



*South Carolina*  
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**PROTECTING CONSUMERS SINCE 1975**

***INTERIM GUIDANCE FOR PAWNBROKERS (4/10/2020)***

On March 13, 2020, Governor Henry McMaster declared a state of emergency for the State of South Carolina due to the Novel Coronavirus (COVID-19). Since then, the Governor has issued several Executive Orders relating to the closure of certain “non-essential” businesses. The Governor has ordered that all requests for clarification as to whether the order applies to your business must be made through the South Carolina Department of Commerce in accordance with the Clarification and Provisional Determination Process set forth in Section 2 of Executive Order No. 2020-18. These procedures can also be found by visiting [www.sccommerce.com](http://www.sccommerce.com).

Pawnbroker licensees have sought guidance from the Department of Consumer Affairs (Department) regarding payment on and the redemption of pledged goods as well as temporary business closings to avoid further transmission of the virus. Below is the Department’s guidance on these issues.

This Interim Guidance does not amend the Pawnbroker Act, S.C. Code Ann. § 40-39-10 *et seq.* or any regulations promulgated thereunder. This specifically includes all state and federal data collection, reporting, and security requirements generally applicable to pawnbrokers. This Interim Guidance is effective through April 30, 2020, but is also subject to change or withdrawal.

If pawnbrokers close their places of business during the COVID-19 pandemic, they must do the following:

- 1) Notify the Department in writing that they will have shortened or no hours of operation. This notice should include the steps the business has taken to notify owners of pledged goods that the business is temporarily closed. This notice must be emailed to [Legal@scconsumer.gov](mailto:Legal@scconsumer.gov).
- 2) Pawnbrokers are not to charge interest on pledged goods for those days when their business is closed to the public.
- 3) Pawnbrokers must post a notice on their door communicating to their customers: that the business is closed for certain days due to the COVID-19 pandemic; pawnbroker will consider arrangement options to enable pledgors to redeem their items while maintaining the health and safety of its employees and customers and provide a contact number for the pledgor to call; no interest will be charged for the days when the pawn shop is closed; and a contact number to call in case of questions.

- 4) Pawnbrokers should have a business voicemail reflect the same information as in #3 above.
- 5) If any forfeiture dates fall on days when the pawnshop is closed, the pawnbroker must take additional steps to document contact with the consumer regarding the impending forfeiture and is encouraged to work with all consumers affected by the COVID-19 pandemic.

Due to the constantly evolving scope of the pandemic, the Department encourages all licensees to keep informed and updated on reliable information regarding COVID-19 from the Governor's Office and all other federal, state, and local authorities. All Executive Orders can be found [here](#). Additional information is provided by the Center for Disease Control (CDC) [Interim Guidance for Businesses and Employers to Plan and Respond to Coronavirus Disease 2019](#). The South Carolina Department of Health and Environmental Control (DHEC) is also a good source of information. Their website is [www.scdhec.gov](http://www.scdhec.gov).