



CHAPTER 25A

N.C.G.S. § 25A-14.

Finance charge rates and service charge for revolving charge account contracts.

SOURCE General Statutes of North Carolina, as published by the General Assembly	LAST AMENDMENT IN THIS TEXT c. 506, s. 7 — third act in the lineage	RETRIEVED 21 September 2026, 07:04 UTC	SOURCE FINGERPRINT c9b9fbfeadee9a677a64097b - 1b59c8b5bef14ff01694518e - 4ee4dfc7cb16f0cc
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- § 25A-14(a)

The finance-charge rate and either the annual charge or the monthly service charge for a consumer credit sale made under a revolving charge account contract may not exceed the rates and charge provided for revolving credit by G.S. 24-11.
- § 25A-14(b)

In the event the revolving charge account contract is secured in whole or in part by a security interest in real property, then the finance-charge rate shall not exceed the rate set out in G.S. 25A-15(d).
- § 25A-14(c)

No default or deferral charge shall be imposed by the seller in connection with a revolving charge-account contract, except as specifically provided for in G.S. 24-11(d1).

END OF SECTION TEXT

APPARATUS FOLLOWS — DERIVED, NOT ENACTED

APPARATUS I
3 ACTS

Amendment lineage

The State prints this history as a single parenthetical at the foot of the section. It is reproduced verbatim in the colophon and unpacked below in order of enactment.

1971		1981		1991
TICK HEIGHT = ACTS IN THAT YEAR DASHED = RECODIFICATION, NOT AMENDMENT				
Nº	YEAR	ACT	CHARACTER	
01	1971	c. 796, s. 1	ENACTED	

02	1983	c. 126, s. 7	AMENDED
03	1991	c. 506, s. 7	AMENDED

APPARATUS II
3 AUTHORITIES

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. 24-11	(a)	"charge provided for revolving credit by"
G.S. 25A-15(d)	(b)	"exceed the rate set out in"
G.S. 24-11(d1)	(c)	"except as specifically provided for in"

APPARATUS III

Citation

FULL SECTION

N.C. Gen. Stat. § 25A-14 (1991).

PINPOINT

N.C. Gen. Stat. § 25A-14(a) (1991).

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

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HISTORY PARENTHETICAL, AS PRINTED BY THE STATE
(1971, c. 796, s. 1; 1983, c. 126, s. 7; 1991, c. 506, s. 7.)

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