

SENATE No. 278

The Commonwealth of Massachusetts

PRESENTED BY:

Jacob R. Oliveira

To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act relative to credit card surcharges.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	
<i>Jacob R. Oliveira</i>	<i>Hampden, Hampshire and Worcester</i>	
<i>Pavel M. Payano</i>	<i>First Essex</i>	<i>11/25/2025</i>

SENATE No. 278

By Mr. Oliveira, a petition (accompanied by bill, Senate, No. 278) of Jacob R. Oliveira relative to credit card surcharges. Consumer Protection and Professional Licensure.

[SIMILAR MATTER FILED IN PREVIOUS SESSION
SEE HOUSE, NO. 260 OF 2023-2024.]

The Commonwealth of Massachusetts

**In the One Hundred and Ninety-Fourth General Court
(2025-2026)**

An Act relative to credit card surcharges.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

1 Subsection (a) of Section 28A of Chapter 140D of the General Laws, as appearing in the
2 2022 Official Edition, is hereby amended by striking out paragraphs (1) and (2) and inserting in
3 place thereof the following 2 paragraphs: -

4 (1) With respect to sales transactions nothing in this section shall prohibit any seller from
5 offering a discount on any transaction to induce payment by cash, check, debit card or similar
6 means rather than by charge card or credit card. No seller may offer any such discount unless
7 such seller posts a notice disclosing such discount. Such seller shall clearly and conspicuously
8 post such notice on the seller’s premises for in-person transactions, shall post such notice on the
9 Internet website or digital payment application before completing any online transaction or
10 transaction that is processed by way of digital payment application, and shall verbally provide

11 such notice before completing any oral transaction, including, but not limited to, and telephonic
12 transaction.

13 (2) No seller in any sales transaction may impose a surcharge on a buyer who elects to
14 use any method of payment, including but not limited to, cash, check, a credit card, or electronic
15 means.