

## May 13, 2025

Dear Chair Sosa, Vice Chairs Chaichi and Osborne, and members of the committee:

The Consumer Alliance of Oregon, composed of community-based organizations, nonprofits, subject matter experts, and national advocacy groups, champions the rights and interests of Oregon consumers. Our coalition prioritizes the needs of communities most harmed by predatory financial practices, including communities of color, low-income families, and older Oregonians.

Every Oregonian should be able to make informed purchasing decisions based on transparent pricing. When people shop online, they deserve to see the full cost of a product or service upfront, without hidden or misleading fees that unexpectedly get added on at the end of the purchasing process.

## Senate Bill 430 A addresses a growing problem in digital marketplaces by requiring online retailers to include all mandatory fees in the listed price of an item, with the exception of standard shipping and taxes.

The current practice of adding unexpected fees—often labeled as "service charges," "processing fees," or other vague terms—after a consumer has placed an item in their cart is deceptive and unfair. These fees often appear late in the buying process, when the consumer has put in time and effort to search for the right item and is already committed. Not only does this undermine trust in the marketplace, but it also creates cost burdens for consumers. These unexpected "service charges" are increasing across a wide range of essential industries—from online rental payment convenience fees to healthcare to telecommunications, making it harder and harder for families to keep up with rising costs. The growing prevalence of these "service charges" is not only straining household budgets but also fueling widespread consumer distrust.

**Transparent pricing is essential to a healthy, functioning economy.** When consumers can clearly compare prices, competition thrives, and people are better able to manage their budgets, save money, and plan for the future.

The Consumer Alliance of Oregon strongly urges your support of SB 430 A. This legislation is a meaningful step toward restoring transparency, fairness, and trust in online purchases.

## Sincerely,

## Members of the Consumer Alliance of Oregon

Bienestar Centro Cultural DevNW Latino Community Association Oregon Consumer Justice Disability Rights Oregon Leukemia & Lymphoma SocietyOregon IMicro Enterprise Services of OregonOSPIRGNAYA Action FundReimagiOregon Consumer LeagueSuma

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Oregon Health Equity Alliance OSPIRG Reimagine Oregon Suma Oregon Food Bank Oregon Just Transition Alliance SEIU Neighborhood Partnerships