

**56:12-2a**  
**LEGISLATIVE HISTORY CHECKLIST**  
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**LAWS OF:** 2025 **CHAPTER:** 93

**NJSA:** 56:12-2a Limits general application of certain consumer contracts.

**BILL NO:** S3928 (Substituted for A5322)

**SPONSOR(S)** Ruiz, M. Teresa and others

**DATE INTRODUCED:** 12/9/2024

**COMMITTEE:** **ASSEMBLY:** Consumer Affairs

**SENATE:** Commerce

**AMENDED DURING PASSAGE:** No

**DATE OF PASSAGE: ASSEMBLY: 05/22/2025**

SENATE: 02/25/2025

**DATE OF APPROVAL: 7/8/2025**

**FOLLOWING ARE ATTACHED IF AVAILABLE:**

**FINAL TEXT OF BILL (S3928 enacted)**

ADVANCE LAW Yes

**PAMPHLET LAW** Yes

**S3928**

**INTRODUCED BILL:** (Includes sponsor(s) statement) Yes

REPRINT(S): No

**TECHNICAL REVIEW OF BILL:** No

**COMMITTEE STATEMENT:** **ASSEMBLY:** Yes

**SENATE:** Yes

(Audio archived recordings of the committee meetings, corresponding to the date of the committee statement, ***may possibly*** be found at [www.njleg.state.nj.us](http://www.njleg.state.nj.us))

**FLOOR AMENDMENT STATEMENT:** No

**LEGISLATIVE FISCAL ESTIMATE:** No

**A5322**

**INTRODUCED BILL:** (Includes sponsor(s) statement)      Yes

REPRINT(S): No

**TECHNICAL REVIEW OF BILL:** No

**SENATE:** No

(Audio archived recordings of the committee meetings, corresponding to the date of the committee statement, ***may possibly*** be found at [www.njleg.state.nj.us](http://www.njleg.state.nj.us))

**FLOOR AMENDMENT STATEMENT:** No

**LEGISLATIVE FISCAL ESTIMATE:** No

**VETO MESSAGE:** No

**GOVERNOR'S PRESS RELEASE ON SIGNING:** Yes

**LEGISLATOR STATEMENT:** No

**FOLLOWING WERE PRINTED:**

To check for circulating copies, contact New Jersey State Government Publications at the State Library (609) 278-2640 ext.103 or <mailto:refdesk@njstatelib.org>

**REPORTS:** No

**HEARINGS:** No

**NEWSPAPER ARTICLES:** No

CL/MMcB

P.L. 2025, CHAPTER 93, ***approved July 8, 2025***  
Senate, No. 3928

1    **AN ACT** concerning certain consumer contracts and supplementing  
2       Title 56 of the Revised Statutes.

4       **BE IT ENACTED** *by the Senate and General Assembly of the State*  
5       *of New Jersey:*

1. a. A consumer contract for a service offered by a company shall apply solely to the service offered by the company and purchased by the consumer. The consumer contract shall not contain provisions that allow or require the contract to govern the circumstances under which the consumer purchases other products or services from the contracting company, or an affiliate of the company, that are not offered pursuant to the contract.

14      b. As used in this section:

15 “Consumer contract” means a written agreement in which an  
16 individual contracts for a service, that is obtained for personal,  
17 family, or household purposes. “Consumer contract” does not  
18 include a written agreement involving a transaction in securities  
19 with a broker-dealer registered with the Securities and Exchange  
20 Commission, or a transaction in commodities with a futures  
21 commission merchant registered with the Commodity Futures  
22 Trading Commission.

24       2. This act shall take effect on the 180th day next following  
25 enactment and shall apply to consumer contracts entered into or  
26 renewed on or after that date.

29 STATEMENT

31 This bill limits the general application of certain consumer  
32 contracts.

33 Under the bill, a consumer contract for a service offered by a  
34 company must apply solely to the service offered by the company  
35 and purchased by the consumer. The consumer contract will be  
36 prohibited from containing provisions that allow or require the  
37 contract to govern the circumstances under which the consumer  
38 purchases other products or services from the contracting company,  
39 or an affiliate of the company, that are not offered pursuant to the  
40 contract.

1 For the purpose of this bill, “consumer contract” means a written  
2 agreement in which an individual contracts for a service and is  
3 obtained for personal, family, or household purposes. “Consumer  
4 contract” does not include a written agreement involving a  
5 transaction in securities with a broker-dealer registered with the  
6 Securities and Exchange Commission, or a transaction in  
7 commodities with a futures commission merchant registered with  
8 the Commodity Futures Trading Commission.

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13 Limits general application of certain consumer contracts.

## CHAPTER 93

AN ACT concerning certain consumer contracts and supplementing Title 56 of the Revised Statutes.

**BE IT ENACTED** *by the Senate and General Assembly of the State of New Jersey:*

C.56:12-2a Consumer contracts for services, definition.

1. a. A consumer contract for a service offered by a company shall apply solely to the service offered by the company and purchased by the consumer. The consumer contract shall not contain provisions that allow or require the contract to govern the circumstances under which the consumer purchases other products or services from the contracting company, or an affiliate of the company, that are not offered pursuant to the contract.

b. As used in this section:

“Consumer contract” means a written agreement in which an individual contracts for a service, that is obtained for personal, family, or household purposes. “Consumer contract” does not include a written agreement involving a transaction in securities with a broker-dealer registered with the Securities and Exchange Commission, or a transaction in commodities with a futures commission merchant registered with the Commodity Futures Trading Commission.

2. This act shall take effect on the 180th day next following enactment and shall apply to consumer contracts entered into or renewed on or after that date.

Approved July 8, 2025.

**SENATE, No. 3928**

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**STATE OF NEW JERSEY**

**221st LEGISLATURE**

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INTRODUCED DECEMBER 9, 2024

**Sponsored by:**

**Senator M. TERESA RUIZ**

**District 29 (Essex and Hudson)**

**Senator NICHOLAS P. SCUTARI**

**District 22 (Somerset and Union)**

**Assemblyman LOUIS D. GREENWALD**

**District 6 (Burlington and Camden)**

**Assemblyman WILLIAM B. SAMPSON, IV**

**District 31 (Hudson)**

**Co-Sponsored by:**

**Senator Bramnick, Assemblyman McGuckin, Assemblywomen Reynolds-Jackson, Quijano and Hall**

**SYNOPSIS**

Limits general application of certain consumer contracts.

**CURRENT VERSION OF TEXT**

As introduced.



**(Sponsorship Updated As Of: 5/22/2025)**

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# ASSEMBLY CONSUMER AFFAIRS COMMITTEE

## STATEMENT TO

### SENATE, No. 3928

# STATE OF NEW JERSEY

DATED: MAY 15, 2025

The Assembly Consumer Affairs Committee reports favorably Senate Bill No. 3928.

This bill limits the general application of certain consumer contracts.

Under the bill, a consumer contract for a service offered by a company would apply solely to the service offered by the company and purchased by the consumer. The consumer contract would be prohibited from containing provisions that allow or require the contract to govern the circumstances under which the consumer purchases other products or services from the contracting company, or an affiliate of the company, that are not offered pursuant to the contract.

For the purpose of this bill, “consumer contract” means a written agreement in which an individual contracts for a service and is obtained for personal, family, or household purposes. “Consumer contract” does not include a written agreement involving a transaction in securities with a broker-dealer registered with the Securities and Exchange Commission, or a transaction in commodities with a futures commission merchant registered with the Commodity Futures Trading Commission.

As reported by the committee, Senate Bill No. 3928 is identical to Assembly Bill No. 5322, which was also reported by the committee on this date.



SENATE COMMERCE COMMITTEE

STATEMENT TO

**SENATE, No. 3928**

**STATE OF NEW JERSEY**

DATED: FEBRUARY 10, 2025

The Senate Commerce Committee reports favorably Senate Bill No. 3928.

This bill limits the general application of certain consumer contracts.

Under the bill, a consumer contract for a service offered by a company must apply solely to the service offered by the company and purchased by the consumer. The consumer contract will be prohibited from containing provisions that allow or require the contract to govern the circumstances under which the consumer purchases other products or services from the contracting company, or an affiliate of the company, that are not offered pursuant to the contract.

For the purpose of this bill, “consumer contract” means a written agreement in which an individual contracts for a service and is obtained for personal, family, or household purposes. “Consumer contract” does not include a written agreement involving a transaction in securities with a broker-dealer registered with the Securities and Exchange Commission, or a transaction in commodities with a futures commission merchant registered with the Commodity Futures Trading Commission.

**ASSEMBLY, No. 5322**

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**STATE OF NEW JERSEY**

**221st LEGISLATURE**

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INTRODUCED FEBRUARY 13, 2025

**Sponsored by:**

**Assemblyman LOUIS D. GREENWALD**

**District 6 (Burlington and Camden)**

**Assemblyman WILLIAM B. SAMPSON, IV**

**District 31 (Hudson)**

**Co-Sponsored by:**

**Assemblyman McGuckin, Assemblywomen Reynolds-Jackson, Quijano  
and Hall**

**SYNOPSIS**

Limits general application of certain consumer contracts.

**CURRENT VERSION OF TEXT**

As introduced.



**(Sponsorship Updated As Of: 5/22/2025)**

1   **AN ACT** concerning certain consumer contracts and supplementing  
2       Title 56 of the Revised Statutes.

3  
4       **BE IT ENACTED** *by the Senate and General Assembly of the State*  
5 *of New Jersey:*

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7       1.   a. A consumer contract for a service offered by a company  
8 shall apply solely to the service offered by the company and  
9 purchased by the consumer. The consumer contract shall not  
10 contain provisions that allow or require the contract to govern the  
11 circumstances under which the consumer purchases other products  
12 or services from the contracting company, or an affiliate of the  
13 company, that are not offered pursuant to the contract.

14       b. As used in this section:

15       “Consumer contract” means a written agreement in which an  
16 individual contracts for a service, that is obtained for personal,  
17 family, or household purposes. “Consumer contract” does not  
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24       2. This act shall take effect on the 180th day next following  
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26 renewed on or after that date.

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#### STATEMENT

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34 company must apply solely to the service offered by the company  
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45 transaction in securities with a broker-dealer registered with the  
46 Securities and Exchange Commission, or a transaction in  
47 commodities with a futures commission merchant registered with  
48 the Commodity Futures Trading Commission.

# ASSEMBLY CONSUMER AFFAIRS COMMITTEE

## STATEMENT TO

### ASSEMBLY, No. 5322

# STATE OF NEW JERSEY

DATED: MAY 15, 2025

The Assembly Consumer Affairs Committee reports favorably Assembly Bill No. 5322.

This bill limits the general application of certain consumer contracts.

Under the bill, a consumer contract for a service offered by a company would apply solely to the service offered by the company and purchased by the consumer. The consumer contract would be prohibited from containing provisions that allow or require the contract to govern the circumstances under which the consumer purchases other products or services from the contracting company, or an affiliate of the company, that are not offered pursuant to the contract.

For the purpose of this bill, “consumer contract” means a written agreement in which an individual contracts for a service and is obtained for personal, family, or household purposes. “Consumer contract” does not include a written agreement involving a transaction in securities with a broker-dealer registered with the Securities and Exchange Commission, or a transaction in commodities with a futures commission merchant registered with the Commodity Futures Trading Commission.

As reported by the committee, Assembly Bill No. 5322 is identical to Senate Bill No. 3928, which was also reported by the committee on this date.

# Governor Murphy Takes Action on Legislation

Posted on - 07/8/2025

**TRENTON** – Today, Governor Murphy signed the following bills into law:

**S-1400/A-5448 (Singleton, Zwicker/Park, Freiman)** - “Uniform Partition of Heirs Property Act”; provides alternative process for handling partition actions filed in court concerning real property with multiple owners, at least one of whom had acquired title from relative

**S-1439/A-3856 (Singleton, A.M. Bucco/Sampson, McClellan, Miller)** - Requires health benefits coverage for additional orthotic and prosthetic appliances under certain circumstances; requires coverage for orthotic and prosthetic appliances obtained through podiatrists

**S-2886/A-4015 (Greenstein, Turner/McCoy)** - Requires pharmacies to provide certain information regarding insulin manufacturer assistance programs

**S-3787/A-5613 (Scutari, Ruiz/Pintor Marin, Morales)** - Requires municipal tax collectors who obtain payments in lieu of taxes under “Long Term Tax Exemption Law” to transmit county portion directly to county

**S-3850/A-5356 (Smith, Scutari/Karabinchak, Reynolds-Jackson)** - Permits county boards of elections to extend distance within which electioneering is prohibited

**S-3928/A-5322 (Ruiz, Scutari/Greenwald, Sampson)** - Limits general application of certain consumer contracts

**S-3961/A-5263 (Ruiz, Scutari/Haider, Morales, Karabinchak)** - Requires public and certain nonpublic schools to offer no-fee option to parents for making school lunch and other payments; requires payment processing platforms used by certain schools to provide users with information on user fees

**S-4162/A-5469 (Turner, Ruiz/Reynolds-Jackson, Carter, Morales)** - Limits use or disclosure of certain education records

**A-4113/S-2155 (Carter, Atkins/Cryan, McKeon)** - Prohibits sports wagering partnerships at public institutions of higher education

**A-5141/S-3813 (Peterpaul, Calabrese, Donlon/Gopal, O’Scanlon)** - Establishes historic distillery license; allows consumption of licensee’s products on and off licensed premises under certain circumstances

**A-5466/S-4318 (Bailey, Freiman, Reynolds-Jackson/Burzichelli, Greenstein)** - Requires BPU to study effects of data centers on electricity costs

**A-5736/S-4532 (Bailey, Simmons, Miller/Burzichelli, McKnight)** - Updates certain notification requirements in "Energy Bill Watch" program