

**§6-104. Powers of administrator; reliance on rules; duty to report**

1. In addition to other powers granted by this Act, the administrator within the limitations provided by law may:

A. Receive and act on complaints, take action designed to obtain voluntary compliance with this Act, or refer cases to the Attorney General who shall appear for and represent the administrator in court; [PL 1973, c. 762, §1 (NEW).]

B. Counsel persons and groups on their rights and duties under this Act; [PL 1973, c. 762, §1 (NEW).]

C. Establish programs for the education of consumers with respect to credit practices and problems; [PL 1973, c. 762, §1 (NEW).]

D. Make studies appropriate to effectuate the purposes and policies of this Act and make the results available to the public; [PL 1973, c. 762, §1 (NEW).]

E. Adopt, amend, and repeal rules to carry out the specific provisions of this Act; [PL 1973, c. 762, §1 (NEW).]

F. Maintain offices within this State; [PL 1973, c. 762, §1 (NEW).]

G. With the approval of the Commissioner of Professional and Financial Regulation, appoint any necessary hearing examiners, clerks and other employees and agents and fix their compensation, subject to the Civil Service Law; [PL 1995, c. 309, §7 (AMD); PL 1995, c. 309, §29 (AFF).]

H. Maintain a public file of all enforcement proceedings instituted and of their disposition, including all assurances of voluntary compliance accepted and their terms and the pleadings and briefs in all actions in which the administrator is a party; [PL 2011, c. 427, Pt. A, §11 (AMD).]

I. Convene meetings of individuals representing various segments of the public and the consumer credit industry to advise and consult with the administrator concerning the exercise of powers under this Act and to make recommendations to the administrator. The administrator may authorize reimbursement of reasonable expenses incurred in attending the meetings; [PL 2021, c. 538, §1 (AMD).]

J. To the extent permitted in Title X of the federal Dodd-Frank Wall Street Reform and Consumer Protection Act, Public Law 111-203, Section 1042, enforce the provisions of Title X of the federal Dodd-Frank Wall Street Reform and Consumer Protection Act, Public Law 111-203 or regulations issued under those provisions with respect to entities that are state-chartered, incorporated, licensed or otherwise authorized to do business under the laws of this State and secure remedies under provisions of Title X of the federal Dodd-Frank Wall Street Reform and Consumer Protection Act, Public Law 111-203 or remedies otherwise provided under other provisions of law with respect to entities that are state-chartered, incorporated, licensed or otherwise authorized to do business under the laws of this State; and [PL 2021, c. 538, §2 (AMD).]

K. Enforce the provisions of Title 20-A, section 10015. [PL 2021, c. 538, §3 (NEW).]  
[PL 2021, c. 538, §§1-3 (AMD).]

2. Except for refund of an excess charge, no liability is imposed under this Act for an act done or omitted in conformity with a rule or advisory ruling of the administrator notwithstanding that after the act or omission the rule or advisory ruling may be amended or repealed or be determined by judicial or other authority to be invalid for any reason.  
[PL 1983, c. 212, §9 (AMD).]

3. On or before August 1st each year, the administrator shall report to the Commissioner of Professional and Financial Regulation for the preceding fiscal year ending June 30th on the operation of the administrator's office, on the use of consumer credit in the State and on the problems of persons

of small means obtaining credit from persons regularly engaged in extending sales or loan credit. For the purpose of making the report, the administrator is authorized to conduct research and make appropriate studies. The report must include a description of the examination and investigation procedures and policies of the administrator's office, a statement of policies followed in deciding whether to investigate or examine the offices of credit suppliers subject to this Act, a statement of the number and percentages of offices that are periodically investigated or examined, a statement of the types of consumer credit problems of both creditors and consumers that have come to the administrator's attention through the administrator's examinations and investigations and the disposing of them under existing law, and a general statement of the activities of the administrator's office and of others to promote the purposes of this Act.

[RR 1993, c. 1, §21 (COR).]

4. In addition to other rule-making requirements imposed by law, the administrator shall:

A. Adopt as a rule a description of the organization of the administrator's office, stating the general course and method of the operations of the administrator's office and the methods whereby the public may obtain information or make submissions or requests; [RR 2025, c. 1, Pt. C, §44 (COR).]

B. Adopt rules of practice setting forth the nature and requirements of all formal and informal procedures available, including a description of all forms and instructions used by the administrator or the administrator's office; [RR 2025, c. 1, Pt. C, §44 (COR).]

C. Make available for public inspection all rules and all other written statements of policy or interpretations formulated, adopted or used by the administrator in the discharge of the administrator's functions; and [RR 2025, c. 1, Pt. C, §44 (COR).]

D. Make available for public inspection all final orders, decisions and opinions. [PL 1985, c. 763, Pt. A, §49 (NEW).]

[RR 2025, c. 1, Pt. C, §44 (COR).]

5. No rule, order or decision of the administrator is valid or effective against any person or party, nor may it be invoked by the administrator or any party, for any purpose, until it has been made available for public inspection as herein required. This provision is not applicable in favor of any person or party who has actual knowledge thereof.

[PL 1985, c. 763, Pt. A, §49 (NEW).]

6. Any rule, license, opinion, bulletin or advisory ruling issued by the Superintendent of Consumer Credit Protection remains applicable to supervised financial organizations after December 31, 1995 unless subsequently modified by the Superintendent of Financial Institutions. In addition, any rule, license, opinion, bulletin or advisory ruling issued by the Superintendent of Consumer Credit Protection with respect to all regulated entities other than supervised financial organizations remains in effect after December 31, 1995 as if issued by the Director of Consumer Credit Regulation.

[PL 1995, c. 309, §10 (NEW); PL 1995, c. 309, §29 (AFF); PL 2001, c. 44, §11 (AMD); PL 2001, c. 44, §14 (AFF).]

#### SECTION HISTORY

PL 1973, c. 762, §1 (NEW). PL 1975, c. 767, §7 (AMD). PL 1983, c. 212, §9 (AMD). PL 1983, c. 553, §46 (AMD). PL 1985, c. 763, §A49 (AMD). PL 1985, c. 785, §B53 (AMD). RR 1993, c. 1, §§20,21 (COR). PL 1995, c. 309, §§7-10 (AMD). PL 1995, c. 309, §29 (AFF). PL 2001, c. 44, §11 (AMD). PL 2001, c. 44, §14 (AFF). PL 2011, c. 427, Pt. A, §§11-13 (AMD). PL 2021, c. 538, §§1-3 (AMD). RR 2025, c. 1, Pt. C, §44 (COR).

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