

30 (1) A deceptive act or practice by a supplier in connection with a consumer transaction
31 violates this chapter whether it occurs before, during, or after the transaction.

32 (2) Without limiting the scope of Subsection (1), a supplier commits a deceptive act or
33 practice if the supplier knowingly or intentionally:

34 (a) indicates that the subject of a consumer transaction has sponsorship, approval,
35 performance characteristics, accessories, uses, or benefits, if it has not;

36 (b) indicates that the subject of a consumer transaction is of a particular standard,
37 quality, grade, style, or model, if it is not;

38 (c) indicates that the subject of a consumer transaction is new, or unused, if it is not, or
39 has been used to an extent that is materially different from the fact;

40 (d) indicates that the subject of a consumer transaction is available to the consumer for
41 a reason that does not exist;

42 (e) indicates that the subject of a consumer transaction has been supplied in accordance
43 with a previous representation, if it has not;

44 (f) indicates that the subject of a consumer transaction will be supplied in greater
45 quantity than the supplier intends;

46 (g) indicates that replacement or repair is needed, if it is not;

47 (h) indicates that a specific price advantage exists, if it does not;

48 (i) indicates that the supplier has a sponsorship, approval, or affiliation the supplier does
49 not have;

50 (j) (i) indicates that a consumer transaction involves or does not involve a warranty, a
51 disclaimer of warranties, particular warranty terms, or other rights, remedies, or obligations, if
52 the representation is false; or

53 (ii) fails to honor a warranty or a particular warranty term;

54 (k) indicates that the consumer will receive a rebate, discount, or other benefit as an
55 inducement for entering into a consumer transaction in return for giving the supplier the names
56 of prospective consumers or otherwise helping the supplier to enter into other consumer
57 transactions, if receipt of the benefit is contingent on an event occurring after the consumer

58 enters into the transaction;

59 (l) after receipt of payment for goods or services, fails to ship the goods or furnish the
60 services within the time advertised or otherwise represented or, if no specific time is advertised
61 or represented, fails to ship the goods or furnish the services within 30 days, unless within the
62 applicable time period the supplier provides the buyer with the option to:

63 (i) cancel the sales agreement and receive a refund of all previous payments to the
64 supplier if the refund is mailed or delivered to the buyer within ten business days after the day
65 on which the seller receives written notification from the buyer of the buyer's intent to cancel
66 the sales agreement and receive the refund; or

67 (ii) extend the shipping date to a specific date proposed by the supplier;

68 (m) except as provided in Subsection (3)(b), fails to furnish a notice meeting the
69 requirements of Subsection (3)(a) of the purchaser's right to cancel a direct solicitation sale
70 within three business days of the time of purchase if:

71 (i) the sale is made other than at the supplier's established place of business pursuant to
72 the supplier's personal contact, whether through mail, electronic mail, facsimile transmission,
73 telephone, or any other form of direct solicitation; and

74 (ii) the sale price exceeds \$25;

75 (n) promotes, offers, or grants participation in a pyramid scheme as defined under Title
76 76, Chapter 6a, Pyramid Scheme Act;

77 (o) represents that the funds or property conveyed in response to a charitable
78 solicitation will be donated or used for a particular purpose or will be donated to or used by a
79 particular organization, if the representation is false;

80 (p) if a consumer indicates the consumer's intention of making a claim for a motor
81 vehicle repair against the consumer's motor vehicle insurance policy:

82 (i) commences the repair without first giving the consumer oral and written notice of:

83 (A) the total estimated cost of the repair; and

84 (B) the total dollar amount the consumer is responsible to pay for the repair, which
85 dollar amount may not exceed the applicable deductible or other copay arrangement in the

86 consumer's insurance policy; or

87 (ii) requests or collects from a consumer an amount that exceeds the dollar amount a
88 consumer was initially told the consumer was responsible to pay as an insurance deductible or
89 other copay arrangement for a motor vehicle repair under Subsection (2)(p)(i), even if that
90 amount is less than the full amount the motor vehicle insurance policy requires the insured to
91 pay as a deductible or other copay arrangement, unless:

92 (A) the consumer's insurance company denies that coverage exists for the repair, in
93 which case, the full amount of the repair may be charged and collected from the consumer; or

94 (B) the consumer misstates, before the repair is commenced, the amount of money the
95 insurance policy requires the consumer to pay as a deductible or other copay arrangement, in
96 which case, the supplier may charge and collect from the consumer an amount that does not
97 exceed the amount the insurance policy requires the consumer to pay as a deductible or other
98 copay arrangement;

99 (q) includes in any contract, receipt, or other written documentation of a consumer
100 transaction, or any addendum to any contract, receipt, or other written documentation of a
101 consumer transaction, any confession of judgment or any waiver of any of the rights to which a
102 consumer is entitled under this chapter;

103 (r) charges a consumer for a consumer transaction that has not previously been agreed
104 to by the consumer;

105 (s) solicits or enters into a consumer transaction with a person who lacks the mental
106 ability to comprehend the nature and consequences of:

107 (i) the consumer transaction; or

108 (ii) the person's ability to benefit from the consumer transaction;

109 (t) solicits for the sale of a product or service by providing a consumer with an
110 unsolicited check or negotiable instrument the presentment or negotiation of which obligates the
111 consumer to purchase a product or service, unless the supplier is:

112 (i) a depository institution under Section 7-1-103;

113 (ii) an affiliate of a depository institution; or

114 (iii) an entity regulated under Title 7, Financial Institutions Act;

115 (u) sends an unsolicited mailing to a person that appears to be a billing, statement, or
116 request for payment for a product or service the person has not ordered or used, or that implies
117 that the mailing requests payment for an ongoing product or service the person has not received
118 or requested; [~~or~~]

119 (v) issues a gift certificate, instrument, or other record in exchange for payment to
120 provide the bearer, upon presentation, goods or services in a specified amount without printing
121 in a readable manner on the gift certificate, instrument, packaging, or record any expiration date
122 or information concerning a fee to be charged and deducted from the balance of the gift
123 certificate, instrument, or other record[~~;~~]; or

124 (w) misrepresents the geographical origin or location of the supplier's business in
125 connection with the sale of cut flowers, flower arrangements, or floral products.

126 (3) (a) The notice required by Subsection (2)(m) shall:

127 (i) be a conspicuous statement written in dark bold with at least 12 point type on the
128 first page of the purchase documentation; and

129 (ii) read as follows: "YOU, THE BUYER, MAY CANCEL THIS CONTRACT AT
130 ANY TIME PRIOR TO MIDNIGHT OF THE THIRD BUSINESS DAY (or time period
131 reflecting the supplier's cancellation policy but not less than three business days) AFTER THE
132 DATE OF THE TRANSACTION OR RECEIPT OF THE PRODUCT, WHICHEVER IS
133 LATER".

134 (b) A supplier is exempt from the requirements of Subsection (2)(m) if the supplier's
135 cancellation policy:

136 (i) is communicated to the buyer; and

137 (ii) offers greater rights to the buyer than Subsection (2)(m).

138 (4) (a) A gift certificate, instrument, or other record that does not print an expiration
139 date in accordance with Subsection (2)(v) does not expire.

140 (b) A gift certificate, instrument, or other record that does not include printed
141 information concerning a fee to be charged and deducted from the balance of the gift certificate,

142 instrument, or other record is not subject to the charging and deduction of the fee.

143 (c) Subsections (2)(v) and (4)(b) do not apply to a gift certificate, instrument, or other
144 record useable at multiple, unaffiliated sellers of goods or services if an expiration date is
145 printed on the gift certificate, instrument, or other record.