

TEXAS ADMINISTRATIVE CODE
TITLE 7. BANKING AND SECURITIES
PART 5. OFFICE OF CONSUMER CREDIT COMMISSIONER
CHAPTER 90. CHAPTER 342, PLAIN LANGUAGE CONTRACT PROVISIONS
SUBCHAPTER A. GENERAL PROVISIONS

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Current through March 31, 2007.

§ 90.105. Complaints and Inquiries Notice

(a) Definitions. "Privacy notice" means any notice that a lender gives regarding a consumer's right to privacy as required by a specific state or federal law.

(b) Required notice.

(1) The following notice must be given by licensees to let consumers know how to file complaints: "The (your name) is licensed and examined under the laws of the State of Texas and by state law is subject to regulatory oversight by the Office of Consumer Credit Commissioner. Any consumer wishing to file a complaint against the (your name) should contact the Office of Consumer Credit Commissioner through one of the means indicated below: In Person or U.S. Mail: 2601 North Lamar Boulevard, Austin, Texas 78705-4207. Telephone No.: (800) 538- 1579. Fax No.: (512) 936-7610. E-mail: consumer.complaints@occc.state.tx.us. Website: www.occc.state.tx.us."

(2) The required notice must be given in the language in which a transaction is conducted.

(3) The required notice must be included with each privacy notice.

(4) Regardless of whether any state or federal law requires the lender to give privacy notices, the licensee must take appropriate steps to let consumers know how to file complaints by giving the required notice in compliance with paragraph (1) of this subsection.

(5) In addition to the notice required to be included on each privacy notice, a notice is also required on each contract of a licensee pursuant to [Texas Finance Code, §14.104](#).

(A) The text of the notice required by paragraph (1) of this subsection is acceptable to meet this requirement; or

(B) A licensee may use the following notice: "This lender is licensed and examined by the State of Texas--Office of Consumer Credit Commissioner. Call the Consumer Credit Hotline or write for credit information or assistance with credit problems. Office of Consumer Credit Commissioner, 2601 North Lamar Boulevard, Austin, Texas 78705-4207, (800) 538-1579, www.occc.state.tx.us."

Source: The provisions of this §90.105 adopted to be effective August 31, 2006, 31 TexReg 6671; amended to be effective March 15, 2007, 32 TexReg 1232.