

FOR OR RECEIVED SEPARATE CHARGES FOR INSURANCE WITH RESPECT TO CREDIT SALES WITH THE EFFECT OF MAKING THE SALES, CONSIDERED AS A WHOLE, UNCONSCIONABLE.

(5) THE FACT THAT THE MERCHANT HAS KNOWINGLY TAKEN ADVANTAGE OF THE INABILITY OF THE CONSUMER TO REASONABLY PROTECT HIS INTERESTS BY REASON OF PHYSICAL OR MENTAL INFIRMITIES, IGNORANCE, ILLITERACY OR INABILITY TO UNDERSTAND THE LANGUAGE OF THE AGREEMENT, OR SIMILAR FACTORS.

(E) ]] A PRACTICE WHICH IS UNFAIR[[[,]] OR DECEPTIVE [[OR UNCONSCIONABLE]] IS A VIOLATION OF THIS SUBHEADING WHETHER OR NOT ANY CONSUMER OR CLASS OF CONSUMERS HAS IN FACT BEEN MISLED, DECEIVED, OR DAMAGED AS A RESULT OF THAT PRACTICE.

20E.

THE DIVISION AFTER OBTAINING THE ADVICE OF THE CONSUMER COUNCIL AND [[MAY,]] AFTER A PUBLIC HEARING, MAY ADOPT RULES AND REGULATIONS AS MAY BE NECESSARY TO EFFECTUATE THE PURPOSES OF THIS SUBHEADING, INCLUDING REGULATIONS DEFINING SPECIFIC UNFAIR, DECEPTIVE, OR UNCONSCIONABLE TRADE PRACTICES. AT LEAST 10 DAYS PRIOR NOTICE OF A PUBLIC HEARING SHALL BE FILED WITH THE STATE DEPARTMENT OF LEGISLATIVE REFERENCE AND PUBLISHED IN TWO DAILY NEWSPAPERS AT LEAST 15 DAYS PRIOR TO THE DATE OF THE HEARING. [[COPIES OF THE RULES AND REGULATIONS ADOPTED SHALL BE FILED WITH THE STATE DEPARTMENT OF LEGISLATIVE REFERENCE AND AVAILABLE TO THE GENERAL PUBLIC.]] UPON THE ADOPTION OF THE RULES OR REGULATIONS THE DIVISION SHALL ISSUE A CONCISE STATEMENT OF THE REASONS FOR ADOPTION INCLUDING OPPOSING REASONS TO ADOPTION WHICH WERE REJECTED BY THE DIVISION. ANY BONA FIDE CONSUMER GROUP OR TRADE ASSOCIATION, WHOSE MEMBERS ARE DIRECTLY AFFECTED BY ANY RULE ADOPTED HEREUNDER, HAS LEGAL STANDING TO CHALLENGE THE RULE IN THE NAME OF THE GROUP OR THE ASSOCIATION, EVEN THOUGH THE GROUP OR THE ASSOCIATION MAY NOT BE DIRECTLY AFFECTED BY THE RULE. CHALLENGES TO ADOPTED RULES AND REGULATIONS SHALL BE MADE IN ACCORDANCE WITH THE ADMINISTRATIVE PROCEDURE ACT. COPIES OF THE RULES AND REGULATIONS ADOPTED SHALL BE FILED IN ACCORDANCE WITH THE ADMINISTRATIVE PROCEDURE ACT AND SHALL BE AVAILABLE TO THE GENERAL PUBLIC.

20F.

(A) ANY CONSUMER SUBJECTED TO AN UNLAWFUL TRADE PRACTICE AS SET FORTH IN SECTION 20D OF THIS SUBHEADING MAY FILE A COMPLAINT IN WRITING [[WHICH SHALL STATE]] STATING THE NAME AND ADDRESS OF THE PERSON ALLEGED TO HAVE COMMITTED THE VIOLATION COMPLAINED OF AND [[THE PARTICULARS THEREOF]] ITS PARTICULARS, AND ANY OTHER