

HR 1652

Rectifying UDAAP Act

Congress: 119 (2025–2027, Current)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Feb 27, 2025

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

Latest Action: Referred to the House Committee on Financial Services. (Feb 27, 2025)

Official Text: <https://www.congress.gov/bill/119th-congress/house-bill/1652>

Sponsor

Name: Rep. Barr, Andy [R-KY-6]

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

Cosponsors (7 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Garbarino, Andrew R. [R-NY-2]	R · NY		Jun 24, 2025
Rep. De La Cruz, Monica [R-TX-15]	R · TX		Jun 26, 2025
Rep. Meuser, Daniel [R-PA-9]	R · PA		Jun 26, 2025
Rep. Wagner, Ann [R-MO-2]	R · MO		Jun 26, 2025
Rep. Moore, Tim [R-NC-14]	R · NC		Jul 16, 2025
Rep. Sessions, Pete [R-TX-17]	R · TX		Sep 16, 2025
Rep. Lawler, Michael [R-NY-17]	R · NY		Oct 6, 2025

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Feb 27, 2025

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

No related bills are listed.

Rectifying Undefined Descriptions of Abusive Acts and Practices Act or the Rectifying UDAAP Act

This bill restricts the Consumer Financial Protection Bureau's (CFPB's) authority to deem a financial act or practice *abusive* for purposes of enforcement activities. Currently, the CFPB may take enforcement action against a financial product or service provider in connection with any transaction with a consumer for a consumer financial product or service that is unfair, deceptive, or abusive.

Specifically, the bill prohibits the CFPB from including discrimination as an abusive practice. Further, the bill revises what an abusive practice is, including by additionally requiring the practice to intentionally interfere with the ability of a consumer to understand a term or condition.

The bill also establishes additional criteria for abusive practices. Particularly, a practice is considered abusive if (1) it causes or is likely to cause substantial injury to consumers that is not reasonably avoidable by consumers, where timely disclosed conduct is presumed to be reasonably avoidable; or (2) the substantial injury is not outweighed by countervailing benefits to consumers or to competition.

The bill also eliminates the CFPB's ability to seek monetary relief for unfair, deceptive, or abusive practices if the provider establishes a good faith effort to comply with requirements.

The bill establishes rulemaking requirements, including requiring a cost-benefit analysis for a rule relating to unfair, deceptive, or abusive practices.

Finally, the bill establishes the right for providers to cure violations if they self-report and limits the CFPB's use of alternative claims in court.

Actions Timeline

- **Feb 27, 2025:** Introduced in House
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