

537.3615 Advertising.

1. An advertisement for a consumer rental purchase agreement shall not state or imply that a specific item is available at specific amounts or terms unless the lessor usually and customarily offers or will offer that item at those amounts or terms.

2. If an advertisement for a consumer rental purchase agreement refers to or states the amount of any payment, or the right to acquire ownership, for a specific item, the advertisement must also clearly and conspicuously state the following terms as applicable:

- a. That the transaction advertised is a consumer rental purchase agreement.
- b. The total of payments necessary to acquire ownership.
- c. That the lessee will not own the property until the total amount necessary to acquire ownership is paid in full or by prepayment as provided for by law.

3. Notwithstanding the requirements of [subsection 1](#), if the advertisement is published by way of radio announcement or on a roadside billboard, the lessor need only make the disclosures required by [subsection 2](#), paragraphs “a” and “c”.

4. With respect to any matters specifically governed by the advertising provisions of the federal Consumer Credit Protection Act, compliance with that Act satisfies the requirements of [this section](#).

5. [This section](#) does not apply to the owner or personnel, as such, of any medium in which an advertisement appears or through which it is disseminated.

[87 Acts, ch 80, §15](#)