<u>Vermont's Consumer Protection Laws</u> <u>Comparison to H. 121 Consumer Privacy</u>

<u>Title 9: Commerce and Trade</u> <u>Chapter 063: Consumer Protection</u> Subchapter 001: General Provisions

Summary of Vermont Consumer Protection Law:

Designed to protect consumers in the state of Vermont from fraudulent, deceptive, and unfair business practices. It prohibits false advertising, bait-and-switch tactics, and other forms of consumer deception. It also requires businesses to provide consumers with accurate and complete information about products and services, including pricing and warranty information. The law allows consumers to sue businesses for damages if they have been harmed by a violation of the law and provides for penalties and fines for businesses found to be in violation of the law. Additionally, the law prohibits unfair debt collection practices and requires debt collectors to follow certain rules when collecting debts from Vermont consumers.

• Unfair methods of competition in commerce

<u>Limitations section: possible conflict(?):</u>

"Nothing in this chapter shall apply to the owner or publisher of a newspaper, magazine, publication, or printed matter, or to a provider of an interactive computer service, wherein an advertisement or offer to sell appears, or to the owner or operator of a radio or television station that disseminates an advertisement or offer to sell, when the owner, publisher, operator, or provider has no knowledge of the fraudulent intent, design, or purpose of the advertiser or offeror, and is not responsible, in whole or in part, for the creation or development of the advertisement or offer to sell." 9 V.S.A. § 2452

Under H. 121 these businesses may be held accountable for data collected (?)

Like Consumer Protection, H. 121 aims to center the consumer, with the requirement of the business to protect consumer privacy. H. 121 covers a specific kind of business interaction that involves the collection and use of consumer data, Consumer Protection transaction don't necessarily need to contain the data of the consumer. It would make sense for H. 121 to be a specificity in the concepts and transactions outlined in Title 9 to more comprehensively protect consumers from the unknowing use of their personal data.

It's possible for these laws not to conflict, but to support each other. H. 121 the Consumer Privacy Act would add non-consensual data collection and sale to the category of illegal and nefarious business transactions as outlined in the VT Consumer Protection Law.