



HOWARD COUNTY DEPARTMENT OF COMMUNITY RESOURCES AND SERVICES

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January 31, 2024

Senator Pamela Beidle, Chair
Senator Katherine Klausmeier, Vice Chair
Senate Finance Committee
Miller Senate Office Building, 3 East
Annapolis, Maryland 21401

RE: SB0024: Consumer Protection - Retail Sales - Return and Exchange Policy (Right to Refund Information Act)

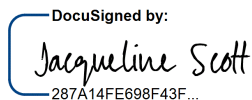
Chair Beidle, Vice Chair Klausmeier and Members of the Finance Committee,

The Howard County Department of Community Resources and Services (DCRS) provides vital human services through its nine offices and ten boards and commissions. The office relevant to this bill, the Office of Consumer Protection (OCP) helps to protect Howard County consumers and tenants by mediating disputes, taking enforcement action or providing tips on how to avoid scams or make smart purchasing decisions.

DCRS, and the OCP, file this comment in support of SB24, a bill sponsored by Senator Kagan, which seeks to bring common sense and pragmatic amendment to the state's consumer protection law. Advance knowledge and disclosure of our rights in connection with transactions is a cornerstone of consumer law. However, in one instance, the state's law has long allowed after the fact disclosure-return and refund policies.

Knowing the retailer's return policy, especially if it is a "no returns allowed" or "no exchanges allowed" policy *prior to* engaging in the transaction is a material fact for the average consumer. Having that disclosed on a receipt, once the transaction is completed, gives consumers no opportunity to incorporate this fact into their purchasing decision. By the time the policy is made known, it is too late to the decision-making process. For this reason, DCRS by and through its Office of Consumer Protection, supports this bill.

Sincerely,

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Jacqueline Scott, Director

Cc: Honorable Dr. Calvin Ball III, Howard County Executive
Tracy Rezvani, Administrator OCP

The Department of Community Resources and Services provides vital human services through its offices of ADA Coordination, Aging and Independence, Children and Families, Community Partnerships, Consumer Protection, Disability Services, Human Trafficking Prevention, the Local Children's Board, and Veterans and Military Families.