

HR 4548

Unfair or Deceptive Acts or Practices Uniformity Act

Congress: 117 (2021–2023, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Jul 20, 2021

Current Status: Referred to the House Committee on Financial Services.

Latest Action: Referred to the House Committee on Financial Services. (Jul 20, 2021)

Official Text: <https://www.congress.gov/bill/117th-congress/house-bill/4548>

Sponsor

Name: Rep. Williams, Roger [R-TX-25]

Party: Republican • **State:** TX • **Chamber:** House

Cosponsors (11 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Barr, Andy [R-KY-6]	R · KY		Jul 20, 2021
Rep. Budd, Ted [R-NC-13]	R · NC		Jul 20, 2021
Rep. Gooden, Lance [R-TX-5]	R · TX		Jul 20, 2021
Rep. Huizenga, Bill [R-MI-2]	R · MI		Jul 20, 2021
Rep. Kustoff, David [R-TN-8]	R · TN		Jul 20, 2021
Rep. Luetkemeyer, Blaine [R-MO-3]	R · MO		Jul 20, 2021
Rep. McHenry, Patrick T. [R-NC-10]	R · NC		Jul 20, 2021
Rep. Mooney, Alexander X. [R-WV-2]	R · WV		Jul 20, 2021
Rep. Sessions, Pete [R-TX-17]	R · TX		Jul 20, 2021
Rep. Timmons, William R. IV [R-SC-4]	R · SC		Jul 20, 2021
Rep. Donalds, Byron [R-FL-19]	R · FL		Dec 20, 2021

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Jul 20, 2021

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

No related bills are listed.

Unfair or Deceptive Acts or Practices Uniformity Act

This bill eliminates the authority of the Consumer Financial Protection Bureau to take action against a person or service provider for an abusive act or practice in connection with a consumer financial product or service. Additionally, the bureau is prohibited from taking action against an unfair or deceptive act unless the bureau first consults with the primary financial regulatory agency of the person or service provider. Finally, any rulemaking made by the bureau regarding an unfair or deceptive act must comply with certain Federal Trade Commission rulemaking requirements.

Actions Timeline

- **Jul 20, 2021:** Introduced in House
- **Jul 20, 2021:** Referred to the House Committee on Financial Services.