



CHAPTER 169

N.C.G.S. § 169-8.

Consumer protections.

SOURCE General Statutes of North Carolina, as published by the General Assembly	LAST AMENDMENT IN THIS TEXT No amendment history on record	RETRIEVED 21 September 2026, 04:02 UTC	SOURCE FINGERPRINT bcedf3b0ef42ce44fa68ff1e - 5402b22cd4b01bd69b3e2a98 - 34dc98b140864a0e
--	---	---	--

- § 169-8(a)
- Nothing in this Chapter shall be construed as allowing the Council or an applicable State agency to grant an innovation waiver that alters or amends any of the following:
- (1)

Article 12 of Chapter 20 of the General Statutes, Motor Vehicle Dealers and Manufacturers Licensing Law.
- (2)

Chapter 24 of the General Statutes, Interest.
- (3)

Chapter 25A of the General Statutes, Retail Installment Sales Act.
- (4)

Chapter 25B of the General Statutes, Credit.
- (5)

Article 15 of Chapter 53 of the General Statutes, Consumer Finance Act.
- (5a)

All financial and solvency requirements that apply to nonadmitted domestic surplus lines insurers pursuant to G.S. 58-21-21(g).
- (5b)

Article 36 of Chapter 58 of the General Statutes, North Carolina Rate Bureau.
- (5c)

Article 37 of Chapter 58 of the General Statutes, North Carolina Motor Vehicle Reinsurance Facility.
- (6)

Article 70 of Chapter 58 of the General Statutes, Collection Agencies.
- (7)

Article 20 of Chapter 66 of the General Statutes, Loan Brokers.
- (8)

Chapter 75 of the General Statutes, Monopolies, Trusts, and Consumer Protection.
- (9)

Any other criminal or consumer protection laws.

§ 169-8(b)

Prior to offering an innovative product or service to consumers, a sandbox participant shall make all of the following disclosures to consumers:

- (1) The name and contact information of the sandbox participant.
- (2) That the innovative product or service is authorized pursuant to the regulatory sandbox for a temporary testing period.
- (3) That neither the State of North Carolina nor any of the applicable State agencies endorses or recommends the innovative product or service and is not subject to any liability for losses or damages caused by the product or service.
- (4) That the consumer may contact the applicable State agency, including the Office of the Attorney General, to file complaints, notices of suspected legal violations, or other comments relating to the innovative product or service being tested and provide the consumer with the requisite agency telephone number and website address or other contact information where complaints or other comments may be filed.

All disclosures to consumers must be in a clear and conspicuous format in both English and Spanish.

§ 169-8(b1)

All disclosures to consumers must be in a clear and conspicuous format in both English and Spanish.

§ 169-8(c)

A sandbox participant shall make any other statements or additional disclosures that may be required by the applicable State agency or by regulation to further the purposes of this Chapter.

§ 169-8(d)

Nothing in this Chapter affects the applicable State agency's exercise of its authority with respect to the efficacy of an innovative product or service or limits the ability of an applicable State agency to ensure the financial capability of a sandbox participant transacting business with consumers. (2021-166, s. 1; 2022-46, s. 21; 2023-134, s. 11.14(g).)

END OF SECTION TEXT

APPARATUS FOLLOWS — DERIVED, NOT ENACTED

APPARATUS II
1 AUTHORITY

Authorities referenced

Every G.S. cross-reference appearing in the text of this section, in order of first appearance. Nothing is characterized; the operative language is quoted from the section itself.

REFERENCE	APPEARS IN	OPERATIVE LANGUAGE IN THIS SECTION
G.S. 58-21	(a)(5a)	"domestic surplus lines insurers pursuant to"

APPARATUS III

Citation

FULL SECTION
N.C. Gen. Stat. § 169-8 (2026).

PINPOINT
N.C. Gen. Stat. § 169-8(a) (2026).

Pinpoint keys are set in the left margin of the text rather than line numbers: subsection designators are stable across editions and paper sizes, line numbers are not.

COLOPHON

Provenance

This document reproduces the text of one section of the General Statutes of North Carolina from a source file whose SHA-256 digest is printed on every page. The digest fixes the bytes this export was made from; if the State's file changes, the digest will not match.

The text of the section is unaltered. Subsection designators have been moved from the run of text into the margin. The amendment history and the table of authorities are derived from the section by mechanical extraction — they add no characterization of the law.

This is not the official text. The official text is published by the General Assembly of North Carolina.

