

California Consumer Credit Reporting Agencies Act (CCCRA)

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The **California Consumer Credit Reporting Agencies Act (CCCRA)** was passed in 1975 as the state's version of the U.S. federal Fair Credit Reporting Act. The act regulates consumer credit reporting agencies as well as any users of credit reports. The act also provides a narrower definition of “consumer credit report” as any information that falls within credit reports is protected by the act.

The CCCRA allows consumers to request a copy of their credit file with a thorough explanation of any codes used, credit score with related information, records of any third party requests made for the consumer's files, and the identifiable information of any party third party that has received the consumer's file. Any information requested by the consumer must be made available by a person, by mail, or by phone with a trained person who is able to provide a comprehensive explanation of the information. Credit reports can be disclosed to third parties without notifying the consumer if the information is related to the party requesting the information, if it is to complete a court order, or if the party requesting it has legitimate use for the information.

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https://en.wikipedia.org/wiki/Financial_privacy_laws_in_the_United_States#California_Consumer_Credit_Reporting_Agencies_Act

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