



## House Bill 103

Date: February 10, 2026

Committee: Economic Matters

**Position: Unfavorable**

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Founded in 1968, the Maryland Chamber of Commerce (Maryland Chamber) is a statewide coalition of more than 7,000 members and federated partners working to develop and promote strong public policy that ensures sustained economic growth and opportunity for all Marylanders.

House Bill 103 (HB 103) broadly prohibits consumer contracts from including a contractual term that "...waives, limits, impairs, or disclaims a right conferred or created..." by federal or state law. That language is exceptionally vague, and as a result, the Maryland Chamber is concerned that HB 103 could create uncertainty in agreements, making it difficult for both good faith businesses and consumers to operate efficiently.

Due to the vague language in the bill, HB 103 could disproportionately impact small businesses, which lack the legal resources to navigate the stricter contractual restrictions that HB 103 seeks to impose. Additionally, HB 103 designates any violation of the vague language as a violation of the Maryland Consumer Protection Act, which would expose small businesses to increased compliance challenges and litigation risk, even in circumstances where a small business acts in good faith and unintentionally includes noncompliant terms in a contract. **For these reasons, the Maryland Chamber of Commerce respectfully requests and unfavorable report on HB 103.**