

# MAINE STATE LEGISLATURE

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# 132nd MAINE LEGISLATURE

## FIRST REGULAR SESSION-2025

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Legislative Document

No. 1031

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H.P. 660

House of Representatives, March 14, 2025

### **An Act to Allow Time-share Associations to Charge Credit Card Surcharges**

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Received by the Clerk of the House on March 12, 2025. Referred to the Committee on Health Coverage, Insurance and Financial Services pursuant to Joint Rule 308.2 and ordered printed pursuant to Joint Rule 401.

A handwritten signature in black ink, reading "R B. Hunt".

ROBERT B. HUNT  
Clerk

Presented by Representative MORRIS of Turner.  
Cosponsored by Representative: QUINT of Hodgdon.

1       **Be it enacted by the People of the State of Maine as follows:**

2               **Sec. 1. 33 MRSA §596** is enacted to read:

3       **§596. Surcharge permitted for time-share association or managing entity**

4               Notwithstanding Title 9-A, section 8-509, subsection 1, a time-share association or  
5       managing entity may impose a surcharge for payments made with a credit card or debit  
6       card for fees or assessments on a time-share owner or for the provision of a specific service  
7       provided by that time-share association or managing entity if the surcharge:

8               **1. Disclosed.** Is disclosed clearly to the time-share owner prior to payment; and

9               **2. Does not exceed service cost.** Does not exceed the costs associated with providing  
10       the credit card or debit card service that are directly incurred by the time-share association  
11       or managing entity or assessed by an authorized 3rd-party payment service provider for a  
12       credit card or debit card transaction. If there is not a cost assessed by an authorized  
13       3rd-party payment service provider for a debit card transaction, the time-share association  
14       or managing entity may not impose a surcharge associated with a debit card transaction.

15               A time-share association or managing entity shall disclose to the time-share owner that  
16       the surcharge may be avoided if the time-share owner makes payments by cash, check or  
17       other means that is not a credit card or debit card. A time-share association or managing  
18       entity is not subject to any liability to the issuer of a credit card or an authorized 3rd-party  
19       payment service provider for nonpayment of credit card charges by the time-share owner.

20                               **SUMMARY**

21               This bill authorizes a time-share association or managing entity that charges an  
22       assessment or fee to impose a surcharge on a time-share owner that uses a credit card or  
23       debit card to make payments as long as the surcharge is clearly disclosed prior to payment  
24       and the amount of the surcharge does not exceed the costs associated with providing the  
25       credit card or debit card service that are directly incurred by the association or managing  
26       entity or assessed by an authorized 3rd-party payment service provider for a credit card or  
27       debit card transaction.