



(a) DUTIES OF USERS TAKING ADVERSE ACTIONS ON BASIS OF INFORMATION CONTAINED IN CONSUMER REPORTS If any person takes any adverse action with respect to any consumer that is based in whole or in part on any information contained in a consumer report, the person shall—

(1) provide oral, written, or electronic notice of the adverse action to the consumer;

(2) provide to the consumer written or electronic disclosure—

(A) of a numerical credit score as defined in [section 1681g\(f\)\(2\)\(A\)](#) of this title used by such person in taking any adverse action based in whole or in part on any information in a consumer report; and



Article 22

Automated individual decision-making, including profiling

- I. The data subject shall have the right not to be subject to a decision based solely on automated processing, including profiling, which produces legal effects concerning him or her or similarly significantly affects him or her.