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:

TITLE IX—CONSUMER BILL OF RIGHTS

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

(a) IN GENERAL.—The Director shall, in consultation with relevant stakeholders and experts that specialize in consumer financial protection with respect to debt collection practices, maintain a webpage on the website of the Bureau that outlines consumer rights, protections, and remedies with respect to debt collection practices.

(b) ACCESSIBILITY.—

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

(2) LANGUAGES.—The Director may, as determined appropriate by the Director, make the website available in languages other than English.
(c) CONTENTS.—The website established pursuant to subsection (a) may include—

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

(2) know your rights information that—

(A) outlines actions a consumer may take if they are experiencing abusive or inappropriate debt collection practices;

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

(C) contact information and other available resources for a consumer to learn more to prevent or stop such abusive practices; and

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

(d) DEFINITIONS.—In this section:

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

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