

**AMENDMENT TO THE AMENDMENT IN THE  
NATURE OF A SUBSTITUTE TO H.R. 1165  
OFFERED BY MS. WILLIAMS OF GEORGIA**

Add at the end the following:

1 **SEC. 14. ENFORCEMENT BY INDIVIDUALS.**

2 Section 505 of the Gramm-Leach-Bliley Act (15  
3 U.S.C. 6805) is amended by adding at the end the fol-  
4 lowing:

5 “(e) ENFORCEMENT BY INDIVIDUALS.—

6 “(1) IN GENERAL.—Any individual with whom  
7 a financial institution has a customer or consumer  
8 relationship and who has been harmed by a violation  
9 of this subtitle or any regulation issued thereunder  
10 by a financial institution (or a class of such individ-  
11 uals) may bring a civil action against such financial  
12 institution in any Federal court of competent juris-  
13 diction.

14 “(2) RELIEF.—In a civil action brought under  
15 paragraph (1) in which a plaintiff prevails, the court  
16 may award the plaintiff—

17 “(A) an amount equal to the sum of any  
18 compensatory damages;

19 “(B) injunctive relief;

1                   “(C) declaratory relief; and  
2                   “(D) reasonable attorney’s fees and litiga-  
3                   tion costs.  
4                   “(3) ADDITIONAL ENFORCEMENT.—The right  
5                   of action provided under this subsection is in addi-  
6                   tion to any other enforcement authority provided  
7                   with respect to a violation described under para-  
8                   graph (1).”.

