

The Treaty will enter into force three months after it is ratified or acceded to by 15 eligible parties.<sup>8</sup> Thereafter, Treaty provisions will apply in any Member State of WIPO that is or subsequently becomes a Contracting Party to the Treaty. This means, for example, that the Treaty's required disclosure of the origin/source of GRs/ATK will apply to all patent applicants who file an application in a Contracting Party, including those applicants who come from countries that have not ratified or acceded to the Treaty.

Within the U.S. Government, the USPTO, based on authority delegated by the U.S. Department of State, takes the lead in the WIPO IGC among other Federal agencies and coordinates and develops U.S. positions on issues before the WIPO IGC.

In addition to this request for comments and notice of hearing, the USPTO will conduct a Tribal Consultation to seek input from Tribes on the Treaty. Additional details about the Tribal Consultation can be found in a notice published in this issue of the **Federal Register**.

## II. Substantive Guidance on Comments and Testimony

The USPTO welcomes any relevant, written comments or oral testimony on the topics described herein, particularly on the WIPO Treaty on Intellectual Property, Genetic Resources and Associated Traditional Knowledge, the text of which can be found on the WIPO website at: [https://www.wipo.int/edocs/mdocs/tk/en/gratk\\_dc/gratk\\_dc\\_7.pdf](https://www.wipo.int/edocs/mdocs/tk/en/gratk_dc/gratk_dc_7.pdf).

The USPTO is especially interested in responses to the questions below. However, commenters or testifiers need not respond to every question and may provide relevant information even if it is not responsive to a particular question. Comments and testimony should be as detailed as possible and provide all necessary information to enable an objective assessment of the views expressed, including specific references to: laws, regulations, and policy statements; executive, presidential, or other orders; administrative, court, or other determinations; and available data (and associated methodology) regarding purported and potential impacts of policy decisions.

1. In your view, should the United States sign and become a party to the WIPO Treaty on Intellectual Property, Genetic Resources and Associated

Traditional Knowledge? In your response, please identify and explain your reasoning in detail, including legal and policy considerations.

2. In your view, please explain whether the Treaty is consistent with existing U.S. patent law. In your response, please explain your legal reasoning and identify the provision(s) of the Treaty that you view as consistent or inconsistent with U.S. patent law.

3. If, in your view, the Treaty is inconsistent with existing U.S. patent law, please identify and explain the change(s) to U.S. patent law necessary for compliance with the Treaty. In doing so, please describe any impact(s) of adopting such changes.

4. In your view, please explain whether the Treaty is consistent with existing U.S. international obligations, including treaties, free trade agreements, and other binding international agreement(s). In your response, please explain your legal reasoning and identify any provision(s) of the Treaty that you view as consistent or inconsistent with specific U.S. international obligations.

5. If the United States does not become a party to the Treaty, please identify any Treaty provision(s) you believe should be incorporated into U.S. patent law. In your response, please explain the reason(s) for and any impact(s) of incorporating the identified provision(s) into U.S. patent law.

6. In your view, please identify and explain any impact(s) of implementing the Treaty in the United States on domestic and global innovation, including U.S. science and innovation leadership.

7. In your view, please identify and explain any impact(s) of implementing the Treaty in the United States on businesses, consumers, investors, and the economy.

8. Based on your experiences with other countries that require patent applicants to disclose the source or origin of GRs or ATK, please identify and explain any possible impact(s) of Treaty implementation in the United States.

## III. Additional Information on Hearing

Speaking slots are limited, and the USPTO may be unable to honor all requests. If more requests to provide oral testimony are received than time allows, requesters will be invited to submit written comments. Time slots will be a maximum of five minutes each to allow for follow-up questions on testimony or corresponding comments. Speakers providing testimony at the hearing should submit a written copy of their testimony for inclusion in the

record of the proceedings no later than April 22, 2025. Speakers will have one week following the hearing to submit any supplemental materials referenced during their testimony. Such materials must be submitted by email to Michael Buckler at [michael.buckler@uspto.gov](mailto:michael.buckler@uspto.gov) or, if email submission is not feasible due to a lack of access to a computer and/or the internet, by First-Class Mail or Priority Mail as indicated above.

Before the hearing, an agenda of witness testimony will be sent to testifiers and posted on the OPIA section of the USPTO website, <https://www.uspto.gov/ip-policy>.

If time allows, the USPTO may permit unscheduled testimony at the hearing.

The hearing will be physically accessible to people with disabilities. Individuals requiring accommodation, such as sign language interpretation or other ancillary aids, should communicate their needs to the person listed in the **FOR FURTHER INFORMATION CONTACT** section of this notice at least seven business days prior to the hearing.

A recording of the hearing will be posted on the OPIA section of the USPTO website, <https://www.uspto.gov/ip-policy>, as soon as possible after the hearing.

A transcript of the hearing will be available on the OPIA section of the USPTO website, <https://www.uspto.gov/ip-policy>, as soon as possible after the hearing.

**Derrick L. Brent,**

*Acting Under Secretary of Commerce for Intellectual Property and Acting Director of the United States Patent and Trademark Office.*

[FR Doc. 2025-01090 Filed 1-16-25; 8:45 am]

**BILLING CODE 3510-16-P**

## CONSUMER FINANCIAL PROTECTION BUREAU

[Docket No. CFPB-2025-0006]

### Agency Information Collection Activities: Comment Request

**AGENCY:** Consumer Financial Protection Bureau.

**ACTION:** Notice and request for comment.

**SUMMARY:** In accordance with the Paperwork Reduction Act of 1995 (PRA), the Consumer Financial Protection Bureau (CFPB) requests the Office of Management and Budget's (OMB's) approval of an information collection titled "Auto Loan Survey."

**DATES:** Written comments are encouraged and must be received on or before March 18, 2025 to be assured of consideration.

Knowledge, Articles 12–13, 18. [https://www.wipo.int/edocs/mdocs/tk/en/gratk\\_dc/gratk\\_dc\\_7.pdf](https://www.wipo.int/edocs/mdocs/tk/en/gratk_dc/gratk_dc_7.pdf).

<sup>8</sup> According to WIPO, as of December 5, 2024, only Malawi had ratified or acceded to the Treaty.

**ADDRESSES:** You may submit comments, identified by the title of the information collection, OMB Control Number (see below), and docket number (see above), by any of the following methods:

- *Federal eRulemaking Portal:* <http://www.regulations.gov>. Follow the instructions for submitting comments.

- *Email:* [CFPB\\_PRA@cfpb.gov](mailto:CFPB_PRA@cfpb.gov). Include Docket No. CFPB–2025–0006 in the subject line of the email.

- *Mail/Hand Delivery/Courier:* Comment Intake, Consumer Financial Protection Bureau (Attention: PRA Office), 1700 G Street, NW, Washington, DC 20552. Because paper mail in the Washington, DC area and at the CFPB is subject to delay, commenters are encouraged to submit comments electronically.

Please note that comments submitted after the comment period will not be accepted. In general, all comments received will become public records, including any personal information provided. Sensitive personal information, such as account numbers or Social Security numbers, should not be included.

**FOR FURTHER INFORMATION CONTACT:**

Requests for additional information should be directed to Anthony May, PRA Officer, at (304) 481–5511, or email: [CFPB\\_PRA@cfpb.gov](mailto:CFPB_PRA@cfpb.gov). If you require this document in an alternative electronic format, please contact [CFPB\\_Accessibility@cfpb.gov](mailto:CFPB_Accessibility@cfpb.gov). Please do not submit comments to these email boxes.

**SUPPLEMENTARY INFORMATION:**

*Title of Collection:* Auto Loan Survey.  
*OMB Control Number:* 3170–00XX.

*Type of Review:* New information collection.

*Affected Public:* Individuals or households.

*Estimated Number of Respondents:* 5,060.

*Estimated Total Annual Burden Hours:* 1,670.

*Abstract:* Under the Dodd-Frank Wall Street Reform and Consumer Protection Act, the Consumer Financial Protection Bureau (CFPB) is charged with researching, analyzing, and reporting on topics relating to the CFPB's mission, including consumer behavior, consumer awareness, and developments in markets for consumer financial products and services. To improve its understanding of how consumers engage with financial markets, the CFPB has successfully used credit record data as a sampling frame to survey people about their experiences in consumer credit markets.

The CFPB seeks approval for a new survey of auto loan borrowers. The survey will use the CFPB's Consumer

Credit Information Panel (CCIP) as the sampling frame. This survey will solicit information on the consumer's experience related to auto purchases and loans including choosing a vehicle and financing, experiences with major vehicle expenses, experiences with loan servicing, and, if applicable, loan modification and repossession. This survey will augment the auto finance data pilot and linked CCIP data by providing information not available in either source such as consumer demographics, household income and assets, income or expense shocks, understanding of the auto financing market, expectations, and self-reported experiences with auto-loan origination and servicing. The survey will follow similar methods as in the CFPB's prior Making Ends Meet Survey (approved under OMB Control Number 3170–0066) and Student Loan Survey (approved under OMB Control Number 3170–0078) but sample a different population of borrowers and focus primarily on auto loans. The CFPB expects to recruit about 23,000 participants to participate in the survey.

*Request for Comments:* Comments are invited on: (a) Whether the collection of information is necessary for the proper performance of the functions of the CFPB, including whether the information will have practical utility; (b) The accuracy of the CFPB's estimate of the burden of the collection of information, including the validity of the methods and the assumptions used; (c) Ways to enhance the quality, utility, and clarity of the information to be collected; and (d) Ways to minimize the burden of the collection of information on respondents, including through the use of automated collection techniques or other forms of information technology. Comments submitted in response to this notice will be summarized and/or included in the request for OMB's approval. All comments will become a matter of public record.

**Anthony May,**

*Paperwork Reduction Act Officer, Consumer Financial Protection Bureau.*

[FR Doc. 2025–01142 Filed 1–16–25; 8:45 am]

**BILLING CODE 4810–AM–P**

**CONSUMER FINANCIAL PROTECTION BUREAU**

[Docket No. CFPB–2025–0004]

**Request for Information Regarding Consumer Credit Card Market**

**AGENCY:** Consumer Financial Protection Bureau.

**ACTION:** Notice and request for information.

**SUMMARY:** The Credit Card Accountability Responsibility and Disclosure Act of 2009 (CARD Act or Act) requires the Consumer Financial Protection Bureau (CFPB) to conduct a review (Review) of the consumer credit card market, within the limits of its existing resources available for reporting purposes. In connection with conducting that Review, and in accordance with the Act, the CFPB is soliciting information from the public about a number of aspects of the consumer credit card market as described further below.

**DATES:** Comments must be submitted on or before April 17, 2025 to be assured of consideration.

**ADDRESSES:** You may submit responsive information and other comments, identified by the document title and Docket No. CFPB–2025–0004, by any of the following methods:

- *Federal eRulemaking Portal:* <http://www.regulations.gov>. Follow the instructions for submitting comments.

- *Email:* 2025  
[ConsumerCreditCardMarketRFI@cfpb.gov](mailto:ConsumerCreditCardMarketRFI@cfpb.gov). Include the document title and Docket No. CFPB–2025–0004 in the subject line of the message.

- *Mail/Hand Delivery/Courier:* Comment Intake, Request for Information Regarding Consumer Credit Card Market, Consumer Financial Protection Bureau, c/o Legal Division Docket Manager, 1700 G Street NW, Washington, DC 20552. Because paper mail in the Washington, DC area and at the CFPB is subject to delay, commenters are encouraged to submit comments electronically.

*Instructions:* The CFPB encourages the early submission of comments. All submissions should include the agency name and docket number for this request for information. Please note the number of the topic on which you are commenting at the top of each response (you do not need to address all topics.) In general, all comments received will be posted without change to <http://www.regulations.gov>. All comments, including attachments and other supporting materials, will become part of the public record and subject to public disclosure. Sensitive personal information, such as account numbers or Social Security numbers, should not be included. Comments generally will not be edited to remove any identifying or contact information.

**FOR FURTHER INFORMATION CONTACT:**

Daniel Martinez, Consumer Credit, Payments, and Deposits Markets Senior