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Testimony to the Senate Finance Committee SB 179 – Consumer Protection – Retail Sales – Return and Exchange Policy (Right to Refund Information Act) Position: Favorable

Feb. 8, 2023

The Honorable Melony Griffith Senate Finance Committee 3 East, Miller Senate Building Annapolis, MD 21401 cc: Members, Senate Finance Committee

Honorable Chair Griffith and Members of the Committee:

I'm a consumer advocate and Executive Director of Consumer Auto, a non-profit group that works for safety, transparency, and fair treatment for Maryland drivers and car buyers.

We support **SB 179** because it would help Maryland consumers get better information about a retailer's refund policies BEFORE they make a purchase, either at the point of sale for an in-person transaction or on a page the consumer sees before completing an online sale.

Under current rules, retailers are required to post their refund policies. If retailers don't post their rules, they are required to accept returns in a reasonable time frame and provide consumers with a refund or an exchange of merchandise.

But this bill clarifies that the disclosure must be made prominently at the point of sale, rather than in some other place in the store where the consumer may not see it or on a receipt or record of sale that the consumer will not see until his or her purchase is completed.

That rule should help buyers know the store's policy before they buy – and help prevent costly and unpleasant mistakes and rancorous disputes over their purchases.

We ask you to give **SB 179** a **FAVORABLE** report.

Sincerely,

Franz Schneiderman Consumer Auto