
THE GENERAL ASSEMBLY OF PENNSYLVANIA

SENATE BILL

No. 1138 Session of
2020

INTRODUCED BY BROWNE AND MARTIN, MAY 11, 2020

REFERRED TO BANKING AND INSURANCE, MAY 11, 2020

AN ACT

1 Amending the act of March 28, 2000 (P.L.23, No.7), entitled "An
2 act establishing the Fair Credit Extension Uniformity Act;
3 and providing for debt collection trade practices and
4 penalties," further providing for definitions.

5 The General Assembly of the Commonwealth of Pennsylvania
6 hereby enacts as follows:

7 Section 1. The definition of "debt" in section 3 of the act
8 of March 28, 2000 (P.L.23, No.7), known as the Fair Credit
9 Extension Uniformity Act, is amended to read:

10 Section 3. Definitions.

11 The following words and phrases when used in this act shall
12 have the meanings given to them in this section unless the
13 context clearly indicates otherwise:

14 * * *

15 "Debt." An actual or alleged past due obligation, claim,
16 demand, note or other similar liability of a consumer to pay
17 money, arising out of a single account as a result of a
18 purchase, lease or loan of goods, services or real or personal
19 property for personal, family or household purposes or as a

1 result of a loan of money or extension of credit which is
2 obtained primarily for personal, family or household purposes,
3 provided, however, that money which is owed or alleged to be
4 owed as a result of a loan secured by a purchase money mortgage
5 on real estate shall not be included within the definition of
6 debt. [The term also includes any amount owed as a tax to any
7 political subdivision of this Commonwealth. Tax includes an
8 assessment, any interest, penalty, fee or other amount permitted
9 by law to be collected.] Debt does not include any [such] amount
10 owed to the United States [or], the Commonwealth[.], a political
11 subdivision of the Commonwealth or a municipal or other local
12 authority.

13 * * *

14 Section 2. This act shall take effect immediately.