

HB 3512 -- AUTOMATICALLY RENEWED TRANSACTIONS

SPONSOR: Woods

This bill establishes new rules for businesses offering automatic renewal or continuous service plans to consumers in Missouri.

The bill defines "automatic renewal" as a plan that automatically renews a paid subscription or purchasing agreement, and "continuous service" as a plan that continues until the consumer cancels.

The bill specifies that businesses must clearly and conspicuously disclose key terms before a consumer agrees to such offers, including that the service will continue until canceled, the cancellation policy, recurring charges, the length of the renewal term, and any minimum purchase obligations. Businesses are prohibited from charging consumers without their explicit consent to these terms and must provide an acknowledgment that includes the offer terms, cancellation policy, and instructions on how to cancel, in a format the consumer can keep.

To facilitate cancellation, businesses must offer at least one easy-to-use method, such as a toll-free number, email, postal address, or other cost-effective mechanism, which must be clearly displayed. Consumers must be able to cancel using these methods, and businesses cannot obstruct or delay cancellations, though they may offer discounts or benefits during the cancellation process as long as the consumer can still proceed with canceling.

The bill also requires businesses to notify consumers of any material changes to the terms of their automatic renewal or continuous service and provides the Attorney General with the authority to take legal action against businesses that violate these provisions.

These new requirements will apply to contracts entered into, amended, or extended on or after August 28, 2026.