

14-1204.

(a) A person may not procure or cause to be prepared an investigative consumer report on any consumer unless

(1) It is clearly and accurately disclosed to the consumer that an investigative consumer report including information as to his character, [general reputation] GENERAL REPUTATION, personal characteristics, and mode of living, whichever are applicable, may be made, and such disclosure

(i) Is made in a writing mailed, or otherwise delivered, to the consumer, not later than three days after the date on which the report was first requested, and

(ii) Includes a statement informing the consumer of his right to request the additional disclosures provided for under subsection (b) of this section; or

(2) The report is to be used for employment purposes for which the consumer has not specifically applied.

(b) Any person who procures or causes to be prepared an investigative consumer report on any consumer [shall] SHALL MAKE, upon written request made by the consumer within a reasonable period or time after the receipt by him of the disclosure required by subsection (a) (1) of this section, [shall make] a complete and accurate disclosure of the nature and scope of the investigation requested. This disclosure shall be made in a writing mailed, or otherwise delivered, to the consumer not later than five days after the date on which the request for the disclosure was received from the consumer or the report was first requested, whichever is the later.

(c) No person may be held liable for any violation of subsection (a) or (b) of this section if he shows by a preponderance of the evidence that at the time of the violation he maintained reasonable procedures to assure compliance with subsection [(a) (b)] (A) OR (B) of this section.

14-1208.

(a) If the completeness or accuracy of any item of information contained in his file is disputed by a consumer, and the dispute is directly conveyed to the consumer reporting agency by the consumer, the consumer reporting agency shall within a reasonable period of time reinvestigate and record the current status of that information unless it has reasonable grounds to believe