12-502. APPLICATION OF SUBTITLE.

(A) ACCOUNTS REQUIRED TO COMPLY.

EACH RETAIL CREDIT ACCOUNT ESTABLISHED AFTER MAY 31, 1967 SHALL COMPLY WITH THIS SUBTITLE.

REVISOR'S NOTE: This subsection presently appears as Art. 83, §153C(a).

The phrase "governed solely by" is deleted as unnecessary.

The only other changes are in style.

(B) EXCEPTIONS.

THIS SUBTITLE DOES NOT APPLY TO AN INSTALLMENT SALE AGREEMENT, AS DEFINED IN §12-601 OF THIS TITLE, RELATING TO GOODS, AS DEFINED IN THAT SECTION, REGARDLESS OF THE CASH SALE PRICE OF THE GOODS.

REVISOR'S NOTE: This subsection presently appears as Art. 83, §153B.

The provision dealing with service charges made before June 1, 1967 is deleted as obsolete.

The only other changes are in style.

12-503. ESTABLISHMENT OF ACCOUNT.

(A) ESTABLISHED ON REQUEST OF BUYER.

A RETAIL CREDIT ACCOUNT MAY BE ESTABLISHED BY A SELLER OR FINANCIAL INSTITUTION ONLY ON THE REQUEST OF A BUYER <u>OR WITH HIS CONSENT</u>.

(B) DISCRIMINATION PROHIBITED.

(1) A SELLER OR FINANCIAL INSTITUTION MAY NOT DISCRIMINATE ON THE BASIS OF SEX OR MARITAL STATUS AGAINST A BUYER WHO WISHES TO ESTABLISH AN ACCOUNT.

(2) AN APPLICATION, QUESTIONNAIRE, OR OTHER WRITTEN DOCUMENT USED TO ESTABLISH CREDIT FOR AN APPLICANT MAY NOT CONTAIN ANY REFERENCE TO THE RACE, CREED, COLOR, OR NATIONAL ORIGIN OF THE APPLICANT.

(3) AN INVESTIGATION MADE FOR THE PURPOSE OF ESTABLISHING CREDIT FOR AN APPLICANT MAY NOT CONTAIN ANY INFORMATION PERTAINING TO THE RACE, CREED, COLOR, OR NATIONAL ORIGIN OF THE APPLICANT.