Kansas Administrative Regulations

State Bank Commissioner—Division of Consumer and Mortgage Lending

Article 6.—Uniform Consumer Credit Code

75-6-9. Additional charges.

The charges enumerated in K.S.A. 2025 Supp. 16a-2-501 (1)(d), and amendments thereto, shall be considered "additional charges in connection with a consumer credit transaction" if the charges meet the following requirements:

(a) Are made under conditions that permit their exclusion from the definition of "finance charge" under K.S.A. 2025 Supp. 16a-1-301, and amendments thereto;

(b) Are payable to a third party who is not related to the creditor, except as allowed by K.S.A. 2025 Supp. 16a-1-301 (13)(b), and amendments thereto; and

(c) Either of the following conditions are met:

(1) In relation to insurance premiums, the creditor or a person related to the creditor receives a commission on any insurance sold on the same day on which the consumer credit transaction was consummated; or

(2) in relation to all other additional charges, the charges are made for goods, services, or both rendered within one month before or after the consummation of the consumer credit transaction.

(Authorized by K.S.A. 2025 Supp. 16a-6-104; implementing K.S.A. 2025 Supp. 16a-2-501; effective, E-74-13, Jan. 1, 1974; effective May 1, 1975; amended May 1, 1985; amended Sept. 20, 1996; amended Oct. 2, 2009; amended July 24, 2026.)