

SESSION OF 2010

**SUPPLEMENTAL NOTE ON HOUSE BILL NO. 2473**

As Recommended by House Committee on  
Financial Institutions and Insurance

**Brief\***

HB 2473 would amend the Kansas Uniform Consumer Credit Code to prohibit a seller or lessor from imposing a surcharge on a card holder who uses a debit card in lieu of a cash payment. Under current law, a seller is prohibited from imposing the surcharge on a card holder who uses a credit card in lieu of the cash payment.

The bill will become effective upon publication in the *Kansas Register*.

**Background**

The bill was introduced by the House Committee on Financial Institutions. A representative of Visa Inc. testified that debit cards did not exist at the time the statute was written and now have become an important part of our commerce; debit card surcharges, the representative further noted, could affect the citizens most unable to afford what would essentially be a new consumer tax on users of debit cards. Written testimony in support of the bill was submitted by the Kansas Credit Union Association.

The House Committee recommended the bill be placed on the Consent Calendar.

The fiscal note prepared by the Division of the Budget states that passage of the bill would have no fiscal effect.

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\*Supplemental notes are prepared by the Legislative Research Department and do not express legislative intent. The supplemental note and fiscal note for this bill may be accessed on the Internet at <http://www.kslegislature.org>