



NATIONAL CONGRESS OF VIETNAMESE AMERICANS

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Founded 1986

Executive Committee
Nguyen Quoc Hung (VA)
President

March 10, 2003

Jackie Bong-Wright (VA)
Bui Vu Duc (MD)
Hoang Quoc Tuan (VA)
Huynh Si Nghi (MN)
Pham Van Nam (MA)
Tran Tu Thanh (VA)

The Honorable Judy Chu
Attn: Julio Martinez
State Capitol
P.O. Box 942849
Sacramento, CA 94249-0001
Fax: (916) 319-2149

Lu Anh-Thu (VA)
Secretary
Pham Cong Tu (MD)
Deputy Secretary

Dear Assemblymember Chu:

Le Huu Em (VA)
Treasurer
Nguyen Dinh Ky (VA)
Deputy Treasurer

Re: Support AB 309

Board of Directors
2002-2004

On behalf of the National Congress of Vietnamese Americans, I am writing to express support for AB 309, which will protect Californians from unscrupulous business practices.

Nguyen-mau Trinh (MD)
Chairperson

California has a large and diverse immigrant population. Currently, some businesses engage in a classic bait-and-switch routine, in which they target Californians who have limited ability to communicate in English. The businesses negotiate contracts with prospective customers or tenants in a language other than English, but then present those consumers with contracts in English that reflect different and often detrimental terms and conditions, such as multiple hidden fees and exorbitant interest rates.

Nguyen An Phong (CA)
Southwest Region
Pham Thu Dang (CA)
Northwest Region
Nguyen Cao Quyen (MD)
Northeast Region
Nguyen Van Thiet (MN)
Central Region
Tran-Truong Van-Lan (TX)
Southern Region
Dr. Dao Thi Hoi (VA)
General Administrator

Civil Code section 1632 protects Spanish-speaking consumers by requiring a person in a trade or business who negotiates specified contracts or agreements primarily in the Spanish language to deliver to the other party prior to execution thereof, a Spanish language translation of the contract or agreement, except as specified. The law does not extend this same protection to Asian language-speakers and other non-English speakers. AB 309 would close the loophole in Civil Code section 1632 by requiring that the covered businesses that choose to negotiate in **any language** other than English, including Spanish and Asian languages, provide a translation of the English contract in that other language to the consumer.

Advisory Board

Hon. Bui Diem
Mary Chi Ray
Giap Ngoc Phuc
Le Van Ba
Gen. Linh Quang Vien
Dr. Nguyen Manh Hung
Nguyen Ngoc Bich
Pham Dinh De
Hon. Tran Kim Phuong

The types of agreements addressed by Civil Code section 1632 include retail installment contracts, automobile sales and leases, certain unsecured and other loans for personal, family, or household purposes, residential rental agreements for a period of longer than one month, and legal service fee agreements.

Thank you for authoring AB 309 to close a legal loophole in our laws and increasing consumer protections for all new Californians.

Sincerely,
Hung Quoc Nguyen

President