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Ohio Consumer Laws

Attorney General Nancy Rogers's Consumer Protection Section investigates consumer complaints, mediates settlements, and in some cases, initiates litigation against companies accused of unfair, deceptive or unconscionable sales practices.

We have created a short list of some of the major Ohio laws the Attorney General uses to protect consumer rights.

Consumer Sales Practices Act (CSPA) – Prohibits deceptive, unfair and unconscionable sales practices during consumer transactions.

Predatory Lending Law – Brings non-bank mortgage lenders and mortgage brokers into the jurisdiction of the CSPA, providing the Attorney General authority to investigate and initiate legal proceedings against businesses using predatory lending practices.

Home Solicitation Sales Act – Protects consumers from unethical door-to-door sales practices and allows consumers a three-day “cooling off” period during which the sale can be canceled.

Telephone Solicitation Sales Act – Requires telephone solicitors to meet statutory requirements, to post a bond and to register with the Ohio Attorney General's Office before soliciting Ohio consumers.

Prepaid Entertainment Contracts Act – Protects consumers who sign contracts with health spas, dance studios, diet centers, dating services and martial arts training schools by providing a three-day “cooling off” period and by specifying conditions under which a contract can be canceled.



Title Defect Recision Act – Creates the TDR Fund, administered by the Attorney General, to provide refunds to retail purchasers of motor vehicles who are unable to obtain a certificate of title within the statutory period of time.

Lemon Law – Requires automakers to repair any design or construction defect that affects the use, value, or safety of a new motor vehicle within the first 12 months or 18,000 miles, whichever comes first.

Odometer Rollback and Disclosure Act – Makes it illegal to alter the mileage reading of a motor vehicle and requires that accurate mileage disclosures be made when selling the motor vehicle.

Business Opportunity Purchaser's Protection Act – Requires the disclosure of certain information in the sale of business opportunity plans and provides other safeguards such as a required “cooling off” period for consumer investors.

Credit Services Organization Act – Regulates businesses that charge consumers to improve credit histories or obtain extensions of credit, by requiring disclosures, by giving a “cooling off period” and by prohibiting certain conduct, such as receiving any payment prior to providing services.

Debt Adjusters Act – Regulates businesses that offer debt pooling, adjusting, or management services, by requiring business audits and insurance coverage, and placing limitations on contributions that can be accepted from the debtor.

Ohioans who feel their consumer rights have been violated can file a complaint with Attorney General Nancy Rogers's Consumer Protection Section online at www.AG40HIO.gov or by phone at 1-877-AG40HIO (1-877-244-6446).

