

AMENDMENT TO H.R. 2547, AS REPORTED

OFFERED BY M .

Redesignate title IX as title X.

Redesignate section 901 as section 1001.

After title VIII insert the following:

1 **TITLE IX—CONSUMER BILL OF**
2 **RIGHTS**

3 **SEC. 901 CONSUMER BILL OF RIGHTS AGAINST ABUSIVE**
4 **DEBT COLLECTION PRACTICES.**

5 (a) IN GENERAL.—The Director shall, in consulta-
6 tion with relevant stakeholders and experts that specialize
7 in consumer financial protection with respect to debt col-
8 lection practices, maintain a webpage on the website of
9 the Bureau that outlines consumer rights, protections, and
10 remedies with respect to debt collection practices.

11 (b) ACCESSIBILITY.—

12 (1) IN GENERAL.—The Director shall ensure
13 that the webpage established pursuant to subsection
14 (a) is easily accessible and understandable.

15 (2) LANGUAGES.—The Director may, as deter-
16 mined appropriate by the Director, make the website
17 available in languages other than English.

1 (c) CONTENTS.—The website established pursuant to
2 subsection (a) may include—

3 (1) a description of acceptable and unacceptable
4 practices that debt collectors may engage in while
5 attempting to collect debt; and

6 (2) know your rights information that—

7 (A) outlines actions a consumer may take
8 if they are experiencing abusive or inappro-
9 priate debt collection practices;

10 (B) provides resources to take action to
11 prevent or stop abusive or inappropriate debt
12 collection practices;

13 (C) contact information and other available
14 resources for a consumer to learn more to pre-
15 vent or stop such abusive practices; and

16 (D) any other information the Bureau
17 deems appropriate to better inform consumers
18 of their rights with respect to debt collection
19 practices.

20 (d) DEFINITIONS.—In this section:

21 (1) The term “Director” means the Director of
22 the Bureau of Consumer Financial Protection.

23 (2) The term “Bureau” means the Bureau of
24 Consumer Financial Protection.

