

117TH CONGRESS  
2D SESSION

# H. R. 9422

To prohibit lending, leveraging, or co-mingling customer funds by  
cryptocurrency exchanges without consent of a customer.

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IN THE HOUSE OF REPRESENTATIVES

DECEMBER 2, 2022

Mr. TORRES of New York introduced the following bill; which was referred  
to the Committee on Financial Services

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## A BILL

To prohibit lending, leveraging, or co-mingling customer  
funds by cryptocurrency exchanges without consent of  
a customer.

1       *Be it enacted by the Senate and House of Representa-*  
2       *tives of the United States of America in Congress assembled,*

3       **SECTION 1. SHORT TITLE.**

4       This Act may be cited as the “Crypto Consumer In-  
5       vestor Protection Act”.

1 **SEC. 2. LENDING, LEVERAGING, AND CO-MINGLING PRO-**  
2 **HIBITED.**

3 A cryptocurrency exchange may not lend, leverage, or  
4 co-mingle the funds of a customer without the consent of  
5 such customer.

