

**552.17 Consumer credit sales.**

1. A physical exercise club contract where a finance charge is made or where payment is required or permitted by agreement to be made in more than four periodic payments, excluding a down payment, is a consumer credit sale within the meaning of [section 537.1301, subsection 13](#), and is subject to [chapter 537](#). If any periodic payment, other than the down payment under an agreement requiring or permitting two or more periodic payments, is more than twice the amount of any other periodic payment other than the down payment, a transaction is “payable in installments” within the meaning of [section 537.1301, subsection 34](#).

2. The provisions of [this chapter](#) providing rights and protections to buyers are in addition to the provisions of [chapter 537](#).

[88 Acts, ch 1221, §17](#); [2021 Acts, ch 76, §150](#)