



**93RD GENERAL ASSEMBLY**  
**State of Illinois**  
**2003 and 2004**

Introduced 02/04/04, by Marlow H. Colvin

**SYNOPSIS AS INTRODUCED:**

815 ILCS 505/200 new

Amends the Consumer Fraud and Deceptive Business Practices Act. Provides that a credit card issuer that issues a credit card to a cardholder in this State shall allow the cardholder to select the day of each month on which payment is due for purchases of goods and services by the use of the credit card. Provides that a person who violates those provisions commits an unlawful practice within the meaning of the Act.

LRB093 18128 WGH 43820 b

1 AN ACT concerning business transactions.

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

4 Section 5. The Consumer Fraud and Deceptive Business  
5 Practices Act is amended by adding Section 200 as follows:

6 (815 ILCS 505/200 new)

7 Sec. 200. Credit card due dates.

8 (a) Definitions. As used in this Section:

9 "Cardholder" has the meaning ascribed to it in Section 2.02  
10 of the Illinois Credit Card and Debit Card Act.

11 "Credit card" has the meaning ascribed to it in Section  
12 2.03 of the Illinois Credit Card and Debit Card Act.

13 "Issuer" has the meaning ascribed to it in Section 2.08 of  
14 the Illinois Credit Card and Debit Card Act.

15 (b) An issuer that issues a credit card to a cardholder in  
16 this State shall allow the cardholder to select the day of each  
17 month on which payment is due for purchases of goods and  
18 services by the use of the credit card.

19 (c) A person who violates this Section commits an unlawful  
20 practice within the meaning of this Act.

21