

# STATE OF NEW YORK

1370

2023-2024 Regular Sessions

## IN ASSEMBLY

January 17, 2023

Introduced by M. of A. ZEBROWSKI -- read once and referred to the  
Committee on Consumer Affairs and Protection

AN ACT to amend the general business law, in relation to credit card  
surcharge or fee notice requirements; and to repeal section 518 of  
such law relating thereto

The People of the State of New York, represented in Senate and Assem-  
bly, do enact as follows:

1 Section 1. Section 518 of the general business law is REPEALED and a  
2 new section 518 is added to read as follows:

3 § 518. Credit card surcharge; notice requirements. No person, firm,  
4 partnership, association or corporation who is engaged in a sales trans-  
5 action may impose a surcharge or fee for use of a credit card as payment  
6 for the sale of goods or services unless such seller complies with the  
7 following requirements:

8 1. Displayed prices, including but not limited to advertisements,  
9 shall include two prices, one of which is the price charged to consumers  
10 using a credit card and the other is the price charged to consumers  
11 using an accepted form of payment other than a credit card.

12 2. A notice shall be posted that explains the imposition of the  
13 surcharge or fee, the amount of the surcharge and which credit cards are  
14 subject to the surcharge or fee. Such notice shall be legible and posted  
15 at the point of entry and the point of sale. If the sale of goods or  
16 services is processed through a website, the seller must post such  
17 notice on the home page and the point of sale webpage. If the sale of  
18 goods or services is processed over the phone, such notice including all  
19 required information shall be verbally disclosed to the customer. The  
20 notice required by this section shall be prominently and conspicuously  
21 posted at the required locations in a minimum size sixteen font.

22 3. No surcharge or fee shall exceed four percent of the total trans-  
23 action or the actual amount to be charged to the seller to process the  
24 credit card transaction, whichever is less.

EXPLANATION--Matter in italics (underscored) is new; matter in brackets  
[-] is old law to be omitted.

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1 4. No seller shall impose a surcharge or fee for the use of a debit  
2 card.

3 § 2. This act shall take effect on the ninetieth day after it shall  
4 have become a law.