

JAN 28 2026

A BILL FOR AN ACT

RELATING TO CURRENCY.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:

1 SECTION 1. The legislature finds that access to basic
2 goods and services is essential to the health, safety, and
3 economic well-being of the people of the State. In recent
4 years, an increasing number of merchants and vendors have
5 adopted "cashless" business models that refuse to accept United
6 States currency as payment for goods or services. While these
7 models may offer convenience for some consumers, they
8 effectively exclude individuals who rely on cash transactions,
9 including kupuna, low-income residents, individuals without
10 access to banking or credit services, and others who are
11 unbanked or underbanked.

12 The legislature recognizes that United States coins and
13 currency are designated as legal tenders for all debts, public
14 charges, taxes, and dues, and that the refusal to accept cash
15 for everyday transactions may create barriers to commerce,
16 undermine consumer choice, and exacerbate existing economic
17 inequities in the State. The legislature further finds that



1 this exclusion may function as an economic barrier that
2 disproportionately affects vulnerable populations and undermines
3 the State's commitment to fairness and equal access.

4 Accordingly, the purpose of this Act is to safeguard access
5 to goods and services by requiring retail merchants to accept
6 cash payments in in-person transactions.

7 SECTION 2. Chapter 481B, Hawaii Revised Statutes, is
8 amended by adding a new section to be appropriately designated
9 and to read as follows:

10 "§481B- Forms of payment; cash. (a) All merchants
11 shall accept cash as payment for goods or services; provided
12 that this section shall not apply to online purchases or sales
13 made over the Internet.

14 (b) For the purposes of this section, "merchant" shall
15 have the same meaning as defined in section 481B-5.5."

16 SECTION 3. New statutory material is underscored.

17 SECTION 4. This Act shall take effect upon its approval.

18 INTRODUCED BY: Mike Gabbard



S.B. NO. 3255

Report Title:

Cash Payments; Discrimination; Public Accommodations; Unfair and Deceptive Practices

Description:

Requires retail merchants to accept cash payments in in-person transactions.

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