

LAW LIBRARY
ARIZONA ATTORNEY GENERAL

(R-75-23)

75-16

February 5, 1975

The Honorable Anne Lindeman
Arizona State Representative
House Wing, State Capitol
Phoenix, Arizona 85007

Dear Representative Lindeman:

In response to your recent request regarding the limits of liability on unsolicited credit cards, the State of Arizona has no specific law regarding that subject.

A.R.S. § 44-1222, attached hereto, regulated the receipt of unordered merchandise; however, the term "goods" as used in that section is not defined, and therefore it is questionable whether or not a credit card would fall within the purview of this statute.

The Congress of the United States has enacted laws relating specifically to credit cards. Attached is a copy of 15 U.S.C. §§ 1642 and 1643 detailing the limit of liability on unsolicited credit cards. Also attached is a copy of the truth in lending regulations relating to your question.

If I can be of any further help to you in this regard, please feel free to contact me.

Sincerely,

BRUCE E. BABBITT
Attorney General

MICHAEL M. SOPHY
Special Assistant Attorney General

MMS:lf