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THE GENERAL ASSEMBLY OF PENNSYLVANIA

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HOUSE BILL

No. 2709 Session of  
2022

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INTRODUCED BY MARSHALL, MATZIE, SANCHEZ, MADDEN, SNYDER,  
MARKOSEK AND MULLINS, JUNE 24, 2022

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REFERRED TO COMMITTEE ON CONSUMER AFFAIRS, JUNE 24, 2022

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AN ACT

1 Amending Title 42 (Judiciary and Judicial Procedure) of the  
2 Pennsylvania Consolidated Statutes, in particular rights and  
3 immunities, further providing for definitions, for lessee's  
4 right to acquire ownership and for advertising and display of  
5 property.

6 The General Assembly of the Commonwealth of Pennsylvania  
7 hereby enacts as follows:

8 Section 1. Section 6902 of Title 42 of the Pennsylvania  
9 Consolidated Statutes is amended by adding a definition to read:

10 § 6902. Definitions.

11 The following words and phrases when used in this chapter  
12 shall have the meanings given to them in this section unless the  
13 context clearly indicates otherwise:

14 \* \* \*

15 "Rental-purchase property." Personal property displayed or  
16 offered by a lessor to consumers for rental-purchase agreements  
17 at a physical location where 50% or more of revenue is derived  
18 from rental-purchase agreements.

19 Section 2. Section 6905 of Title 42 is amended by adding a

1 subsection to read:

2 § 6905. Lessee's right to acquire ownership.

3 \* \* \*

4 (d) Receipts.--After receiving each rental payment, the  
5 lessor shall provide a receipt to the lessee. The receipt shall  
6 disclose all of the following:

7 (1) The rental payment made by the lessor.

8 (2) The amount of the early purchase option that is  
9 applicable after the rental payment made by the lessor.

10 (3) The dates when the early purchase option price  
11 remain valid.

12 Section 3. Section 6908(b) of Title 42 is amended and the  
13 section is amended by adding subsections to read:

14 § 6908. Advertising and display of property.

15 \* \* \*

16 (b) Information on displays or offers.--All rental-purchase  
17 property displayed or offered under a rental-purchase agreement  
18 shall have stamped on or affixed to the property and clearly and  
19 conspicuously indicated in Arabic numerals that are readable and  
20 understandable by visual inspection all of the following:

21 (1) The amount of the rental payment.

22 (2) The cash price of the property.

23 (3) The total number and amount of rental payments  
24 necessary to acquire ownership of the property that is the  
25 subject of the rental-purchase agreement.

26 (4) The cost of lease services.

27 (b.1) Information on online displays or offers.--For a  
28 rental-purchase property displayed or offered online for which a  
29 consumer can enter into a rental-purchase agreement online or  
30 remotely via electronic commerce, a lessor shall disclose the

1 information required under subsection (b) to a consumer by  
2 electronic means in accordance with the following:

3 (1) The lessor shall disclose the information in a  
4 manner clearly and conspicuously indicated in Arabic numerals  
5 that are readable and understandable by visual inspection.

6 (2) The lessor shall disclose the information before  
7 disclosing the information required under section 6903  
8 (relating to required disclosures in connection with rental-  
9 purchase agreement).

10 (b.2) Information on displays or offers of third-party  
11 inventory.--When personal property that is not rental-purchase  
12 property is offered for rental-purchase by a lessor, the  
13 following shall apply:

14 (1) The lessor shall separately disclose the information  
15 required under subsection (b) to a consumer, by electronic  
16 means or otherwise, in a manner clearly and conspicuously  
17 indicated in Arabic numerals that are readable and  
18 understandable by visual inspection, prior to disclosing the  
19 information under section 6903.

20 (2) The lessor shall make the disclosures required under  
21 subsection (b) available in multiple languages.

22 (3) The lessor shall confirm that a prospective lessee  
23 has viewed and affirmatively acknowledged the disclosures  
24 required under subsection (b) prior to presenting a rental-  
25 purchase agreement to the prospective lessee for execution.

26 (4) The lessor shall provide an electronic copy of the  
27 disclosures required under subsection (b) to the lessee.

28 \* \* \*

29 Section 4. This act shall take effect in 60 days.