

216.10 Unfair credit practices.

1. It shall be an unfair or discriminatory practice for any:

a. Creditor to refuse to enter into a consumer credit transaction or impose finance charges or other terms or conditions more onerous than those regularly extended by that creditor to consumers of similar economic backgrounds because of age, color, creed, national origin, race, religion, marital status, sex, sexual orientation, physical disability, or familial status.

b. Person authorized or licensed to do business in this state pursuant to [chapter 524](#), [533](#), [536](#), or [536A](#) to refuse to loan or extend credit or to impose terms or conditions more onerous than those regularly extended to persons of similar economic backgrounds because of age, color, creed, national origin, race, religion, marital status, sex, sexual orientation, physical disability, or familial status.

c. Creditor to refuse to offer credit life or health and accident insurance because of color, creed, national origin, race, religion, marital status, age, physical disability, sex, sexual orientation, or familial status. Refusal by a creditor to offer credit life or health and accident insurance based upon the age or physical disability of the consumer shall not be an unfair or discriminatory practice if such denial is based solely upon bona fide underwriting considerations not prohibited by [Title XIII, subtitle 1](#).

2. The provisions of [this section](#) shall not be construed by negative implication or otherwise to narrow or restrict any other provisions of [this chapter](#).

[C75, 77, §601A.9; C79, 81, §601A.10]

[90 Acts, ch 1212, §1](#)

C93, §216.10

[2007 Acts, ch 191, §13](#); [2012 Acts, ch 1017, §57](#); [2025 Acts, ch 1, §21](#)

Referred to in [§216.2](#)

For consumer discrimination and other unfair practices, see [§507B.4](#) and [537.3311](#)

Subsection 1, paragraphs a, b, and c amended