



Auto Consumer Alliance
13900 Laurel Lakes Avenue, Suite 100
Laurel, MD 20707

Testimony to the Senate Finance Committee
SB 24 – Consumer Protection – Retail Sales – Return and Exchange Policy
(Right to Refund Information Act)
Position: Favorable

Jan. 31, 2024

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

Honorable Chair Beidle and Members of the Committee:

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

We support **SB 24** 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 24** a **FAVORABLE** report.

Sincerely,

Franz Schneiderman
Consumer Auto