

2026 Regular Session

HOUSE BILL NO. 659

BY REPRESENTATIVE ROBBY CARTER

FEES/LICENSES/PERMITS: Limits the amount of convenience fees charged for use of credit and debit cards for certain transactions

1 AN ACT

2 To enact R.S. 9:3518.5, relative to credit and debit card transactions; to provide for a
3 maximum fee or surcharge for use of a credit or debit card; to provide for disclosure
4 requirements; to exempt the state and its political subdivisions; and to provide for
5 related matters.

6 Be it enacted by the Legislature of Louisiana:

7 Section 1. R.S. 9:3518.5 is hereby enacted to read as follows:

8 §3518.5. Credit and debit cards; maximum fee or surcharge allowed

9 A. No seller or lessor in a sales or lease transaction may impose a fee or
10 surcharge on a buyer or lessee in this state who elects to pay by credit or debit card
11 in lieu of cash or check greater than two percent of the total transaction amount, or
12 twenty dollars, whichever is less.

13 B. A seller or lessor who imposes a fee or surcharge as provided in
14 Subsection A of this Section shall post a clear and conspicuous disclosure stating the
15 fee or surcharge imposed for payment by credit or debit card at the point of entry, the
16 point of sale, and on a receipt, if any. For online transactions, the fee shall be clearly
17 displayed before checkout.

18 C. The provisions of this Section do not apply to the state or its political
19 subdivisions.

DIGEST

The digest printed below was prepared by House Legislative Services. It constitutes no part of the legislative instrument. The keyword, one-liner, abstract, and digest do not constitute part of the law or proof or indicia of legislative intent. [R.S. 1:13(B) and 24:177(E)]

HB 659 Original

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Abstract: Prohibits sellers or lessors in sales or lease transactions from imposing a fee or surcharge on a buyer or lessee in this state who elects to pay by credit or debit card greater than 2% of the total transaction cost, or \$20, whichever is less.

Proposed law provides that no seller or lessor in a sales or lease transaction in this state may impose a fee or surcharge on a buyer or lessee who pays by credit or debit card greater than 2% of the total transaction amount, or \$20, whichever is less.

Proposed law provides that a seller or lessor imposing a fee or surcharge accordance with proposed law shall provide notice at the point of entry, the point of sale, and on a receipt, if one is given. For purely online transactions, the notice shall be displayed before checkout.

Proposed law exempts the state and its political subdivisions from the provisions of proposed law.

(Adds R.S. 9:3518.5)