

JAN 28 2026

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## 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 "S481B- 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.

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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.

*The summary description of legislation appearing on this page is for informational purposes only and is not legislation or evidence of legislative intent.*

