



## FEDERAL TRADE COMMISSION PROTECTING AMERICA'S CONSUMERS

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# Fair Credit Billing Act

**TAGS:** [Consumer Protection](#) | [Credit and Finance](#) | [Credit and Loans](#) | [Payments and Billing](#)

**MISSION:** [Consumer Protection](#)

**LAW:** 15 U.S.C. 1666-1666j

**LINK:**

<http://uscode.house.gov/view.xhtml>

This Act, amending the Truth in Lending Act, requires prompt written acknowledgment of consumer billing complaints and investigation of billing errors by creditors. The amendment prohibits creditors from taking actions that adversely affect the consumer's credit standing until an investigation is completed, and affords other protection during disputes. The amendment also requires that creditors promptly post payments to the consumer's account, and either refund overpayments or credit them to the consumer's account.



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