

RCW 19.134.060 Contract for purchase of services—Contents—

Notice of cancellation—Consumer's copy. (1) Each contract between the consumer and a credit services organization for the purchase of the services of the credit services organization shall be in writing, dated, signed by the consumer, and include all of the following:

(a) A conspicuous statement in boldface type, in immediate proximity to the space reserved for the signature of the consumer, as follows: "You, the consumer, may cancel this contract at any time prior to midnight of the fifth day after the date of the transaction. See the attached notice of cancellation form for an explanation of this right";

(b) Explicit written approval from the consumer that the credit services organization may use the consumer's signature in order to facilitate credit repair services;

(c) The terms and conditions of payment, including the total of all payments to be made by the consumer, whether to the credit services organization or to some other person;

(d) A full and detailed description of the services to be performed by the credit services organization for the consumer, including all guarantees and all promises of full or partial refunds, and the estimated date by which the services are to be performed, or estimated length of time for performing the services, not to exceed 180 days;

(e) The credit services organization's principal business address, mailing address if different, email address, facsimile number if applicable, website address if applicable, and the name and address of its agent in the state authorized to receive service of process;

(2) The contract shall be accompanied by a completed form in duplicate, captioned "Notice of Cancellation" that shall be attached to the contract, be easily detachable, and contain in boldface type the following statement written in the same language as used in the contract.

"Notice of Cancellation

You may cancel this contract, without any penalty or obligation before midnight on the fifth working day after you sign it.

If you cancel any payment made by you under this contract, it will be returned within ten days following receipt by the credit services organization of your cancellation notice.

To cancel this contract, mail or deliver (including through electronic means) not later than midnight (date) , a copy of this cancellation notice, or any other written notice of cancellation, to (name of credit services organization) at any of the following: (Credit services organization to list physical address, mailing address if different, email address, website address if applicable, and facsimile number if applicable)

I hereby cancel this transaction,
. . . (date) . . .
. . . (consumer's name) . . ."

It is not necessary that the consumer use the sample form to cancel a contract. The credit services organization shall give to the consumer a copy of the completed contract and all other documents the

credit services organization requires the consumer to sign at the time they are signed. The credit services organization shall provide easily understood and easily exercised cancellation instructions on its website if a website is maintained by the credit services organization. [2023 c 144 s 7; 1986 c 218 s 7.]