	A BUSINESS SHALL DELIVER TO A CONSUMER FREE OF CHARGE
16	S WITHIN 45 DAYS A	FTER RECEIVING A VERIFIABLE CONSUMER REQUEST FROM THE
17	CONSUMER THE I	NFORMATION REQUIRED IN § 14-4203 OF THIS SUBTITLE IN A
18	READILY USEABLE	E FORMAT THAT ALLOWS THE CONSUMER TO TRANSMIT THE
19	HIPORMATION FROM	OM ONE ENTITY TO ANOTHER ENTITY WITHOUT HINDRANCE.
20	) <del>(2)</del>	THE TIME PERIOD TO PROVIDE THE REQUIRED INFORMATION
21	MAY BE EXTENDE	D-ONCE BY UP TO AN ADDITIONAL 45 DAYS WHEN REASONABLY
22	NECESSARY, IF TH	IE CONSUMER IS PROVIDED NOTICE OF THE EXTENSION WITHIN
23	3 THE FIRST 45-DAY	<del>PERIOD.</del>
24		SINESS IS NOT REQUIRED TO PROVIDE THE INFORMATION
25	REQUIRED BY § 14	1–4203 OF THIS SUBTITLE TO THE SAME CONSUMER MORE THAN
26	3 TWICE IN A 12-MO	NTH-PERIOD.
27	7 <del>(D)</del> <del>(1)</del>	IF A BUSINESS HAS AN ONLINE PRIVACY POLICY, THE BUSINESS

- 28**SHALL INCLUDE IN THE POLICY:**
- THE CATEGORIES OF PERSONAL INFORMATION THE 29 <del>(I)</del> 30 BUSINESS COLLECTS ABOUT CONSUMERS;
- (II) THE BUSINESS PURPOSES FOR WHICH THE CATEGORIES OF 31 32PERSONAL INFORMATION ARE USED;

1	(III) THE CATEGORIES OF THIRD PARTIES TO WHICH THE
2	BUSINESS DISCLOSES PERSONAL INFORMATION;
3	(IV) THE BUSINESS PURPOSE FOR THIRD-PARTY DISCLOSURE;
4	AND
_	
5	(V) THE CONSUMER'S RIGHT TO REQUEST:
6	1. A COPY OF THE CONSUMER'S PERSONAL
7	INFORMATION IN ACCORDANCE WITH § 14–4203 OF THIS SUBTITLE;
8	2. The deletion of the consumer's personal
9	INFORMATION IN ACCORDANCE WITH § 14-4205 OF THIS SUBTITLE; AND
10	3. TO OPT OUT OF THIRD-PARTY DISCLOSURE IN
11	ACCORDANCE WITH § 14–4206 OF THIS SUBTITLE.
12	(2) If a business does not have an online privacy policy but
13	DOES HAVE A BUSINESS WEBSITE, THE BUSINESS SHALL:
11	(1) INCLUDE MUE INFORMATION PROLUBED INVERD
14	(I) INCLUDE THE INFORMATION REQUIRED UNDER
15	PARAGRAPH (1) OF THIS SUBSECTION ON THE WEBSITE; AND
16	(II) UPDATE THE INFORMATION AT LEAST ONCE EVERY 12
17	MONTHS.
11	MOVINO;
18	(E) A BUSINESS SHALL ENSURE THAT AN INDIVIDUAL RESPONSIBLE FOR
19	HANDLING CONSUMER INQUIRIES ABOUT THE BUSINESS'S PRIVACY PRACTICES OR
20	THE BUSINESS'S COMPLIANCE WITH THIS SUBTITLE IS INFORMED OF THE
21	REQUIREMENTS IN THIS SUBTITLE AND HOW TO DIRECT A CONSUMER TO EXERCISE
22	THE CONSUMER'S RIGHTS UNDER THIS SUBTITLE.
23	(F) A BUSINESS MAY USE PERSONAL INFORMATION COLLECTED FROM A
24	CONSUMER IN CONNECTION WITH THE BUSINESS'S VERIFICATION OF THE
25	CONSUMER'S REQUEST ONLY FOR THE PURPOSES OF VERIFICATION.
26	<del>14-4205.</del>
0.7	(A) A GONGLIMED MAN DECYDOM MINIMA DISCUSSION DEL DES ATTENDA LES DECENION DE LA CONCENTRA DE
27	(A) A CONSUMER MAY REQUEST THAT A BUSINESS DELETE ALL PERSONAL
28	INFORMATION ABOUT THE CONSUMER THAT THE BUSINESS HAS COLLECTED FROM
29	THE CONSUMER.

(B) A BUSINESS THAT COLLECTS PERSONAL INFORMATION ABOUT A

CONSUMER SHALL DISCLOSE, IN ACCORDANCE WITH § 14–4202 OF THIS SUBTITLE,

30

- 1 THE CONSUMER'S RIGHT TO REQUEST THE DELETION OF THE CONSUMER'S
  2 PERSONAL INFORMATION.
- 3 (C) A BUSINESS THAT RECEIVES A VERIFIABLE CONSUMER REQUEST FROM
  4 A CONSUMER TO DELETE THE CONSUMER'S PERSONAL INFORMATION UNDER
  5 SUBSECTION (A) OF THIS SECTION SHALL DELETE THE PERSONAL INFORMATION
  6 FROM ITS RECORDS AND DIRECT SERVICE PROVIDERS TO DELETE THE PERSONAL
  7 INFORMATION FROM THE SERVICE PROVIDERS' RECORDS.
- 8 (D) A BUSINESS OR A SERVICE PROVIDER IS NOT REQUIRED TO COMPLY
  9 WITH A CONSUMER'S REQUEST TO DELETE THE CONSUMER'S PERSONAL
  10 INFORMATION IF IT IS NECESSARY FOR THE BUSINESS OR SERVICE PROVIDER TO
  11 MAINTAIN THE PERSONAL INFORMATION IN ORDER TO:
- 12 (1) COMPLETE THE TRANSACTION FOR WHICH THE PERSONAL
  13 INFORMATION WAS COLLECTED, PROVIDE A GOOD OR SERVICE REQUESTED BY THE
  14 CONSUMER OR REASONABLY ANTICIPATED WITHIN THE CONTEXT OF A BUSINESS'S
  15 ONGOING BUSINESS RELATIONSHIP WITH THE CONSUMER, OR OTHERWISE
  16 PERFORM A CONTRACT BETWEEN THE BUSINESS AND THE CONSUMER;
- 20 (3) IDENTIFY OR REPAIR ERRORS THAT IMPAIR EXISTING INTENDED 21 FUNCTIONALITY;
- 22 (4) EXERCISE FREE SPEECH, ENSURE THE RIGHT OF ANOTHER
  23 CONSUMER TO EXERCISE THE RIGHT OF FREE SPEECH, OR EXERCISE ANOTHER
  24 RIGHT PROVIDED FOR BY LAW:
- 25 (5) ENGAGE IN PUBLIC OR PEER-REVIEWED SCIENTIFIC,
  26 HISTORICAL, OR STATISTICAL RESEARCH IN THE PUBLIC INTEREST THAT ADHERES
  27 TO OTHER APPLICABLE ETHICS AND PRIVACY LAWS, WHEN THE BUSINESSES'
  28 DELETION OF THE INFORMATION IS LIKELY TO RENDER IMPOSSIBLE OR TO
  29 SERIOUSLY IMPAIR THE ACHIEVEMENT OF THE RESEARCH, IF THE CONSUMER HAS
  30 PROVIDED INFORMED CONSENT; OR
- 31 (6) COMPLY WITH A LEGAL OBLIGATION.
- 32 **14-4206**.
- 33 (A) (1) A CONSUMER MAY, AT ANY TIME, DEMAND THAT A BUSINESS NOT 34 DISCLOSE THE CONSUMER'S PERSONAL INFORMATION TO THIRD PARTIES.

1	(2) THIS RIGHT MAY BE REFERRED TO AS THE "RIGHT TO OI		
2	THIRD-PARTY DISCLOSURE"		

- 3 (B) NOTWITHSTANDING SUBSECTION (A) OF THIS SECTION, A BUSINESS MAY
  4 NOT DISCLOSE THE PERSONAL INFORMATION OF A CONSUMER TO A THIRD PARTY IF
  5 THE BUSINESS HAS ACTUAL KNOWLEDGE OR WILLFULLY DISREGARDS THE FACT
  6 THAT THE CONSUMER IS UNDER THE AGE OF 16 YEARS.
- 7 (C) A BUSINESS THAT HAS RECEIVED DIRECTION FROM A CONSUMER NOT 8 TO DISCLOSE THE CONSUMER'S PERSONAL INFORMATION TO THIRD PARTIES MAY 9 NOT:
- 10 (1) DISCLOSE THE PERSONAL INFORMATION TO THIRD PARTIES
  11 UNLESS THE CONSUMER LATER PROVIDES EXPRESS AUTHORIZATION FOR THAT
  12 DISCLOSURE: OR
- 13 (2) REQUEST AUTHORIZATION TO DISCLOSE THE PERSONAL
  14 INFORMATION TO THIRD PARTIES FOR AT LEAST 12 MONTHS FROM THE DATE ON
  15 WHICH THE BUSINESS RECEIVED THE DIRECTION FROM THE CONSUMER.
- 16 (D) A BUSINESS SHALL PROVIDE A CLEAR AND CONSPICUOUS LINK ON THE
  17 INTERNET HOMEPAGE OF THE BUSINESS TO AN INTERNET WEBPAGE THAT ENABLES
  18 A CONSUMER OR A PERSON AUTHORIZED BY THE CONSUMER TO OPT OUT OF THE
  19 THIRD-PARTY DISCLOSURE OF THE CONSUMER'S PERSONAL INFORMATION.
- 20 (E) A CONSUMER MAY AUTHORIZE ANOTHER PERSON TO OPT OUT OF THE
  21 SALE OR DISCLOSURE OF THE CONSUMER'S PERSONAL INFORMATION ON THE
  22 CONSUMER'S BEHALF, AND A BUSINESS SHALL COMPLY WITH AN OPT—OUT REQUEST
  23 RECEIVED FROM A PERSON AUTHORIZED BY THE CONSUMER TO ACT ON THE
  24 CONSUMER'S BEHALF, IN ACCORDANCE WITH REGULATIONS ADOPTED BY THE
  25 ATTORNEY GENERAL.
- 26 (F) A BUSINESS MAY REQUIRE AUTHENTICATION OF A CONSUMER REQUEST
  27 RECEIVED UNDER THIS SECTION IN A MANNER THAT IS REASONABLE IN LIGHT OF
  28 THE NATURE OF THE PERSONAL INFORMATION REQUESTED.
- 29 (G) A BUSINESS MAY NOT REQUIRE A CONSUMER TO CREATE AN ACCOUNT
  30 IN ORDER TO EXERCISE THE RIGHT TO OPT OUT OF THIRD PARTY DISCLOSURE.
- 31 **14-4207**.
- 32 (A) A BUSINESS MAY NOT DISCRIMINATE AGAINST A CONSUMER BASED ON 33 THE CONSUMER'S DECISION TO EXERCISE RIGHTS UNDER THIS SUBTITLE.

1	(B) FOR PURPOSES OF THIS SECTION, DISCRIMINATION INCLUDES:
2	(1) DENYING GOODS OR SERVICES TO THE CONSUMER;
3	(2) Charging different prices or rates for goods or
4	SERVICES, INCLUDING THROUGH THE USE OF DISCOUNTS OR OTHER BENEFITS OR
5	PENALTIES;
6	(3) PROVIDING A DIFFERENT LEVEL OR QUALITY OF GOODS OR
7	SERVICES TO THE CONSUMER; OR
8	(4) SUGGESTING THAT THE CONSUMER WILL RECEIVE A DIFFERENT
9	PRICE OR RATE FOR GOODS OR SERVICES OR A DIFFERENT LEVEL OR QUALITY OF
10	GOODS OR SERVICES.
11	<del>14-4208.</del>
12	(A) THE OBLIGATIONS IMPOSED BY THIS SUBTITLE MAY NOT RESTRICT THE
13	ABILITY OF A BUSINESS OR THIRD PARTY TO:
14	(1) COMPLY WITH FEDERAL, STATE, OR LOCAL LAWS;
15	(2) COMPLY WITH A CIVIL, CRIMINAL, OR REGULATORY INQUIRY,
16	INVESTIGATION, SUBPOENA, OR SUMMONS BY A FEDERAL, STATE, OR LOCAL
17	AUTHORITY;
18	(3) COOPERATE WITH A LAW ENFORCEMENT AGENCY CONCERNING
19	CONDUCT OR ACTIVITY THAT THE BUSINESS, SERVICE PROVIDER, OR THIRD PARTY
20	REASONABLY AND IN GOOD FAITH BELIEVES MAY VIOLATE FEDERAL, STATE, OR
21	<del>LOCAL LAW;</del>
22	(4) EXERCISE LEGAL RIGHTS OR PRIVILEGES; OR
23	(5) ENGAGE IN NEWS-GATHERING ACTIVITIES PROTECTED BY THE
24	FIRST AMENDMENT OF THE U.S. CONSTITUTION.
25	(B) THIS SUBTITLE DOES NOT APPLY TO:
26	(1) A BUSINESS COLLECTING OR DISCLOSING PERSONAL
27	INFORMATION OF THE BUSINESS'S EMPLOYEES TO THE EXTENT THAT THE BUSINESS
28	IS COLLECTING OR DISCLOSING THE INFORMATION WITHIN THE SCOPE OF ITS ROLE
29	AS AN EMPLOYER;

- 1 (2) MEDICAL OR HEALTH INFORMATION THAT IS COLLECTED BY A
  2 COVERED ENTITY OR BUSINESS ASSOCIATE GOVERNED BY THE PRIVACY, SECURITY,
  3 AND BREACH NOTIFICATION RULES ISSUED BY THE U.S. DEPARTMENT OF HEALTH
  4 AND HUMAN SERVICES IN 45 C.F.R. PARTS 160 AND 164, ESTABLISHED IN
  5 ACCORDANCE WITH THE FEDERAL HEALTH INSURANCE PORTABILITY AND
  6 ACCOUNTABILITY ACT OF 1996 AND THE FEDERAL HEALTH INFORMATION
  7 TECHNOLOGY FOR ECONOMIC AND CLINICAL HEALTH ACT;
- 8 (3) A HEALTH CARE PROVIDER OR COVERED ENTITY GOVERNED BY THE PRIVACY, SECURITY, AND BREACH NOTIFICATION RULES ISSUED BY THE U.S. 9 DEPARTMENT OF HEALTH AND HUMAN SERVICES IN 45 C.F.R. PARTS 160 AND 164. 10 ESTABLISHED IN ACCORDANCE WITH THE FEDERAL HEALTH INSURANCE 11 PORTABILITY AND ACCOUNTABILITY ACT OF 1996, TO THE EXTENT THE PROVIDER 12 13 OR COVERED ENTITY MAINTAINS PATIENT INFORMATION IN THE SAME MANNER AS 14 MEDICAL INFORMATION OR PROTECTED HEALTH INFORMATION AS DESCRIBED IN 15 **ITEM (2) OF THIS SUBSECTION:**
- 16 (4) INFORMATION COLLECTED AS PART OF A CLINICAL TRIAL
  17 SUBJECT TO THE FEDERAL POLICY FOR THE PROTECTION OF HUMAN SUBJECTS,
  18 ALSO KNOWN AS THE COMMON RULE, PURSUANT TO GOOD CLINICAL PRACTICE
  19 GUIDELINES ISSUED BY THE INTERNATIONAL COUNCIL FOR HARMONISATION OR IN
  20 ACCORDANCE WITH HUMAN SUBJECT PROTECTION REQUIREMENTS OF THE U.S.
  21 FOOD AND DRUG ADMINISTRATION:
- 22 (5) THE SALE OF PERSONAL INFORMATION TO OR FROM A CONSUMER
  23 REPORTING AGENCY IF THAT INFORMATION IS TO BE REPORTED IN, OR USED TO
  24 GENERATE, A "CONSUMER REPORT" AS DEFINED BY 15 U.S.C. § 1681(A) AND USE OF
  25 THAT INFORMATION IS LIMITED BY THE FEDERAL FAIR CREDIT REPORTING ACT:
- 26 **(6)** PERSONAL INFORMATION COLLECTED, PROCESSED, SOLD, OR 27 DISCLOSED UNDER THE FEDERAL GRAMM-LEACH-BLILEY ACT AND 28 IMPLEMENTING REGULATIONS;
- 29 (7) PERSONAL INFORMATION COLLECTED, PROCESSED, SOLD, OR 30 DISCLOSED UNDER THE FEDERAL DRIVER'S PRIVACY PROTECTION ACT OF 1994; 31 OR
- 32 (8) EDUCATION INFORMATION COVERED BY THE FEDERAL FAMILY
  33 EDUCATIONAL RIGHTS AND PRIVACY ACT, 20 U.S.C. § 1232G AND 34 C.F.R. PART
  34 99.
- 35 **14-4209**.

31

1	RESEARCH WITH PERSONAL INFORMATION THAT MAY HAVE BEEN
2	COLLECTED FROM A CONSUMER IN THE COURSE OF THE CONSUMER'S
3	INTERACTIONS WITH A BUSINESS'S SERVICE OR DEVICE FOR OTHER PURPOSES
4	SHALL BE:
-	
5	(1) USED SOLELY FOR RESEARCH PURPOSES THAT ARE COMPATIBLE
6	WITH THE CONTEXT IN WHICH THE PERSONAL INFORMATION WAS COLLECTED;
Ü	Will like contain in which like the contained with contained,
7	(2) RESTRICTED FROM USE FOR ANY COMMERCIAL PURPOSE;
	,
8	(3) Subsequently pseudonymized and de-identified, or
9	DE-IDENTIFIED AND IN THE AGGREGATE, SO THAT THE INFORMATION CANNOT
10	REASONABLY IDENTIFY, RELATE TO, DESCRIBE, BE CAPABLE OF BEING ASSOCIATED
11	WITH, OR BE LINKED, DIRECTLY OR INDIRECTLY, TO A PARTICULAR CONSUMER;
	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
12	(4) Subject to technical safeguards that prohibit
13	RE-IDENTIFICATION OF THE CONSUMER TO WHOM THE INFORMATION MAY
14	PERTAIN;
	- <del> </del>
15	(5) Subject to business processes that specifically
16	PROHIBIT RE-IDENTIFICATION OF THE INFORMATION;
17	(6) SUBJECT TO BUSINESS PROCESSES TO PREVENT INADVERTENT
18	RELEASE OF DE-IDENTIFIED INFORMATION;
19	(7) PROTECTED FROM ANY RE-IDENTIFICATION ATTEMPTS; AND
20	(8) SUBJECT TO THE ADDITIONAL SECURITY CONTROLS OF THE
21	BUSINESS THAT LIMIT ACCESS TO THE RESEARCH DATA TO ONLY THOSE
22	INDIVIDUALS IN A BUSINESS AS ARE NECESSARY TO CARRY OUT THE RESEARCH
23	PURPOSE.
24	<del>14-4210.</del>
25	(A) A VIOLATION OF THIS SUBTITLE IS:
26	(1) AN UNFAIR, ABUSIVE, OR DECEPTIVE TRADE PRACTICE WITHIN
27	THE MEANING OF TITLE 13 OF THIS ARTICLE; AND
28	(2) SUBJECT TO THE ENFORCEMENT AND PENALTY PROVISIONS
29	CONTAINED IN TITLE 13 OF THIS ARTICLE.
30	(B) (1) A BUSINESS THAT DISCLOSES PERSONAL INFORMATION TO A

SERVICE PROVIDER MAY NOT BE LIABLE UNDER THIS SUBTITLE IF:

1	(I) THE SERVICE PROVIDER RECEIVING THE PERSONAL
2	INFORMATION USES THE PERSONAL INFORMATION IN VIOLATION OF THE
3	RESTRICTIONS SET FORTH IN THIS SUBTITLE; AND
Ŭ	1120 1101 1101 110 110 110 110 110 110 1
4	(II) AT THE TIME OF THE DISCLOSURE, THE BUSINESS DOES NOT
_	
5	HAVE ACTUAL KNOWLEDGE OR REASON TO BELIEVE THAT THE SERVICE PROVIDER
6	INTENDS TO COMMIT A VIOLATION.
_	
7	(2) A SERVICE PROVIDER MAY NOT BE LIABLE UNDER THIS SUBTITLE
8	FOR THE OBLIGATIONS OF A BUSINESS FOR WHICH IT PROVIDES SERVICES AS SET
9	FORTH IN THIS SUBTITLE.
10	<del>14-4211.</del>
11	THE OFFICE OF THE ATTORNEY GENERAL MAY ADOPT REGULATIONS
12	NECESSARY TO CARRY OUT THIS SUBTITLE, INCLUDING REGULATIONS TO:
14	Wholeshill to chill out this subtitibly inchesting wholeshill one to:
13	(1) IDENTIFY CATEGORIES OF PERSONAL INFORMATION IN ADDITION
_	
14	TO THOSE UNDER § 14–4208(B) OF THIS SUBTITLE IN ORDER TO ADDRESS CHANGES
15	IN TECHNOLOGY, DATA COLLECTION PRACTICES, OBSTACLES TO IMPLEMENTATION,
16	AND PRIVACY CONCERNS;
17	(2) UPDATE AS NEEDED THE DEFINITION OF UNIQUE IDENTIFIERS TO
18	ADDRESS CHANGES IN TECHNOLOGY, DATA COLLECTION, OBSTACLES TO
19	IMPLEMENTATION, AND PRIVACY CONCERNS;
	· ,
20	(3) ESTABLISH ANY EXCEPTIONS NECESSARY TO COMPLY WITH
21	STATE OR FEDERAL LAW, INCLUDING EXCEPTIONS RELATING TO TRADE SECRETS
	•
22	AND INTELLECTUAL PROPERTY RIGHTS;
0.0	(1) Anong grave and and anong graven
23	(4) ADOPT STANDARDS AND PROCEDURES:
24	(I) TO FACILITATE AND GOVERN THE SUBMISSION OF
25	VERIFIABLE CONSUMER REQUESTS UNDER §§ 14–4203 THROUGH 14–4206 OF THIS
26	<del>SUBTITLE;</del>
27	(II) TO GOVERN RESPONSES BY BUSINESSES AND SERVICE
28	PROVIDERS TO VERIFIABLE CONSUMER REQUESTS UNDER §§ 14-4203 THROUGH
29	14-4206 OF THIS SUBTITLE; AND
40	II 1200 OI IIIIO OODIII EE, IIIIO
30	(HI) FOR THE DEVELOPMENT AND USE OF A RECOGNIZABLE AND
31	UNIFORM OPT-OUT LOGO OR BUTTON BY ALL BUSINESSES TO PROMOTE CONSUMER

- 1 AWARENESS OF THE OPPORTUNITY TO OPT OUT OF THIRD-PARTY DISCLOSURE OF 2 CONSUMER PERSONAL INFORMATION:
- 3 (5) ADJUST THE MONETARY THRESHOLD IN § 14–4201(D)(1)(III)1 OF
  4 THIS SUBTITLE TO REFLECT ANY INCREASE IN THE UNITED STATES BUREAU OF
  5 LABOR STATISTICS' CONSUMER PRICE INDEX:
- 6 (6) ENSURE THAT THE NOTICES AND INFORMATION THAT
  7 BUSINESSES ARE REQUIRED TO PROVIDE UNDER THIS SUBTITLE ARE PROVIDED IN
  8 A MANNER THAT MAY BE EASILY UNDERSTOOD BY THE AVERAGE CONSUMER, ARE
  9 ACCESSIBLE TO CONSUMERS WITH DISABILITIES, AND ARE AVAILABLE IN THE
  10 LANGUAGE PRIMARILY USED TO INTERACT WITH THE CONSUMER, INCLUDING
  11 ADOPTING REGULATIONS, PROCEDURES, AND GUIDELINES REGARDING FINANCIAL
  12 INCENTIVE OFFERINGS; AND
- 13 FURTHER THE PURPOSES OF §§ 14-4203 THROUGH 14-4206 OF THIS SUBTITLE, WITH THE GOAL OF MINIMIZING THE ADMINISTRATIVE BURDEN ON 14 15 CONSUMERS, TAKING INTO ACCOUNT AVAILABLE TECHNOLOGY, SECURITY 16 CONCERNS. AND THE BURDEN ON THE BUSINESS. TO GOVERN A DETERMINATION BY 17 A BUSINESS THAT A REQUEST FOR INFORMATION RECEIVED BY A CONSUMER IS A 18 **VERIFIABLE CONSUMER REQUEST, INCLUDING TREATING A REQUEST SUBMITTED** 19 THROUGH A PASSWORD-PROTECTED ACCOUNT MAINTAINED BY THE CONSUMER 20 WITH THE BUSINESS WHILE THE CONSUMER IS LOGGED INTO THE ACCOUNT AS A 21 VERIFIABLE CONSUMER REQUEST AND PROVIDING A MECHANISM FOR A CONSUMER WHO DOES NOT MAINTAIN AN ACCOUNT WITH THE BUSINESS TO REQUEST 22 23INFORMATION THROUGH THE BUSINESS'S AUTHENTICATION OF THE CONSUMER'S 24 IDENTITY.
- 25 <del>14-4212.</del>
- 26 (A) WHEREVER POSSIBLE, LAW RELATING TO CONSUMERS' PERSONAL
  27 INFORMATION SHOULD BE CONSTRUED TO HARMONIZE WITH THE PROVISIONS OF
  28 THIS SUBTITLE.
- 29 (B) IN THE EVENT OF A CONFLICT BETWEEN OTHER LAWS AND THIS
  30 SUBTITLE, THE PROVISIONS OF THE LAW THAT AFFORD THE GREATEST PROTECTION
  31 FOR THE RIGHT OF PRIVACY FOR CONSUMERS SHALL CONTROL.
- 32 <del>14-4213.</del>
- 33 IF A SERIES OF STEPS OR TRANSACTIONS WHERE COMPONENT PARTS OF A
  34 SINGLE TRANSACTION ARE TAKEN WITH THE INTENT OF AVOIDING THE
  35 REQUIREMENTS OF THIS SUBTITLE, A COURT SHALL DISREGARD THE

	INTERMEDIATE STEPS OR TRANSACTIONS FOR PURPOSES OF CARRYING OUT THIS
)	SUBTITLE.
}	<del>14-4214,</del>
	A PROVISION OF A CONTRACT OR AN AGREEMENT OF ANY KIND THAT
,	PURPORTS TO WAIVE OR LIMIT IN ANY WAY THE RIGHTS OF A CONSUMER UNDER
,	THIS SUBTITLE, INCLUDING A RIGHT TO A REMEDY OR MEANS OF ENFORCEMENT,
,	SHALL BE CONSIDERED CONTRARY TO PUBLIC POLICY AND SHALL BE VOID AND
5	UNENFORCEABLE.
	SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect
	January 1, 2021 June 1, 2020.
	Approved:
	Governor.
	Speaker of the House of Delegates.
	_

President of the Senate.