

(i) Any bank, trust company, or savings bank having its principal place of business in this State and incorporated under the laws of this State or any depository institution having its principal place of business in this State and organized under the authority of the United States; [and]

(ii) Any subsidiary of a bank holding company, as defined in the Federal Bank Holding Company Act of 1956, as amended, which is domiciled, doing business, and offering a revolving credit plan involving the issuance of credit devices in this State; AND

(III) ANY PERSON WHO ACQUIRES OR OBTAINS THE ASSIGNMENT OF A REVOLVING CREDIT PLAN MADE UNDER THIS SUBTITLE.

~~12-918.~~

~~(a) Except for a bona fide error of computation, if a credit grantor violates any provision of this subtitle the credit grantor may collect only the principal amount of credit extended and may not collect any interest, costs, or other charges with respect to the credit extension.~~

~~(b) A credit grantor who knowingly violates any provision of this subtitle shall forfeit to the borrower 3 times the amount of interest and charges collected in excess of that authorized by this subtitle.~~

~~12-920.~~

~~(A) A credit grantor is not liable for any failure to comply with a provision of this subtitle if, within 60 days after discovering an error and prior to institution of an action under this subtitle or the receipt of written notice from the borrower OR THE APPROPRIATE REGULATORY AUTHORITY, the credit grantor notifies the borrower of the error and makes whatever adjustments are necessary to correct the error AND THE BORROWER IS MADE WHOLE FOR ALL LOSSES.~~

~~(B) (1) IN ADDITION TO THE PROVISIONS OF SUBSECTION (A) OF THIS SECTION, THE PENALTY PROVIDED IN § 12-918 OF THIS SUBTITLE DOES NOT APPLY TO CASES IN WHICH A CREDIT GRANTOR:~~

~~(I) UNINTENTIONALLY AND IN GOOD FAITH FAILS TO COMPLY WITH § 12-903, § 12-904, § 12-905, § 12-910, OR § 12-911 OF THIS SUBTITLE; AND~~

~~(II) THE ERROR IS CORRECTED AND THE BORROWER IS MADE WHOLE FOR ALL LOSSES, INCLUDING REASONABLE ATTORNEYS' FEES AND INTEREST WHERE APPROPRIATE, WITHIN 10 DAYS AFTER:~~

~~1. EACH CREDIT GRANTOR KNOWN TO THE BORROWER RECEIVES A WRITTEN NOTICE FROM THE BORROWER NOTIFYING THE CREDIT GRANTOR OF THE ERROR; OR~~

~~2. THE CREDIT GRANTOR RECEIVES A WRITTEN~~