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# 15 U.S. Code § 1616

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## Board review of consumer credit plans and regulations

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### **(a) Required review**

Not later than 2 years after the effective date of this Act and every 2 years thereafter, except as provided in subsection (c)(2), the Board shall conduct a review, within the limits of its existing resources available for reporting purposes, of the consumer credit card market, including—

- (1) the terms of credit card agreements and the practices of credit card issuers;
- (2) the effectiveness of disclosure of terms, fees, and other expenses of credit card plans;
- (3) the adequacy of protections against unfair or deceptive acts or practices relating to credit card plans; and
- (4) whether or not, and to what extent, the implementation of this Act and the amendments made by this Act has affected—
  - (A) cost and availability of credit, particularly with respect to non-prime borrowers;
  - (B) the safety and soundness of credit card issuers;
  - (C) the use of risk-based pricing; or
  - (D) credit card product innovation.

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