

# SENATE BILL 520

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By: **Senator McCray**

Introduced and read first time: January 24, 2024

Assigned to: Finance

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## A BILL ENTITLED

1 AN ACT concerning

2 **Consumer Protection – Credit or Debit Card Surcharges – Limitation**

3 FOR the purpose of prohibiting a retail business from charging a consumer a certain  
4 surcharge in excess of the amount required to reimburse the retail business for the  
5 cost of processing certain credit or debit transactions; making a violation of this Act  
6 an unfair, abusive, or deceptive trade practice that is subject to enforcement and  
7 penalties under the Maryland Consumer Protection Act; and generally relating to  
8 surcharges for the use of credit or debit cards.

9 BY repealing and reenacting, with amendments,  
10 Article – Commercial Law  
11 Section 13–301(14)(xl)  
12 Annotated Code of Maryland  
13 (2013 Replacement Volume and 2023 Supplement)

14 BY repealing and reenacting, without amendments,  
15 Article – Commercial Law  
16 Section 13–301(14)(xli)  
17 Annotated Code of Maryland  
18 (2013 Replacement Volume and 2023 Supplement)

19 BY adding to  
20 Article – Commercial Law  
21 Section 13–301(14)(xlii) and 14–1328  
22 Annotated Code of Maryland  
23 (2013 Replacement Volume and 2023 Supplement)

24 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND,  
25 That the Laws of Maryland read as follows:

26 **Article – Commercial Law**

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EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1 13–301.

2 Unfair, abusive, or deceptive trade practices include any:

3 (14) Violation of a provision of:

4 (xl) Title 14, Subtitle 13 of the Public Safety Article; [or]

5 (xli) Title 14, Subtitle 45 of this article; or

6 **(XLII) SECTION 14–1328 OF THIS ARTICLE; OR**

7 **14–1328.**

8 **A RETAIL BUSINESS IN THE STATE MAY NOT CHARGE A CONSUMER A**  
9 **SURCHARGE FOR THE USE OF A CREDIT CARD OR A DEBIT CARD AS PAYMENT IN**  
10 **EXCESS OF THE AMOUNT THAT THE RETAIL BUSINESS IS CHARGED FOR PROCESSING**  
11 **THE CREDIT CARD OR DEBIT CARD TRANSACTION.**

12 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect  
13 October 1, 2024.