

SB1931



104TH GENERAL ASSEMBLY

State of Illinois

2025 and 2026

SB1931

Introduced 2/6/2025, by Sen. Suzy Glowiak Hilton

SYNOPSIS AS INTRODUCED:

815 ILCS 505/2HHHH new

Amends the Consumer Fraud and Deceptive Business Practices Act. Provides that it is an unlawful practice for a person to impose a credit card or charge card surcharge on any transaction unless that person also accepts cash as a form of payment for all transactions under \$1,000. Provides that nothing prohibits a person from offering a discount on a transaction to induce payment by cash, check, debit card, or similar means, rather than payment by charge card or credit card. Defines terms.

LRB104 10201 SPS 20275 b

A BILL FOR

1 AN ACT concerning business.

2 **Be it enacted by the People of the State of Illinois,**
3 **represented in the General Assembly:**

4 Section 5. The Consumer Fraud and Deceptive Business
5 Practices Act is amended by adding Section 2HHHH as follows:

6 (815 ILCS 505/2HHHH new)

7 Sec. 2HHHH. Surcharges; charge cards and credit cards.

8 (a) As used in this Section:

9 "Charge card" means any card, device, or instrument that
10 may be used by the holder to facilitate a transaction and is
11 issued, with or without a fee, to the holder and requires the
12 holder to pay the full outstanding balance due on the card,
13 device, or instrument at the end of each standard billing
14 cycle established by the issuer of the card, device, or
15 instrument. "Charge card" includes, but is not limited to, any
16 software application that is used to store a digital form of
17 the card, device, or instrument.

18 "Credit card" means any card, device, or instrument that
19 may be used by the holder to facilitate a transaction that is
20 issued, with or without a fee, to a holder. "Credit card"
21 includes, but is not limited to, any software application that
22 is used to store a digital form of the card, device, or
23 instrument.

1 "Credit card or charge card surcharge" means any
2 additional charge or fee that increases the total amount of a
3 transaction for the privilege of using a charge card or credit
4 card for payment.

5 "Debit card" means any card, code, device, or other means
6 of access that may be used by the holder to facilitate a
7 transaction and is authorized or issued for use to debit an
8 asset account held, directly or indirectly, by a financial
9 institution. "Debit card" includes, but is not limited to, any
10 software application that is used to store a digital form of
11 the card, code, device, or other means of access. "Debit card"
12 does not include a check, draft, or similar paper instrument
13 or any electronic representation of the check, draft, or
14 similar paper instrument.

15 "Transaction" means the distribution by one person to
16 another person in this State of any service or the lease,
17 rental, or sale by one person to another person in this State
18 of any tangible or intangible personal, real, or mixed
19 property or any other article, commodity, or thing of value.

20 (b) It is an unlawful practice within the meaning of this
21 Act for a person to impose a credit card or charge card
22 surcharge on any transaction unless that person also accepts
23 cash as a form of payment for all transactions under \$1,000.

24 (c) Nothing in this Section prohibits a person from
25 offering a discount on a transaction to induce payment by
26 cash, check, debit card, or similar means, rather than payment

1 by charge card or credit card.