

Senate Bill 430

Sponsored by Senator PROZANSKI (Presession filed.)

SUMMARY

The following summary is not prepared by the sponsors of the measure and is not a part of the body thereof subject to consideration by the Legislative Assembly. It is an editor's brief statement of the essential features of the measure **as introduced**. The statement includes a measure digest written in compliance with applicable readability standards.

Digest: Tells an online seller to show a summary of all of the fees that come with a sale to a buyer before making the sale. Says that the buyer has to have a chance to approve the summary before buying. (Flesch Readability Score: 74.4).

Specifies disclosures that a retail seller must make to a retail buyer for a transaction in goods or services that concludes online by means of a website or other electronic method. Provides that the retail buyer must approve the disclosures before the transaction concludes.

Takes effect on the 91st day following adjournment sine die.

A BILL FOR AN ACT

1
2 Relating to disclosures required in connection with online transactions; and prescribing an effective
3 date.

4 **Be It Enacted by the People of the State of Oregon:**

5 **SECTION 1. Section 2 of this 2025 Act is added to and made a part of ORS 83.010 to 83.190.**

6 **SECTION 2. (1)(a) A retail seller that offers and sells goods or services online to a resi-**
7 **dent of this state, before concluding an online sale by means of a website or other electronic**
8 **method, shall display a written summary of the transaction that lists:**

9 (A) **The cash sale price of each item of goods or services;**

10 (B) **The amount of the retail buyer's down payment, if any, identifying amounts paid in**
11 **money or in goods or services offered in trade;**

12 (C) **The difference between the amounts described in subparagraph (A) and (B) of this**
13 **paragraph;**

14 (D) **The aggregate amount, if any, the retail seller charges for insurance, summarizing**
15 **the type of insurance and the coverage provided;**

16 (E) **The aggregate amount of official fees, if any, and the amount of each tax that applies**
17 **to the transaction;**

18 (F) **The amount of each shipping charge, handling fee or service charge that applies to**
19 **the transaction; and**

20 (G) **The total amount due for the transaction, which must be the sum of the amounts**
21 **listed in subparagraphs (C) to (F) of this paragraph.**

22 (b) **The display described in paragraph (a) of this subsection must permit a retail buyer**
23 **to review the entire transaction and:**

24 (A) **Approve the transaction as displayed; or**

25 (B) **Make changes to the transaction, including removing or substituting goods or ser-**
26 **vices, removing or adding insurance coverage or making other permissible changes.**

27 (c) **A retail buyer that changes a transaction as described in paragraph (b)(B) of this**
28 **subsection must have an opportunity to review and approve the revised transaction before**

NOTE: Matter in **boldfaced** type in an amended section is new; matter *[italic and bracketed]* is existing law to be omitted. New sections are in **boldfaced** type.

1 the retail buyer concludes the transaction.

2 (2)(a) If a retail seller described in subsection (1)(a) of this section does not finance or
3 enter into a retail charge agreement or retail installment contract with a retail buyer for
4 the purpose of concluding a transaction described in subsection (1) of this section, the retail
5 seller may conclude the transaction as provided in this section and without needing to com-
6 ply with the provisions of ORS 83.010 to 83.190, except that:

7 (A) The retail seller is subject to ORS 83.060, 83.090, 83.100, 83.110, 83.120 and 83.150 to the
8 extent that the provisions of those laws apply to the transaction; and

9 (B) Notwithstanding ORS 83.160, the retail seller and retail buyer may waive the pro-
10 visions of ORS 83.010 to 83.190 other than the statutes listed in subparagraph (A) of this
11 paragraph.

12 (b) If a retail seller described in subsection (1)(a) of this section finances, enters into a
13 retail charge agreement or retail installment contract or otherwise extends credit for the
14 purpose of completing a transaction described in subsection (1) of this section, the retail
15 seller and the transaction is subject to this section and to all applicable provisions of ORS
16 83.010 to 83.190, except that the retail seller, with the affirmative consent of the retail buyer,
17 may by exclusively electronic means list, display, deliver or notify a retail buyer of the in-
18 formation and disclosures required under ORS 83.010 to 83.190.

19 **SECTION 3.** Section 2 of this 2025 Act applies to transactions that conclude on or after
20 the effective date of this 2025 Act.

21 **SECTION 4.** This 2025 Act takes effect on the 91st day after the date on which the 2025
22 regular session of the Eighty-third Legislative Assembly adjourns sine die.
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