



*The League of Women Voters of Oregon, established in 1920, is a grassroots nonpartisan political organization that encourages informed and active participation in government. We envision informed Oregonians participating in a fully accessible, responsive, and transparent government to achieve the common good. LWVOR Legislative Action is based on advocacy positions formed through studies and member consensus. The League never supports or opposes any candidate or political party.*

May 13, 2025

To: [Representative Nathan Sosa](#), Chair, [House Committee On Commerce and Consumer Protection](#)

Re: [SB 430 A](#) – Consumer transaction transparency – **Support**

The League supports SB 430 A, for consumer protections, truth in advertising and consumer transaction charges for Oregon residents. We base this on our national trade position. Transparency is a key League tenet, often a way the League weighs in on issues. The League supports the public’s right to know, with transparency and disclosure, including codes of conduct to encourage responsible business practices.

Disclosing hidden costs (including “junk fees”) at purchase and in advertising would improve transparency. Consumers would see actual costs, charges and fees, including online, excluding government set taxes or reasonable shipping charges. Advertising would reflect actual charges, for transparent bottom-line costs. Exemptions include financial institutions, with mortgage provider provisions, in compliance with US Code, and Code of Federal Regulations references for broadband providers.

The issues in the comprehensive disclosure list must not [be likely to] cause buyer confusion, misunderstanding, or be deceptive representation. There are 54 related ORS references. Consider simplified comments, not for technical or legal accuracy, but to show the scope of considerations:

- No selling with false ownership, for example realty title searches and fenced goods
- No unclear sources, sponsorship, approval or certifications, for example organic, local
- No implying invalid connections or certification, like Seal of Approval, Joe’s Original version
- No geographic origin deception, more relevant with tariff considerations
- No misrepresenting ingredients, uses, benefits, quantities or qualities, more relevant with federal agency oversight cutbacks
- No representing as new if actually used, altered, or if it has deteriorated
- No false grade, standard, model or style claims
- No disparaging claims on customers or competitors’ goods, services, realty
- No ads that fall short of filling reasonable public demand, unless disclosing quantity limits
- No false price reduction, or on-sale attribution, for how much, why, and is it actually on sale? This includes “drip pricing”, for a sale price with additional later charges added.
- No false or misleading credit purchasing availability or obligations
- No misleading commission charges. Exchanging pay for using your model or demonstration, or for supplying potential customer names must be transparent.
- No service or dismantling goods or real estate without (apparent) owner approval
- Door-to-door and phone sellers must (within 30 seconds) say who they are, who they represent, why they’re there, what they’re offering in common terms, and ask if the person is interested. They must disclose cost totals and possible installment payment plans.
- Giving or offering customer rebates or discounts for providing prospective customer names or otherwise aiding sales, wouldn’t be legal if it only works for follow through after the fact.
- No false or misleading prizes, promotions or contests
- No on time delivery promises without intending to do so
- No pyramid schemes

- No false or misleading pricing offers
- No failure to disclose defects or nonconformity on delivery
- No engaging in any other unfair or deceptive trade or commerce conduct, depending on the Attorney General establishing a rule
- No violation of any provisions relating to commercial or noncommercial auctions, consignment sales, auctioneers, consignees or auction marts
- No manufacturing mercury thermometers. No selling or supplying them unless required by federal law, prescribed as licensed, with careful handling and mercury disposal information.
- No selling mercury thermostats without safe mercury disposal instructions to protect solid waste stream or wastewater
- No selling or offering for sale vehicles made after January 2006, with Mercury light switches
- No engaging in business in Oregon or acting in the capacity of an immigration consultant, for pay, unless authorized by federal law or unless as an active Oregon State Bar member

Enforcement provisions include that prosecutors need not prove competition, actual confusion, or misunderstanding. Relief is limited to an injunction and the prevailing party may be awarded reasonable attorney fees. These consumer protections should not be considered unneeded, as redundant, with federal consumer protections that may change or be revoked.

We urge your Support for SB 430 A. Thank you for the opportunity to discuss this legislation.



Lisa Bentson  
President LWVOR



Rebecca Gladstone  
Consumer Protection



Norman Turrill  
Governance Coordinator