

**367.705 Requirements for vehicle financial protection products. (Effective January 1, 2027)**

- (1) Notwithstanding any other law to the contrary, any amount charged or financed for a vehicle financial protection product:
  - (a) Is an authorized charge that shall be separately stated; and
  - (b) Shall not be considered a finance charge or interest.
- (2)
  - (a) An extension of credit, the terms of a loan, or the terms of a related vehicle sale or lease shall not be conditioned upon a consumer's payment for, or financing of, any charge for a vehicle financial protection product.
  - (b) A vehicle financial protection product may be discounted or given at no charge in connection with the purchase of other noncredit-related goods or services.

**Effective:** January 1, 2027

**History:** Created 2026 Ky. Acts ch. 16, sec. 4, effective January 1, 2027.

**Legislative Research Commission Note** (1/1/2027). 2026 Ky. Acts ch. 16, sec. 24, provides that this statute shall apply to vehicle financial protection products that become effective on or after January 1, 2027.