

Effective 5/6/2026

13-11-4 Deceptive act or practice by supplier.

- (1) A supplier that engages in a deceptive act or practice in connection with a consumer transaction violates this chapter, whether the deceptive act or practice occurs before, during, or after the transaction.
- (2) Without limiting the scope of Subsection (1), a supplier commits a deceptive act or practice if the supplier:
 - (a) indicates that the subject of a consumer transaction has sponsorship, approval, performance characteristics, accessories, uses, or benefits, if the subject has not;
 - (b) indicates that the subject of a consumer transaction is of a particular standard, quality, grade, style, or model, if the subject is not;
 - (c) indicates that the subject of a consumer transaction is new, or unused, if the subject is not, or has been used to an extent that is materially different from the fact;
 - (d) indicates that the subject of a consumer transaction is available to the consumer for a reason that does not exist, including any of the following reasons falsely used in an advertisement:
 - (i) "going out of business";
 - (ii) "bankruptcy sale";
 - (iii) "lost our lease";
 - (iv) "building coming down";
 - (v) "forced out of business";
 - (vi) "final days";
 - (vii) "liquidation sale";
 - (viii) "fire sale";
 - (ix) "quitting business"; or
 - (x) an expression similar to any of the expressions in Subsections (2)(d)(i) through (ix);
 - (e) indicates that the subject of a consumer transaction has been supplied in accordance with a previous representation, if the subject has not;
 - (f) indicates that the subject of a consumer transaction will be supplied in greater quantity than the supplier intends;
 - (g) indicates that replacement or repair is needed, if the replacement or repair is not;
 - (h) indicates that a specific price advantage exists, if the specific price advantage does not;
 - (i) indicates that the supplier has a sponsorship, approval, license, certification, or affiliation the supplier does not have;
 - (j)
 - (i) indicates that a consumer transaction involves or does not involve a warranty, a disclaimer of warranties, particular warranty terms, or other rights, remedies, or obligations, if the representation is false; or
 - (ii) fails to honor a warranty or a particular warranty term;
 - (k) indicates that the consumer will receive a rebate, discount, or other benefit as an inducement for entering into a consumer transaction in return for giving the supplier the names of prospective consumers or otherwise helping the supplier to enter into other consumer transactions, if receipt of the benefit is contingent on an event occurring after the consumer enters into the transaction;
 - (l) after receipt of payment for goods or services, fails to ship the goods or furnish the services within the time advertised or otherwise represented or, if no specific time is advertised or represented, fails to ship the goods or furnish the services within 30 days, unless within the applicable time period the supplier provides the buyer with the option to:

- (i) cancel the sales agreement and receive a refund of all previous payments to the supplier if the refund is mailed or delivered to the buyer within 10 business days after the day on which the seller receives written notification from the buyer of the buyer's intent to cancel the sales agreement and receive the refund; or
- (ii) extend the shipping date to a specific date proposed by the supplier;
- (m) except as provided in Subsection (3)(b), fails to furnish a notice meeting the requirements of Subsection (3)(a) of the purchaser's right to cancel a direct solicitation sale within three business days of the time of purchase if:
 - (i) the sale is made other than at the supplier's established place of business pursuant to the supplier's personal contact, whether through mail, electronic mail, facsimile transmission, telephone, or any other form of direct solicitation; and
 - (ii) the sale price exceeds \$25;
- (n) promotes, offers, or grants participation in a pyramid scheme as defined under Title 76, Chapter 17, Part 3, Offenses Concerning Pyramid Schemes;
- (o) in connection with a charitable solicitation:
 - (i) falsely indicates that:
 - (A) the supplier is affiliated with a charitable organization;
 - (B) the supplier is an employee, officer, or representative of a public safety agency;
 - (C) the supplier has sponsorship or approval of a given charitable organization;
 - (D) a charitable contribution will be provided to a given charitable organization;
 - (E) providing a charitable contribution has an additional benefit, including a tax benefit; or
 - (F) the recipient of the solicitation has previously contributed to a given charitable organization;
 - (ii) uses a fictitious name or a name the supplier is not authorized to use; or
 - (iii) with intent to deceive:
 - (A) uses a name that is substantially similar to that of another charitable organization; or
 - (B) falsely indicates that a charitable contribution will be used for a particular purpose;
- (p) if a consumer indicates the consumer's intention of making a claim for a motor vehicle repair against the consumer's motor vehicle insurance policy:
 - (i) commences the repair without first giving the consumer oral and written notice of:
 - (A) the total estimated cost of the repair; and
 - (B) the total dollar amount the consumer is responsible to pay for the repair, which dollar amount may not exceed the applicable deductible or other copay arrangement in the consumer's insurance policy; or
 - (ii) requests or collects from a consumer an amount that exceeds the dollar amount a consumer was initially told the consumer was responsible to pay as an insurance deductible or other copay arrangement for a motor vehicle repair under Subsection (2)(p)(i), even if that amount is less than the full amount the motor vehicle insurance policy requires the insured to pay as a deductible or other copay arrangement, unless:
 - (A) the consumer's insurance company denies that coverage exists for the repair, in which case, the full amount of the repair may be charged and collected from the consumer; or
 - (B) the consumer misstates, before the repair is commenced, the amount of money the insurance policy requires the consumer to pay as a deductible or other copay arrangement, in which case, the supplier may charge and collect from the consumer an amount that does not exceed the amount the insurance policy requires the consumer to pay as a deductible or other copay arrangement;
- (q) includes in any contract, receipt, or other written documentation of a consumer transaction, or any addendum to any contract, receipt, or other written documentation of a consumer

- transaction, any confession of judgment or any waiver of any of the rights to which a consumer is entitled under this chapter;
- (r) charges a consumer for a consumer transaction or a portion of a consumer transaction that has not previously been agreed to by the consumer;
 - (s) solicits or enters into a consumer transaction with an individual who lacks the mental ability to comprehend the nature and consequences of:
 - (i) the consumer transaction; or
 - (ii) the individual's ability to benefit from the consumer transaction;
 - (t) solicits for the sale of a product or service by providing a consumer with an unsolicited check or negotiable instrument the presentment or negotiation of which obligates the consumer to purchase a product or service, unless the supplier is:
 - (i) a depository institution under Section 7-1-103;
 - (ii) an affiliate of a depository institution; or
 - (iii) an entity regulated under Title 7, Financial Institutions Act;
 - (u) sends an unsolicited mailing to a person that appears to be a billing, statement, or request for payment for a product or service the person has not ordered or used, or that implies that the mailing requests payment for an ongoing product or service the person has not received or requested;
 - (v) issues a gift certificate, instrument, or other record in exchange for payment to provide the bearer, upon presentation, goods or services in a specified amount without printing in a readable manner on the gift certificate, instrument, packaging, or record any expiration date or information concerning a fee to be charged and deducted from the balance of the gift certificate, instrument, or other record;
 - (w) misrepresents the geographical origin or location of the supplier's business;
 - (x) fails to comply with the restrictions of Section 15-10-201 on automatic renewal provisions;
 - (y) violates Section 13-59-201;
 - (z) fails to comply with the restrictions of Subsection 13-54-202(2);
 - (aa) states or implies that a registration or application administered or enforced by the division is an endorsement, sanction, or approval by the division or a governmental agency or office;
 - (bb) fails to comply with the requirements of Section 71A-4-102 regarding assistance to veterans for benefits; or
 - (cc) fails to comply with the requirements of Chapter 82, Virtual Currency Kiosk Regulation.
- (3)
- (a) The notice required by Subsection (2)(m) shall:
 - (i) be a conspicuous statement written in dark bold with at least 12-point type on the first page of the purchase documentation; and
 - (ii) read as follows: "YOU, THE BUYER, MAY CANCEL THIS CONTRACT AT ANY TIME PRIOR TO MIDNIGHT OF THE THIRD BUSINESS DAY (or time period reflecting the supplier's cancellation policy but not less than three business days) AFTER THE DATE OF THE TRANSACTION OR RECEIPT OF THE PRODUCT, WHICHEVER IS LATER."
 - (b) A supplier is exempt from the requirements of Subsection (2)(m) if the supplier's cancellation policy:
 - (i) is communicated to the buyer; and
 - (ii) offers greater rights to the buyer than Subsection (2)(m).
- (4)
- (a) A gift certificate, instrument, or other record that does not print an expiration date in accordance with Subsection (2)(v) does not expire.

- (b) A gift certificate, instrument, or other record that does not include printed information concerning a fee to be charged and deducted from the balance of the gift certificate, instrument, or other record is not subject to the charging and deduction of the fee.
- (c) Subsections (2)(v) and (4)(b) do not apply to a gift certificate, instrument, or other record useable at multiple, unaffiliated sellers of goods or services if an expiration date is printed on the gift certificate, instrument, or other record.

Amended by Chapter 394, 2026 General Session