



CHAPTER 25A

N.C.G.S. § 25A-30.

Deferral charges.

SOURCE General Statutes of North Carolina, as published by the General Assembly	LAST AMENDMENT IN THIS TEXT c. 796, s. 1 — first act in the lineage	RETRIEVED 21 September 2026, 05:28 UTC	SOURCE FINGERPRINT 2664e7857f4e392a892a1194 - ef61b24337dee253e20b6cdb - 2ceed08ab04046c7
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- § 25A-30(a)

A seller may, by agreement with the buyer, defer the due date of all or any part of one or more installments under an existing consumer credit installment sale contract.
- § 25A-30(b)

Except as provided by subsections (e) and (f) of this section, a deferral agreement must be in writing, dated and signed by the parties.
- § 25A-30(c)

A deferral agreement may provide for a deferral charge not to exceed the rate of one and one-half percent (1 1/2%) of each installment for each month from the date which such installment or part thereof would otherwise have been payable to the date when such installment or part thereof is made payable under the deferral agreement.
- § 25A-30(d)

If a deferral charge is made pursuant to a deferral agreement, a default charge provided in G.S. 25A-29 may be imposed only if the installment as deferred is not paid when due and no new deferral agreement is entered into with respect to that installment.
- § 25A-30(e)

If the deferral agreement extends the due date of only one installment, the agreement need not be in writing.
- § 25A-30(f)

A deferral agreement for which no charge is made shall not be subject to subsections (b), (c) or (d) of this section.

END OF SECTION TEXT

APPARATUS FOLLOWS — DERIVED, NOT ENACTED

APPARATUS I
1 ACT

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 1972			
TICK HEIGHT = ACTS IN THAT YEAR DASHED = RECODIFICATION, NOT AMENDMENT			
Nº	YEAR	ACT	CHARACTER
01	1971	c. 796, s. 1	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. 25A-29	(d)	"agreement, a default charge provided in"

APPARATUS III

Citation

FULL SECTION

N.C. Gen. Stat. § 25A-30 (1971).

PINPOINT

N.C. Gen. Stat. § 25A-30(a) (1971).

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.)

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NORTH CAROLINA LAW — STATUTE EXPORT, FORMAT V1

