AN ACT concerning domestic violence.

Be it enacted by the People of the State of Illinois, represented in the General Assembly:

Section 5. The Consumer Installment Loan Act is amended by adding Section 20.8 as follows:

(205 ILCS 670/20.8 new)

Sec. 20.8. Coerced debt.

(a) In this Section, "coerced debt" means any debt incurred through a loan subject to this Act or a portion of the debt, except for debt secured by real property, that was incurred by the debtor because of fraud, duress, intimidation, threat, force, coercion, undue influence, or the non-consensual use of the debtor's personal identifying information between family or household members, as defined in Section 103 of the Illinois Domestic Violence Act of 1986, as a result of abuse or exploitation, as defined in Section 103 of the Illinois Domestic Violence Act of 1986, or due to human trafficking, as defined in subsections (b), (c), and (d) of Section 10-9 of the Criminal Code of 2012.

(b) In any lawsuit or arbitration to collect a debt, subject to this Act, it is an affirmative defense that the debt is or is partially coerced debt to the plaintiff and the court or arbitrator.