



**Testimony Before Senate Finance**  
**HB103 Consumer Protection-Consumer Contracts -Prohibited Waiver**  
**Position: Favorable**

March 26, 2026

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

Chair Beidle and Members of the Committee,

Economic Action Maryland Fund is here in strong support of HB103. HB103 builds on legislation this committee passed last year to respond to the issue of consumer contracts setting a shorter time period to bring action than required under state law. addresses

Contracts for goods and services undergird almost every financial transaction. Yet, consumer contracts are often written in opaque, confusing terms. Rather than clarify the rights and responsibilities of both the consumer and the firm, the contract may confuse consumers and dampen efforts to exercise their rights.

Consumers often complain about the confusing terms within contracts. And without perfect information, the market is not competitive. Consumers are unable to understand the terms of the contract and, therefore, are unable to compare and consider the terms of the product when deciding on a purchase, loan, or credit product.

HB103 brings clarity and consistency to Maryland's marketplace by requiring all contracts to abide by state and federal law. HB103 simply states that contracts cannot wave, disclaim, or impair a right established by federal or state law. Any contract that does so is void and a violation of the Maryland Consumer Protection Act.

At a time when consumer contracts are growing increasingly complex the ability of the federal Consumer Financial Protection Bureau (CFPB) to investigate and enforce consumer protections grows increasingly frail as the Bureau is being dismantled under the Trump Administration.

At this juncture, Maryland needs to expand our work to protect consumers. HB103 ensures that consumer contracts will not reduce rights already conferred under Maryland law. This is a commonsense but critical bill for everyday Marylanders. For all these reasons, we support HB103 and urge a favorable report.

Best,

Marceline White  
Executive Director

*Economic Action (formerly the Maryland Consumer Rights Coalition) champions economic rights and housing justice through advocacy, research, consumer education, and direct service. Our 12,500 supporters include consumer advocates, practitioners, and low-income and working families throughout Maryland.*

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