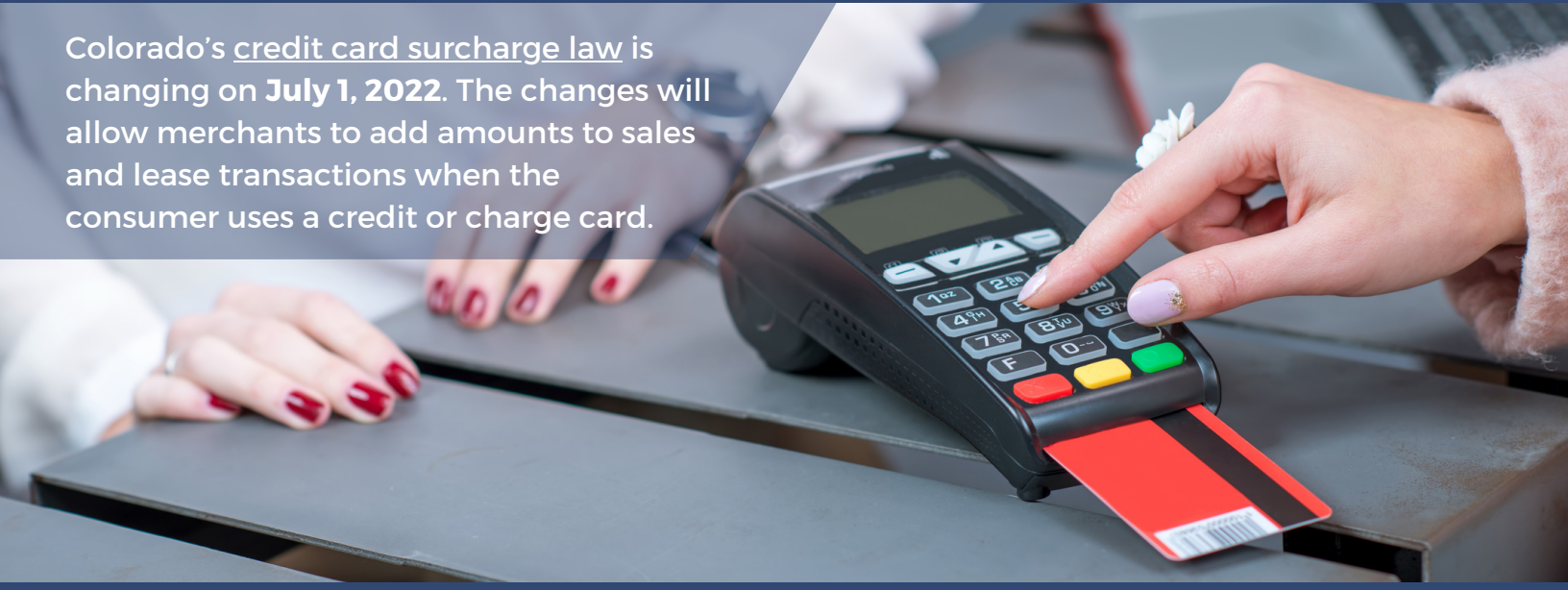


# Consumer alert regarding credit card surcharges



Colorado's credit card surcharge law is changing on **July 1, 2022**. The changes will allow merchants to add amounts to sales and lease transactions when the consumer uses a credit or charge card.



## Here's what customers should know:

- ✓ Credit card surcharges are additional amounts added to sales or lease transactions when a consumer uses a credit or charge card.
- ✓ Surcharges are not permitted when a consumer pays by cash, check, debit cards, or gift cards.
- ✓ A merchant may charge an amount not to exceed two percent (2%) of the total cost of the sales or lease transaction OR an amount equal to the merchant's actual costs paid to the processor or service provider to process the credit or charge card purchase.
  - When the transaction is in person, a merchant must post a sign at the business location that is visible to consumers.
  - When a transaction is made online, a merchant must display a notice to the consumer before the online transaction is complete.
- ✓ A merchant must provide a separate line item for the surcharge on the consumer's receipt. A merchant may charge only one credit card surcharge per transaction.
- ✓ Merchants who violate the surcharge provision are subject to liability as a creditor under the Uniform Consumer Credit Code.

**If you wish to file a complaint, contact the Colorado Attorney General's Consumer Credit Unit at [coag.gov/uccc](https://coag.gov/uccc) or file a complaint here: <https://coag.gov/file-complaint/credit-and-debt-complaint/>.**

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