

A-Engrossed Senate Bill 430

Ordered by the Senate April 18
Including Senate Amendments dated April 18

Sponsored by Senator PROZANSKI (Presession filed.)

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: Says that a person may not show or offer a price for goods or services online that does not include all of the fees and charges that a buyer must pay. Says that taxes and fees to ship the goods or provide the services do not need to be shown. (Flesch Readability Score: 79.9).

[Digest: Tells an online seller to show a summary of all of the fees that come with a sale to a buyer before making the sale. Says that the buyer has to have a chance to approve the summary before buying. (Flesch Readability Score: 74.4).]

[Specifies disclosures that a retail seller must make to a retail buyer for a transaction in goods or services that concludes online by means of a website or other electronic method. Provides that the retail buyer must approve the disclosures before the transaction concludes.]

Prohibits a person that offers or sells goods or services online to a resident of this state from advertising, displaying or offering a price for the goods or services that does not include all fees or charges that a purchaser must pay to complete a transaction for the goods or services, other than taxes or fees that a governmental body imposes on the transaction or reasonable charges that the person actually incurs to ship the goods or provide the services. Specifies exemptions.

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

Takes effect on the 91st day following adjournment sine die.

A BILL FOR AN ACT

Relating to disclosures required in connection with online transactions; creating new provisions; amending ORS 646.608; and prescribing an effective date.

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

SECTION 1. (1) A person that offers or sells goods or services online to a resident of this state may not advertise, display or offer a price for the goods or services that does not include all fees or charges that a purchaser must pay to complete a transaction for the goods or services other than:

(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 purchaser.

(2) A violation of this section is an unlawful practice under ORS 646.608.

(3) This section does not apply to:

(a) 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 banker or mortgage broker 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

NOTE: Matter in **boldfaced** type in an amended section is new; matter *[italic and bracketed]* is existing law to be omitted. New sections are in **boldfaced** type.

Act:

- (A) The Truth in Savings Act, 12 U.S.C. 4301 et seq.;
- (B) The Electronic Fund Transfer Act, 15 U.S.C. 1693 et seq.;
- (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.;
- (E) The Real Estate Settlement Procedures Act, 12 U.S.C. 2601 et seq.; or
- (F) The Home Ownership and Equity Protection Act, 15 U.S.C. 1639; or

(b) A person, or an affiliate of the person, that provides broadband internet access service, as defined in 47 C.F.R. 8.1(b), as a standalone product or as part of a bundle and complies with the broadband consumer label requirements set forth in 47 C.F.R. 8.2(a) and the disclosure requirements set forth in 47 C.F.R. 64.2401 or 76.310, all as in effect on the effective date of this 2025 Act.

SECTION 2. ORS 646.608, as amended by section 6, chapter 410, Oregon Laws 2023, is amended to read:

646.608. (1) A person engages in an unlawful practice if in the course of the person's business, vocation or occupation the person does any of the following:

- (a) Passes off real estate, goods or services as the real estate, goods or services of another.
- (b) Causes likelihood of confusion or of misunderstanding as to the source, sponsorship, approval, or certification of real estate, goods or services.
- (c) Causes likelihood of confusion or of misunderstanding as to affiliation, connection, or association with, or certification by, another.
- (d) Uses deceptive representations or designations of geographic origin in connection with real estate, goods or services.
- (e) Represents that real estate, goods or services have sponsorship, approval, characteristics, ingredients, uses, benefits, quantities or qualities that the real estate, goods or services do not have or that a person has a sponsorship, approval, status, qualification, affiliation, or connection that the person does not have.
- (f) Represents that real estate or goods are original or new if the real estate or goods are deteriorated, altered, reconditioned, reclaimed, used or secondhand.
- (g) Represents that real estate, goods or services are of a particular standard, quality, or grade, or that real estate or goods are of a particular style or model, if the real estate, goods or services are of another.
- (h) Disparages the real estate, goods, services, property or business of a customer or another by false or misleading representations of fact.
- (i) Advertises real estate, goods or services with intent not to provide the real estate, goods or services as advertised, or with intent not to supply reasonably expectable public demand, unless the advertisement discloses a limitation of quantity.
- (j) Makes false or misleading representations of fact concerning the reasons for, existence of, or amounts of price reductions.
- (k) Makes false or misleading representations concerning credit availability or the nature of the transaction or obligation incurred.
- (L) Makes false or misleading representations relating to commissions or other compensation to be paid in exchange for permitting real estate, goods or services to be used for model or demonstration purposes or in exchange for submitting names of potential customers.
- (m) Performs service on or dismantles any goods or real estate if the owner or apparent owner

1 of the goods or real estate does not authorize the service or dismantling.

2 (n) Solicits potential customers by telephone or door to door as a seller unless the person pro-
3 vides the information required under ORS 646.611.

4 (o) In a sale, rental or other disposition of real estate, goods or services, gives or offers to give
5 a rebate or discount or otherwise pays or offers to pay value to the customer in consideration of
6 the customer giving to the person the names of prospective purchasers, lessees, or borrowers, or
7 otherwise aiding the person in making a sale, lease, or loan to another person, if earning the rebate,
8 discount or other value is contingent upon an event occurring after the time the customer enters
9 into the transaction.

10 (p) Makes any false or misleading statement about a prize, contest or promotion used to publi-
11 cize a product, business or service.

12 (q) Promises to deliver real estate, goods or services within a certain period of time with intent
13 not to deliver the real estate, goods or services as promised.

14 (r) Organizes or induces or attempts to induce membership in a pyramid club.

15 (s) Makes false or misleading representations of fact concerning the offering price of, or the
16 person's cost for real estate, goods or services.

17 (t) Concurrent with tender or delivery of any real estate, goods or services, fails to disclose any
18 known material defect or material nonconformity.

19 (u) Engages in any other unfair or deceptive conduct in trade or commerce.

20 (v) Violates any of the provisions relating to auction sales, consignment sales, auctioneers,
21 consignees or auction marts under ORS 698.640, whether in a commercial or noncommercial situ-
22 ation.

23 (w) Manufactures mercury fever thermometers.

24 (x) Sells or supplies mercury fever thermometers unless the thermometer is required by federal
25 law, or is:

26 (A) Prescribed by a person licensed under ORS chapter 677; and

27 (B) Supplied with instructions on the careful handling of the thermometer to avoid breakage and
28 on the proper cleanup of mercury should breakage occur.

29 (y) Sells a thermostat that contains mercury, unless the thermostat is labeled in a manner to
30 inform the purchaser that mercury is present in the thermostat and that the thermostat may not be
31 disposed of until the mercury is removed, reused, recycled or otherwise managed to ensure that the
32 mercury does not become part of the solid waste stream or wastewater. For purposes of this para-
33 graph, "thermostat" means a device commonly used to sense and, through electrical communication
34 with heating, cooling or ventilation equipment, control room temperature.

35 (z) Sells or offers for sale a motor vehicle manufactured after January 1, 2006, that contains
36 mercury light switches.

37 (aa) Violates the provisions of ORS 803.375, 803.385 or 815.410 to 815.430.

38 (bb) Violates ORS 646A.070 (1).

39 (cc) Violates any requirement of ORS 646A.030 to 646A.040.

40 (dd) Violates the provisions of ORS 128.801 to 128.898.

41 (ee) Violates ORS 646.883 or 646.885.

42 (ff) Violates ORS 646.569 or 646A.374.

43 (gg) Violates the provisions of ORS 646A.142.

44 (hh) Violates ORS 646A.360.

45 (ii) Violates ORS 646.553 or 646.557 or any rule adopted pursuant thereto.

- 1 (jj) Violates ORS 646.563.
- 2 (kk) Violates ORS 759.680 or any rule adopted pursuant thereto.
- 3 (LL) Violates the provisions of ORS 759.705, 759.710 and 759.720 or any rule adopted pursuant
- 4 thereto.
- 5 (mm) Violates ORS 646A.210 or 646A.214.
- 6 (nn) Violates any provision of ORS 646A.124 to 646A.134.
- 7 (oo) Violates ORS 646A.095.
- 8 (pp) Violates ORS 822.046.
- 9 (qq) Violates ORS 128.001.
- 10 (rr) Violates ORS 646A.800 (2) to (4).
- 11 (ss) Violates ORS 646A.090 (2) to (5).
- 12 (tt) Violates ORS 87.686.
- 13 (uu) Violates ORS 646A.803.
- 14 (vv) Violates ORS 646A.362.
- 15 (ww) Violates ORS 646A.052 or any rule adopted under ORS 646A.052 or 646A.054.
- 16 (xx) Violates ORS 180.440 (1) or 180.486 (1).
- 17 (yy) Commits the offense of acting as a vehicle dealer without a certificate under ORS 822.005.
- 18 (zz) Violates ORS 87.007 (2) or (3).
- 19 (aaa) Violates ORS 92.405 (1), (2) or (3).
- 20 (bbb) Engages in an unlawful practice under ORS 646.648.
- 21 (ccc) Violates ORS 646A.365.
- 22 (ddd) Violates ORS 98.853, 98.854, 98.856 or 98.858.
- 23 (eee) Sells a gift card in violation of ORS 646A.276.
- 24 (fff) Violates ORS 646A.102, 646A.106 or 646A.108.
- 25 (ggg) Violates ORS 646A.430 to 646A.450.
- 26 (hhh) Violates a provision of ORS 744.318 to 744.384.
- 27 (iii) Violates a provision of ORS 646A.702 to 646A.720.
- 28 (jjj) Violates ORS 646A.530 30 or more days after a recall notice, warning or declaration de-
- 29 scribed in ORS 646A.530 is issued for the children's product, as defined in ORS 646A.525, that is the
- 30 subject of the violation.
- 31 (kkk) Violates a provision of ORS 697.612, 697.642, 697.652, 697.662, 697.682, 697.692 or 697.707.
- 32 (LLL) Violates the consumer protection provisions of the Servicemembers Civil Relief Act, 50
- 33 U.S.C. 3901 et seq., as in effect on January 1, 2010.
- 34 (mmm) Violates a provision of ORS 646A.480 to 646A.495.
- 35 (nnn) Violates ORS 646A.082.
- 36 (ooo) Violates ORS 646.647.
- 37 (ppp) Violates ORS 646A.115.
- 38 (qqq) Violates a provision of ORS 646A.405.
- 39 (rrr) Violates ORS 646A.092.
- 40 (sss) Violates a provision of ORS 646.644.
- 41 (ttt) Violates a provision of ORS 646A.295.
- 42 (uuu) Engages in the business of, or acts in the capacity of, an immigration consultant, as de-
- 43 fined in ORS 9.280, in this state and for compensation, unless federal law authorizes the person to
- 44 do so or unless the person is an active member of the Oregon State Bar.
- 45 (vvv) Violates ORS 702.012, 702.029 or 702.054.

(www) Violates ORS 646A.806.

(xxx) Violates ORS 646A.810 (2).

(yyy) Violates ORS 443.376.

(zzz) Violates a provision of ORS 646A.770 to 646A.787.

(aaaa) Violates ORS 815.077.

(bbbb) Violates section 1 of this 2025 Act.

(2) A representation under subsection (1) of this section or ORS 646.607 may be any manifestation of any assertion by words or conduct, including, but not limited to, a failure to disclose a fact.

(3) In order to prevail in an action or suit under ORS 336.184 and 646.605 to 646.652, a prosecuting attorney need not prove competition between the parties or actual confusion or misunderstanding.

(4) An action or suit may not be brought under subsection (1)(u) of this section unless the Attorney General has first established a rule in accordance with the provisions of ORS chapter 183 declaring the conduct to be unfair or deceptive in trade or commerce.

(5) Notwithstanding any other provision of ORS 336.184 and 646.605 to 646.652, if an action or suit is brought under subsection (1)(xx) of this section by a person other than a prosecuting attorney, relief is limited to an injunction, and the prevailing party may be awarded reasonable attorney fees.

SECTION 3. Section 1 of this 2025 Act and the amendments to ORS 646.608 by section 2 of this 2025 Act apply to transactions that conclude on or after the effective date of this 2025 Act.

SECTION 4. This 2025 Act takes effect on the 91st day after the date on which the 2025 regular session of the Eighty-third Legislative Assembly adjourns sine die.
