

4 NOTICES

DEPARTMENT OF CONSUMER AFFAIRS
NOTICE OF GENERAL PUBLIC INTEREST
CHANGES IN DOLLAR AMOUNTS

The Administrator of the Department of Consumer Affairs announces changes in dollar amounts pursuant to Sections 37-1-109 and 37-6-104(1)(e). Designated dollar amounts in the Consumer Protection Code are subject to change on July 1 of every even-numbered year based on the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) for December of the preceding year. Due to the change between December 1976 CPI-W and December 2023 CPI-W, the designated dollar amounts will increase by 440% of the original amount, with the exception of Sections 37-2-203(2) and 37-3-203(2), which have a self-executing formula of 40% of the amount in Sections 37-2-203(1) and 37-3-203(1), respectively. The designated dollar amounts are found in Sections 37-2-104(1)(e), 37-2-106(1)(b), 37-2-203(1), 37-2-407(1), 37-2-705(1)(a), 37-2-705(1)(b), 37-3-104(d), 37-3-203(1), 37-3-510, 37-3-511, 37-3-514, 37-5-103(2), (3) and (4), 37-10-103, and 37-23-80. Pursuant to Section 37-1-109(4), the Administrator is required to announce these changes by publication in the State Register by April 30 of each even-numbered year. The historical dollar amounts and additional information are available on the Department’s website at consumer.sc.gov.

Section		Change Dollar Amount	
		From 7/1/2024 to 6/30/2026	To 7/1/2026 to 6/30/2028
2.104(1)(e)	Consumer Credit Sale	127,500.00	135,000.00
2.106(1)(b)	Consumer Lease	127,500.00	135,000.00
2.203(1)	Delinquency Charge – Sales	25.50	27.00
2.203(2)	Minimum Delinquency Charge	10.20	10.80
2.407(1)	Security Interest – Sales	5,100.00 1,530.00	5,400.00 1,620.00
2.705(1)(a)	Delinquency Charge – Rental Purchase	20.40	21.60
2.705(1)(b)	Delinquency Charge – Rental Purchase	10.20	10.80
3.104(d)	Consumer Loans	127,500.00	135,000.00
3.203(1)	Delinquency Charge – Loans	25.50	27.00
3.203(2)	Minimum Delinquency	10.20	10.80
3.510	Land as Security – Supervised Loans	5,100.00	5,400.00
3.511	Maximum Loan Term	5,100.00 1,530.00	5,400.00 1,620.00
3.514	Attorney’s Fees – Supervised Loans	5,100.00	5,400.00
5.103(2), (3) & (4)	Deficiency Judgment	7,650.00	8,100.00
10.103	Prepayment Penalty	765,000.00	810,000.00
23.80	Prepayment Penalty	765,000.00	810,000.00

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The Administrator of the Department of Consumer Affairs announces changes in dollar amounts pursuant to Section 40-39-55. In 2016, the General Assembly passed Act No. 262, which amended the South Carolina Pawnbrokers Act (Act), Title 40, Chapter 39, to provide, *inter alia*, for periodic dollar amount adjustments.

Designated dollar amounts in the Act are subject to change every five years beginning July 1, 2021, based on the change in the Consumer Price Index for All Urban Consumers (CPI-U) for that five-year period, not to exceed 10%. Due to the change between January 2021 CPI-U and January 2026 CPI-U, the designated dollar amounts in Sections 40-39-50(A)(1) and 40-39-100(C) will increase by 10% from the previous amount. Pursuant to Section 40-39-55(B), the Administrator is required to announce these changes by publication in the State Register before May 1 of the year in which dollar amounts are to change. The historical dollar amounts and additional information are available on the Department’s website at consumer.sc.gov.

Section	Description	Change Dollar Amount	
		From 7/1/2021 to 6/30/2026	To 7/1/2026 to 6/30/2031
40-39-50(A)(1)	Bond amount	16,275.00	17,900.00
40-39-100(C)	Maximum loan amount	16,275.00	17,900.00