

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

March 13, 2025

Regarding: Support for Senate Bill 430 with the -1 amendment
Chair Taylor, Vice-Chair Bonham, and Members of the Committee,

For the record, my name is Chris Coughlin. I appreciate the opportunity to testify on behalf of Oregon Consumer Justice today in support of SB 430 with the -1 amendment.

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.

Oregonians deserve to both engage in clear, honest transactions free from hidden or deceptive charges, and to know the full cost of goods or services before they agree to any purchase.

SB 430 with the -1 amendment requires online sellers to include all fees and charges, other than the basic costs of shipping or taxes, in the displayed price for an item. This bill provides consumers with transparency to inform their purchase decisions.

The addition of extra fees and charges after a person adds items to their shopping carts is a growing concern and a common complaint about online shopping. These add-ons are often unexpected and tacked on only after a person has invested energy in the transaction and makes the decision to buy an item. These fees range from expedited shipping costs to vaguely named "service" and "processing" fees. Junk fees

erode consumers' trust in the marketplace. This practice results in confusion and frustration while **also** threatening our economic well-being through an unfair burden. Individuals and families deserve to keep more of their hard-earned money and invest in their futures.

Consumers have a right to know the price they will pay for a purchase upfront. We urge your support for Senate Bill 430 with the -1 amendment to protect consumers from junk fees.

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