

(f) (1) "Consumer reporting agency" means any person which, for monetary fees, dues, or on a cooperative nonprofit basis, regularly engages in whole or in part in the practice of assembling or evaluating consumer credit information or other information on consumers for the purpose of furnishing consumer reports to third parties, and which uses any means or facility of commerce for the purpose of preparing or furnishing consumer reports.

(2) "Consumer reporting agency" does not include a person licensed as a private detective agency or certified as a private detective under the Maryland Private Detectives Act.

(g) ["File,"] "FILE", when used in connection with information on any consumer, means all of the information on that consumer recorded and retained by a consumer reporting agency regardless of how the information is stored.

(h) "Employment purposes" when used in connection with a consumer report means a report used for the purpose of evaluating a consumer for employment, promotion, reassignment or retention as an employee.

(i) "Medical information" means information or records obtained, with the consent of the individual to whom it relates, from licensed physicians or medical practitioners, hospitals, clinics, or other medical or medically related facilities.

(j) "Commissioner" means the Commissioner of Consumer Credit of the Department of Licensing and Regulation.

14-1202.

(A) [A] SUBJECT TO SUBSECTION (B) OF THIS SECTION AND § 14-1205 OF THIS SUBTITLE, A consumer reporting agency may furnish a consumer report under the following circumstances and no other:

(1) In response to the order of a court having jurisdiction to issue the order [.] ;

(2) In accordance with the written instructions of the consumer to whom it relates [.] ; OR

(3) To a person which [it] THE AGENCY has reason to [believe] BELIEVE:

(i) Intends to use the information in connection with a credit transaction involving the consumer on whom the information is to be furnished and involving the extension of credit to, or review or collection of an account of, the consumer; [or]

(ii) Intends to use the information for employment purposes; [or]

(iii) Intends to use the information in connection with the underwriting of insurance involving the consumer; [or]