

STATE OF OKLAHOMA

1st Session of the 60th Legislature (2025)

SENATE BILL 986

By: Thompson

AS INTRODUCED

An Act relating to consumer protection; defining terms; prohibiting use of hidden fees and charges by businesses; requiring fees and charges to be displayed clearly and conspicuously by businesses; making unlawful use of fees and charges a violation of the Oklahoma Consumer Protection Act; providing for codification; and providing an effective date.

BE IT ENACTED BY THE PEOPLE OF THE STATE OF OKLAHOMA:

SECTION 1. NEW LAW A new section of law to be codified in the Oklahoma Statutes as Section 773 of Title 15, unless there is created a duplication in numbering, reads as follows:

As used in this act:

1. "Ancillary good or service" means any additional good or goods or additional service or services offered to a consumer as part of a transaction;

2. "Business" means an individual, corporation, partnership, association, or any other entity that offers goods or services including, but not limited to, online, in mobile applications, and in physical locations;

1 3. "Clear and conspicuous" or "clearly and conspicuously" means
2 a required disclosure is easily noticeable and easily understandable
3 by consumers, as follows:

- 4 a. in any communication that is solely visual or solely
5 audible, the disclosure shall be made through the same
6 means by which the communication is presented. In any
7 communication made through both visual and audible
8 means, the disclosure shall be presented
9 simultaneously in both the visual and audible portions
10 of the communication even if the presentation
11 requiring the disclosure is made in only one means,
12 b. a visual disclosure, by size, contrast, location, the
13 length of time viewable, and other characteristics,
14 shall stand out from any accompanying text or visual
15 elements so that it is easily noticed, read, and
16 understood,
17 c. an audible disclosure, including by telephone or
18 streaming video, shall be delivered in a volume,
19 speed, and cadence sufficient for ease of
20 understanding,
21 d. in any communication using an interactive electronic
22 medium, such as on the Internet, mobile application,
23 or software, the disclosure shall be unavoidable,

- 1 e. the disclosure shall use diction and syntax
2 understandable to consumers and shall appear in each
3 language in which the representation that requires the
4 disclosure appears,
5 f. the disclosure shall comply with these requirements in
6 each medium through which it is received, including
7 all electronic devices and face-to-face communication,
8 and
9 g. the disclosure shall not be contradicted or mitigated
10 by, or inconsistent with, anything else in the
11 communication;

12 4. "Covered good or service" means:

- 13 a. live-event tickets, and
14 b. short-term lodging including, but not limited to,
15 temporary sleeping accommodations at a hotel, motel,
16 inn, short-term rental, vacation rental, or other
17 place of lodging;

18 5. "Government charges" means the fees or charges imposed on
19 the transaction by a federal, state, tribal, or local government
20 agency, unit, or department;

21 6. "Pricing information" means any information relating to an
22 amount a consumer may pay;

23 7. "Shipping charges" means the fees or charges that reasonably
24 reflect the amount a business incurs to send physical goods to a
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1 consumer including, but not limited to, through the mail, private
2 mail and shipping services, or by freight; and

3 8. "Total price" means the maximum total of all fees or charges
4 a consumer shall pay for any good or goods or service or services
5 along with any mandatory ancillary good or service. Government
6 charges, shipping charges, and fees or charges for any optional
7 ancillary good or service may be excluded from the provisions of
8 this act.

9 SECTION 2. NEW LAW A new section of law to be codified
10 in the Oklahoma Statutes as Section 773.1 of Title 15, unless there
11 is created a duplication in numbering, reads as follows:

12 A. It shall be unlawful for any business to offer, display, or
13 advertise any price of a covered good or service without clearly and
14 conspicuously disclosing the total price.

15 B. In any offer, display, or advertisement that represents any
16 price of a covered good or service, a business shall disclose the
17 total price more prominently than any other pricing information.
18 Where the final amount of payment for the transaction is displayed,
19 the final amount of payment shall be disclosed more prominently
20 than, or as prominently as, the total price.

21 C. A business shall disclose clearly and conspicuously, before
22 the consumer consents to pay for any covered good or service:

23 1. The nature, purpose, and amount of any fee or charge imposed
24 on the transaction that has been excluded from the total price and

1 the identity of the good or service for which the fee or charge is
2 imposed; and

3 2. The final amount of payment for the transaction.

4 D. It shall be considered an unfair and deceptive practice
5 under the Oklahoma Consumer Protection Act for any business in any
6 offer, display, or advertisement for a covered good or service to
7 misrepresent any fee or charge including, but not limited to, the
8 nature, purpose, amount, or refundability of any fee or charge, and
9 the identity of the good or service for which the fee or charge is
10 imposed.

11 SECTION 3. This act shall become effective November 1, 2025.

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