

(II) "CONSUMER SERVICES" INCLUDES ANY SOLICITATION OFFERING CREDIT SERVICES WHERE:

~~1. THE CONSUMER IS REQUIRED TO CALL A TOLL CHARGE TELEPHONE NUMBER; AND~~

~~2. THE PERSON MAKING THE SOLICITATION RECEIVES ANY PORTION OF THE TELEPHONE TOLL CHARGE.~~

1. THE CONSUMER IS REQUIRED TO CALL A TELEPHONE NUMBER;

2. THE CONSUMER IS CHARGED A SEPARATE TOLL FEE FOR THE CALL; AND

3. THE PERSON MAKING THE SOLICITATION RECEIVES ANY PORTION OF THE SEPARATE TELEPHONE TOLL FEE PAID BY THE CONSUMER.

(d) "CREDIT SERVICES" MEANS PROVIDING OR OFFERING TO PROVIDE ANY SERVICE IN RETURN FOR THE PAYMENT OF MONEY OR OTHER CONSIDERATION, WHERE THE SERVICE IS HELD OUT TO PROVIDE ASSISTANCE TO A CONSUMER WITH REGARD TO:

(1) ~~IMPROVE~~ IMPROVING THE CONSUMER'S CREDIT HISTORY, CREDIT RATING, OR CREDIT RECORD; OR

~~(2) OBTAIN AN EXTENSION OF CREDIT TO A CONSUMER; OR~~

~~(3) PROVIDE ASSISTANCE TO A CONSUMER WITH REGARD TO EITHER ITEM (1) OR (2) OF THIS SUBSECTION.~~

(2) OBTAINING AN EXTENSION OF CREDIT FOR THE CONSUMER.

(E) (1) "Merchant" means a person who, directly or indirectly, offers or makes available to consumers any consumer goods, consumer services, or consumer realty.

(2) "Merchant" does not include a person who is exempt under § 13-104 of this article.

[(e)] (F) "Telephone solicitation" means the attempt by a merchant to sell or lease consumer goods, services, or realty to a consumer located in this State that is:

(1) Made entirely by telephone; and

(2) Initiated by the merchant.