

SENATE FILE NO. SF0108

Social credit scores-use prohibited.

Sponsored by: Senator(s) Biteman, Boner, Driskill,
Hutchings, McKeown and Salazar and
Representative(s) Bear, Burkhardt, Gray,
Haroldson and Wharff

A BILL

for

1 AN ACT relating to consumer protection; prohibiting
2 financial institutions from engaging in discrimination
3 based on the use of a social credit score or other
4 environmental, social justice or governmental score or
5 metric; declaring the use of a social credit score as a
6 deceptive trade practice; making conforming amendments;
7 providing definitions; and providing for an effective date.

8

9 *Be It Enacted by the Legislature of the State of Wyoming:*

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11 **Section 1.** W.S. 13-10-304 is created to read:

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13 **13-10-304. Social credit scores; use prohibited;**
14 **penalties.**

1

2 (a) No financial institution shall discriminate
3 against any person or business entity based on a person's
4 or business's:

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6 (i) Social credit score;

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8 (ii) Environmental, social, governance score or
9 standard or any other subjective evaluation or metric
10 related to social or environmental justice;

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12 (iii) Social media posts;

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14 (iv) Participation or membership in any lawful
15 club, association or union;

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17 (v) Political affiliation;

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19 (vi) Employer; or

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21 (vii) Values-based criteria similar to a social
22 credit score.

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1 (b) Notwithstanding subsection (a) of this section, a
2 financial institution may offer any person investments,
3 products and services that include subjective standards,
4 provided that any subjective standards used by the
5 financial institution are fully disclosed to the person in
6 writing and explained to the person before the person
7 enters into a contract for investments, products or
8 services.

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10 **Section 2.** W.S. 13-10-301(a) by creating a new
11 paragraph (viii), 13-10-303(f) and 40-12-105(a) by creating
12 a new paragraph (xviii) are amended to read:

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14 **13-10-301. Definitions.**

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16 (a) As used in this article:

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18 (viii) "Social credit score" means a score,
19 ranking, number or other metric assigned to a person based
20 on the person's actions, interactions, consumer choices,
21 lifestyle decisions and behavior that is acquired by the
22 analysis of the person's bank and credit card activities,
23 the person's technology use and other subjective criteria.

1

2 **13-10-303. Remedies; attorney general notice; statute**
3 **of limitation.**

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5 (f) The remedies and actions available or required
6 under this section shall not be applicable if a financial
7 institution that has or is believed to have violated W.S.
8 13-10-302 has a written policy prohibiting the institution
9 from discriminating against firearm entities as defined in
10 W.S. 13-10-301.

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12 **40-12-105. Unlawful practices.**

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14 (a) A person engages in a deceptive trade practice
15 unlawful under this act when, in the course of his business
16 and in connection with a consumer transaction, he
17 knowingly:

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19 (xviii) Violates W.S. 13-10-304.

20

21 **Section 3.** This act is effective July 1, 2022.

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23

(END)