

12-614.

(a) Except as provided in subsection (b) of this section, a holder may not directly or indirectly contract for, charge, or receive from a buyer or a surety for a buyer on account of or in connection with any agreement, any charge or amount for the extension of credit, interest, fees, commissions, delinquency, collection, repossession, and foreclosure or otherwise.

(b) A holder may charge the buyer the following charges or fees:

(1) Subject to the provisions of § 12-630, the time balance of an installment sale agreement;

(2) If allowed by a court as costs, the official fees paid to a public official in connection with a proceeding to:

- (i) Recover possession of the goods;
- (ii) Enforce any obligation of the buyer or his surety; or
- (iii) Realize on any security interest or collateral security;

(3) If no charge was made in the agreement on account of the insurance for the period covered, the premiums for insurance as provided by § 12-613;

(4) The amount paid for copies of agreements and statements of accounts pursuant to § 12-621;

(5) Charges permitted by:

- (i) §§ 12-623 and 12-626 for delinquencies and repossession expenses; and
- (ii) Law for extensions and refunds; and

(6) An amount not exceeding [\$10] \$15 if payment is made with a check that is dishonored on the second presentment.

12-910.

(a) If the agreement governing a revolving credit plan permits, a credit grantor may:

(1) For a nonconsumer borrower, charge a higher periodic percentage rate of interest on outstanding unpaid payments or portions of payments under the plan which are in default; and

(2) For any borrower, impose:

(i) A late or delinquency charge on payments or portions of payments;

(ii) If payment is made with a check that is dishonored on the second presentment, a charge not to exceed [\$10] \$15.