

**Joint Committee on Consumer Protection and Professional Licensure
2025-2026 (194th) Bill Summary**

BILL NUMBER: H447

TITLE: An Act regarding credit card surcharging

SPONSOR(S): Murphy, James

HEARING DATE: June 2, 2025

REPORTING DEADLINE: August 1, 2025

CURRENT LAW

Section 28A of Chapter 140D of the General Laws governs credit card holder discounts, surcharges, and finance charges; and prohibits credit card issuers from discouraging sellers from offering incentives for the use of payment options other than credit cards and prohibits sellers from imposing surcharges on transactions utilizing a credit card in lieu of other payment options.

SUMMARY

This legislation seeks to allow surcharges on the use of credit cards.