A-Engrossed House Bill 3533

Ordered by the House April 9 Including House Amendments dated April 9

Sponsored by Representatives WALTERS, SOSA; Representatives CHAICHI, GOMBERG, HELM, MARSH, MCLAIN, NELSON, NGUYEN H, NOSSE

SUMMARY

The following summary is not prepared by the sponsors of the measure and is not a part of the body thereof subject to consideration by the Legislative Assembly. It is an editor's brief statement of the essential features of the measure. The statement includes a measure digest written in compliance with applicable readability standards.

Digest: Tells a person that offers or sells consumer goods or services in this state not to put out an ad with a price, or show or offer a price, that doesn't show the fees a buyer must pay for the goods or services. (Flesch Readability Score: 62.8).

[Digest: Stops a person who puts out an ad for consumer goods or consumer services from showing or quoting a price that doesn't include all of the fees a buyer would need to pay. (Flesch Readability Score: 63.1).]

Prohibits a person that [advertises] offers or sells consumer goods or [consumer] services [for sale] in this state from [displaying in an advertisement or quoting during a transaction] advertising, displaying or offering a price for the consumer goods or [consumer] services that does not include [or disclose every fee] all fees and charges that [the consumer] a resident must pay to complete the [sale of] transaction in the consumer goods or [consumer] services other than taxes or fees that a governmental body imposes on the transaction or reasonable charges actually incurred for shipping the goods or providing the services.

Punishes a violation of the Act as an unlawful trade practice under the Unlawful Trade Practices Act.

1

A BILL FOR AN ACT

Relating to required disclosures of fees during certain transactions; creating new provisions;
 amending ORS 646.607, 646A.093 and 699.008; and prescribing an effective date.

4 Be It Enacted by the People of the State of Oregon:

5 **SECTION 1.** ORS 646.607 is amended to read:

6 646.607. A person engages in an unlawful trade practice if in the course of the person's business, 7 vocation or occupation the person:

8 (1) Employs any unconscionable tactic in connection with selling, renting or disposing of real 9 estate, goods or services, or collecting or enforcing an obligation.

(2) Fails to deliver all or any portion of real estate, goods or services as promised, and at a customer's request, fails to refund money that the customer gave to the person to purchase the undelivered real estate, goods or services and that the person does not retain pursuant to any right, claim or defense the person may assert in good faith. This subsection does not create a warranty obligation and does not apply to a dispute over the quality of real estate, goods or services delivered to a customer.

- 16 (3) Violates ORS 401.965 (2).
- 17 (4) Violates a provision of ORS 646A.725 to 646A.750.
- 18 (5) Violates ORS 646A.530.
- 19 (6) Employs a collection practice that is unlawful under ORS 646.639.
- 20 (7) Is a beneficiary that violates ORS 86.726 (1)(a) or (2), 86.729 (4) or 86.732 (1) or (2).

1 (8) Violates ORS 646A.093 (2)(a) or (b).

2 (9) Violates a provision of ORS 646A.600 to 646A.628.

3 (10) Violates ORS 646A.808 (2).

4 (11) Violates ORS 336.184.

5 (12) Publishes on a website related to the person's business, or in a consumer agreement related 6 to a consumer transaction, a statement or representation of fact in which the person asserts that 7 the person, in a particular manner or for particular purposes, will use, disclose, collect, maintain, 8 delete or dispose of information that the person requests, requires or receives from a consumer and 9 the person uses, discloses, collects, maintains, deletes or disposes of the information in a manner 10 that is materially inconsistent with the person's statement or representation.

11 (13) Violates ORS 646A.813 (2).

12 (14) Violates ORS 137.930 (1).

13 **SECTION 2.** ORS 646A.093 is amended to read:

14 646A.093. (1) As used in this section:

(a) "Advertise" means to communicate about [a consumer good] consumer goods or services
by newspaper, radio, television, handbill, placard or other print, broadcast or electronic medium
within this state [for the purpose of selling the consumer good].

(b) "Consumer goods or services" means goods or services that an individual [uses or buys]
 obtains or may obtain for use primarily for personal, family or household purposes.

(2)(a) A person that offers or sells consumer goods or services to a resident of this state
 may not advertise, display or offer a price for the consumer goods or services that does not
 include all fees and charges that the resident must pay to complete a transaction for the
 goods or services, other than:

24

(A) Taxes or fees that a governmental body imposes on the transaction; or

(B) Reasonable charges that the person actually incurs to ship the goods or provide the
 services to the resident.

(b) A person that offers for sale, sells or advertises consumer goods that the person will ship directly to a [consumer in] resident of this state shall clearly disclose [during the sales] before completing the transaction the charges, if any, that the [consumer] resident must pay for handling and shipping the consumer goods.

(c) A person that provides broadband Internet access service, as defined in 47 C.F.R.
8.1(b), as in effect on the effective date of this 2025 Act, complies with paragraph (a) of this
subsection if the person complies with the requirements of 47 C.F.R. 8.2, as in effect on the
effective date of this 2025 Act.

(3) A person that [fails to disclose the handling and shipping charges for consumer goods in a
transaction described in subsection (2) of this section commits] violates subsection (2)(a) or (b) of
this section engages in an unlawful trade practice under ORS 646.607 that is subject to enforcement under ORS 646.632.

(4) This section does not apply to a financial institution, as defined in ORS 706.008, a mortgage banker or mortgage broker, both as defined in ORS 86A.100, or a licensee, as defined in ORS 725.010, to the extent that the financial institution, mortgage broker or mortgage banker or licensee must provide disclosures for a transaction under any of the following federal laws, or under regulations adopted under the following federal laws, all as in effect on the effective date of this 2025 Act:

45 (a) The Truth in Savings Act, 12 U.S.C. 4301 et seq.;

A-Eng. HB 3533

(b) The Electronic Fund Transfer Act, 15 U.S.C. 1693 et seq.; 1 2 (c) The Federal Reserve Act, 12 U.S.C. 461 to 467; (d) The Truth in Lending Act, 15 U.S.C. 1601 et seq.; 3 (e) The Real Estate Settlement Procedures Act, 12 U.S.C. 2601 et seq.; or 4 (f) The Home Ownership and Equity Protection Act, 15 U.S.C. 1639. 5 SECTION 3. ORS 699.008 is amended to read: 6 699.008. (1) A hotelkeeper or innkeeper may not charge a facility fee in addition to the price 7 of rental of a guest room in the hotel or inn unless the hotelkeeper or innkeeper discloses the fa-8 9 cility fee as provided in ORS 646A.093 [at the time that a guest reserves or rents a guest room, whichever is sooner]. 10 (2) A travel arrangement company that facilitates the reservation or rental of a guest room in 11 12a hotel or inn shall disclose as provided in ORS 646A.093 [at the time of reservation or rental, whichever is sooner,] any facility fee that the hotel or inn charges in addition to the price of rental 13 of a guest room. 14 15 (3) This section does not prohibit the hotelkeeper or innkeeper from assessing any state or local 16transient lodging taxes. SECTION 4. The amendments to ORS 646.607, 646A.093 and 699.008 by sections 1 to 3 of 1718 this 2025 Act apply to transactions that occur on or after the effective date of this 2025 Act. 19 SECTION 5. This 2025 Act takes effect on the 91st day after the date on which the 2025 20regular session of the Eighty-third Legislative Assembly adjourns sine die. 21