

536A.31 Applicability of Iowa consumer credit code.

1. The provisions of the Iowa consumer credit code, [chapter 537](#), shall apply to a consumer loan in which the licensee participates or engages, and any violation of the said code shall be a violation of [this chapter](#).

2. [Chapter 537, article 2, parts 3, 5, and 6, chapter 537, article 3, and sections 537.3203, 537.3206, 537.3209, 537.3210, 537.3304, 537.3305, and 537.3306](#) shall apply to any credit transaction, as defined in [section 537.1301](#), in which a licensee participates or engages, and any violation of those parts or sections shall be violations of [this chapter](#). For the purpose of applying the provisions of the Iowa consumer credit code, [chapter 537](#), to those credit transactions, “*consumer loan*” shall include a loan for a business purpose.

3. Except as provided in [this subsection](#), the provisions of the Iowa consumer credit code, [chapter 537](#), apply to loans regulated by [this chapter](#) and supersede conflicting provisions of [this chapter](#). [Section 537.2402, subsection 1](#), does not apply to loans regulated by [this chapter](#).

[C75, 77, 79, 81, §536A.31]

[84 Acts, ch 1205, §3; 2003 Acts, ch 44, §114; 2010 Acts, ch 1028, §13; 2013 Acts, ch 30, §134](#)