



CHAPTER 25A

N.C.G.S. § 25A-25.

Preservation of consumers' claims and defenses.

| SOURCE                                                                   | LAST AMENDMENT IN THIS TEXT        | RETRIEVED                    | SOURCE FINGERPRINT                                                     |
|--------------------------------------------------------------------------|------------------------------------|------------------------------|------------------------------------------------------------------------|
| General Statutes of North Carolina, as published by the General Assembly | c. 921 — second act in the lineage | 21 September 2026, 05:38 UTC | bd9582658efb3447ac7075fd - ecf37205946c856033902465 - 0d903c16dc59953e |

- § 25A-25(a)

In a consumer credit sale, a buyer may assert against the seller, assignee of the seller, or other holder of the instrument or instruments of indebtedness, any claims or defenses available against the original seller, and the buyer may not waive the right to assert these claims or defenses in connection with a consumer credit sales transaction. Affirmative recovery by the buyer on a claim asserted against an assignee of the seller or other holder of the instrument of indebtedness shall not exceed amounts paid by the buyer under the contract.
- § 25A-25(b)

Every consumer credit sale contract shall contain the following provision in at least ten-point boldface type:

ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.
- § 25A-25(c)

Compliance with the requirements of the Federal Trade Commission rule on preservation of consumer claims and defenses is considered full compliance with this act.

APPARATUS I  
2 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                                                                        |      | 1974         | 1977      |
|-----------------------------------------------------------------------------|------|--------------|-----------|
| TICK HEIGHT = ACTS IN THAT YEAR      DASHED = RECODIFICATION, NOT AMENDMENT |      |              |           |
| Nº                                                                          | YEAR | ACT          | CHARACTER |
| 01                                                                          | 1971 | c. 796, s. 1 | ENACTED   |
| 02                                                                          | 1977 | c. 921       | AMENDED   |

APPARATUS III

Citation

FULL SECTION

N.C. Gen. Stat. § 25A-25 (1977).

PINPOINT

N.C. Gen. Stat. § 25A-25(a) (1977).

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

HISTORY PARENTHETICAL, AS PRINTED BY THE STATE  
(1971, c. 796, s. 1; 1977, c. 921.)

SET IN SPECTRAL AND ARCHIVO  
NORTH CAROLINA LAW — STATUTE EXPORT, FORMAT V1

