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# 15 U.S. Code § 6802

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## Obligations with respect to disclosures of personal information

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### **(a) Notice requirements**

Except as otherwise provided in this subchapter, a financial institution may not, directly or through any affiliate, disclose to a nonaffiliated third party any nonpublic personal information, unless such financial institution provides or has provided to the consumer a notice that complies with section 6803 of this title.

### **(b) Opt out**

#### **(1) In general**

A financial institution may not disclose nonpublic personal information to a nonaffiliated third party unless

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- (A) such financial institution clearly and conspicuously discloses to the consumer, in writing or in electronic form or other form permitted by the regulations prescribed under section 6804 of this title, that such information may be disclosed to such third party;
- (B) the consumer is given the opportunity, before the time that such information is initially disclosed, to direct that such information not be disclosed to such third party; and
- (C) the consumer is given an explanation of how the consumer can exercise that nondisclosure option.

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