

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

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**BILL NUMBER:** H454

**TITLE:** An Act relative to credit card surcharges

**SPONSOR(S):** Philips, Edward

**HEARING DATE:** June 2, 2025

**REPORTING DEADLINE:** August 1, 2025

**PRIOR HISTORY**

(2023-2024): H260 – Accompanied a new draft, see S2565; Bill reported favorably by the Committee and referred to the committee on Senate Rules.

**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 businesses to offer discounts for the use of cash or debit in lieu of charge or credit provided that such discount be made clear by signage in person, posted conspicuously on an internet commerce forum, and disclosed orally during transactions. Further, sellers would be prohibited from imposing surcharges on all forms of payment transactions.