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DIVISION 3. OBLIGATIONS [1427 - 3273.69] (*Heading of Division 3 amended by Stats. 1988, Ch. 160, Sec. 14.*)

PART 4. OBLIGATIONS ARISING FROM PARTICULAR TRANSACTIONS [1738 - 3273.69] (*Part 4 enacted 1872.*)

TITLE 1.6C. FAIR DEBT COLLECTION PRACTICES [1788 - 1788.33] (*Title 1.6C added by Stats. 1977, Ch. 907.*)

ARTICLE 3. Debtor Responsibilities [1788.20 - 1788.22] (*Article 3 added by Stats. 1977, Ch. 907.*)

1788.20. In connection with any request or application for covered credit, no person shall:

(a) Request or apply for that credit at a time when that person knows there is no reasonable probability of that person's being able, or that person then lacks the intention, to pay the obligation created thereby in accordance with the terms and conditions of the credit extension.

(b) Knowingly submit false or inaccurate information or willfully conceal adverse information bearing upon that person's credit worthiness, credit standing, or credit capacity.

(Amended by Stats. 2024, Ch. 522, Sec. 13. (SB 1286) Effective January 1, 2025.)

1788.21. (a) In connection with any covered credit existing or requested to be extended to a person, that person shall within a reasonable time notify the creditor or prospective creditor of any change in that person's name, address, or employment.

(b) Each responsibility set forth in subdivision (a) shall apply only if and after the creditor clearly and conspicuously in writing discloses that responsibility to that person.

(Amended by Stats. 2024, Ch. 522, Sec. 14. (SB 1286) Effective January 1, 2025.)

1788.22. (a) In connection with any covered credit extended to a person under an account:

(1) No such person shall attempt to consummate any covered credit transaction thereunder knowing that credit privileges under the account have been terminated or suspended.

(2) Each such person shall notify the creditor by telephone, telegraph, letter, or any other reasonable means that an unauthorized use of the account has occurred or may occur as the result of loss or theft of a credit card, or other instrument identifying the account, within a reasonable time after that person's discovery thereof, and shall reasonably assist the creditor in determining the facts and circumstances relating to any unauthorized use of the account.

(b) Each responsibility set forth in subdivision (a) shall apply only if and after the creditor clearly and conspicuously in writing discloses that responsibility to that person.

(Amended by Stats. 2024, Ch. 522, Sec. 15. (SB 1286) Effective January 1, 2025.)