

**Testimony Submitted by
Chris Coughlin, Policy Director
Oregon Consumer Justice
To the Senate Committee on Labor and Business**

January 23, 2025

Regarding: Support for Senate Bill 430

Chair Taylor, Vice-Chair Bonham, and Members of the Committee,

For the record, my name is Chris Coughlin, and I appreciate the opportunity to testify on behalf of Oregon Consumer Justice today in support of the concept and intention of SB 430 with the understanding that amendments will be coming.

Oregon Consumer Justice (OCJ) envisions a vibrant future where all Oregonians live with dignity and abundance and experience health, joy, and economic opportunity. We work collaboratively across policy and advocacy, community engagement, and the law, to realize a more just and equitable Oregon where people come first. For too long, flawed systems and policies have stood in the way of this reality, with communities of color most often experiencing significant harm. Informed by consumer insights, OCJ works to make financial and business transactions reliably safe and supports Oregonians in knowing and exercising their consumer rights.

Consumers deserve to know the full cost of goods or services before they agree to make any purchase.

Senate Bill 430 requires online sellers to plainly list a summary of all fees and charges to consumers prior to purchasing an item. This bill provides consumers with transparency when deciding to accept or deny the purchase.

The addition of extra fees and charges *after* a person purchases an item is a growing concern and a common complaint about online shopping. These add-ons are often unexpected and tacked on after a person has invested energy in the transaction and

has decided to buy the item. These fees range from shipping costs to vaguely named “service fees” and “processing fees.” This practice erodes our trust as purchasers in the marketplace by causing confusion and frustration.

Consumers have a right to know the price they will pay for a purchase upfront. We urge your support for Senate Bill 430 to protect consumers from add-on fees and charges.

Thank you for your consideration and your service in building the future that Oregonians deserve.