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000. LEGAL AUTHORITY (RULE 0).
This chapter is promulgated pursuant to Sections 28-43-307 and 28-46-104, Idaho Code. (7-1-93)

001. TITLE AND SCOPE (RULE 1).
The title of this chapter is the Idaho Credit Code Rules of the Idaho Department of Finance; and may be cited as IDAPA 12.01.09, “Rules Pursuant to the Idaho Credit Code.” These rules implement statutory intent with respect to the regulation of credit transactions in the state of Idaho in accordance with the provisions of chapters 41 through 49 of title 28, Idaho Code. (7-1-93)

002. WRITTEN INTERPRETATIONS – AGENCY ACCESS – FILINGS (RULE 2).
Written interpretations of these rules are available by mail from the Idaho Department of Finance, P.O. Box 83720, Boise, Idaho 83720-0031. The street address of the agency is Idaho Department of Finance, 800 Park Boulevard, Suite 200, Boise, Idaho 83712. The telephone numbers of the agency are (208) 332-8000 - Administration; and (208) 332-8002 - Consumer Finance Bureau. The telephone number of the facsimile machine for the Consumer Finance Bureau is (208) 332-8096. All filings with the Idaho Department of Finance in connection with rulemaking or contested cases shall be made with the Director of the Idaho Department of Finance, and include an original and one (1) copy. (7-1-93)

003. ADMINISTRATIVE APPEALS (RULE 3).
All administrative appeals are governed by Idaho statutory provisions under which the rules are promulgated and the Idaho Administrative Procedure Act, Title 67, Chapter 52, Idaho Code, and IDAPA 04.11.01, “Idaho Rules of Administrative Procedure of the Attorney General.” (7-1-93)

004. PUBLIC RECORDS ACT COMPLIANCE (RULE 4).
All rules contained in this chapter are public records. (7-1-93)

005. INCORPORATION BY REFERENCE (RULE 5).
The “Rules Pursuant to the Idaho Credit Code,” incorporate by reference the full text of the federal Consumer Credit Protection Act, 15 U.S.C., Chapter 41, et seq., and regulations issued pursuant to that act, including the following: (4-11-19)


12. Availability of Documents. Unless otherwise available, the documents incorporated by reference may be viewed at the central office of the Idaho Department of Finance, as noted in Section 002 of these rules. (4-11-19)

006. -- 999. (RESERVED)
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