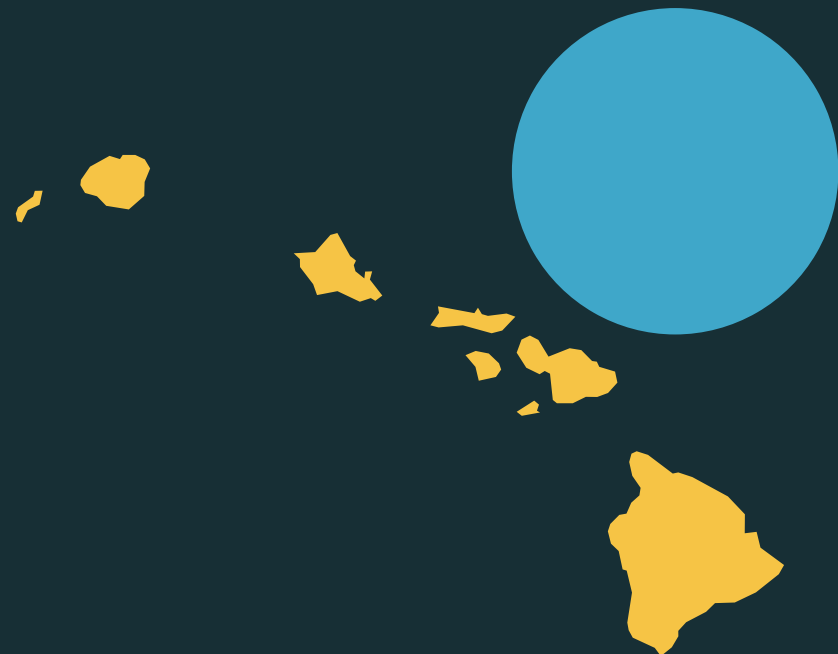


STATE TELEMARKETING LAWS

Hawaii

Telemarketing and Robocall Laws

Statutes, rules, and how they differ from the TCPA



By Adam Young and Harrison Gevirtz

<https://tcpa.com/state-telemarketing-laws/hawaii/>

01. Telemarketing Fraud Prevention Act

HRS CH. 481P

Opening disclosures, payment authorization, calling hours, a ten-ring limit, do-not-call rules, recordkeeping and voidable contracts.

02. Unfair and deceptive practices

HRS §§ 480-2, 480-3.1, 480-13, 480-24

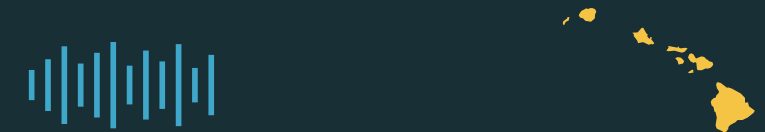
Consumer actions with a \$1,000 minimum or treble damages and fees, state penalties up to \$10,000 per violation, and four years to sue.

AT A GLANCE

Hawaii at a glance

WHY HAWAII MATTERS

A violation of chapter 481P is an unfair or deceptive practice. A consumer recovers at least \$1,000 or treble damages, plus mandatory attorney fees, which the TCPA does not offer. Disclosures must start within the first minute.



Who and what is covered

"Telemarketing" is a campaign to induce a purchase "or to solicit funds or contributions by use of one or more telephones" that involves more than one call (§ 481P-1).

Text messages

The chapter speaks of calls. No Hawaii authority says whether a text is a "telephone call."

Aa. **Charities**

Covered, unless solely for a religious cause.

Bb. **Exempt**

Polling, political, banks, insurance, real estate.

Cc. **Also exempt**

Colleges, catalogs, government, travel agencies.





Payment authorization

No payment may be requested or charged to a checking, savings or bank card account until the seller receives the consumer's written express verifiable authorization (§ 481P-2(a)(6)).

The capital-letter legend

The authorization must say, clearly and in capitals, that no payment is owed unless the consumer signs and returns it.

Or a 7-day return policy

Seven days to review and return, a full refund within 30 days, disclosed orally and in writing.

01. National registry

HRS § 481P-2(A)(11)

A registry call made in violation of the TSR and TCPA is a state violation. Federal exemptions and the safe harbor carry over.

02. Company-specific

HRS § 481P-3(7)

No call to a consumer who said they do not want calls from that seller. The rule has no stated time limit.

DO-NOT-CALL

Do-not-call and opt-outs

IN PRACTICE

The internal list safe harbor needs written procedures, training, recorded lists and a call made in error. The statute cites 47 C.F.R. § 64.1200(e)(2), an outdated reference; the minimum standards now sit in § 64.1200(d).



Calling hours and rings

Chapter 481P makes these abusive telemarketing practices.
The hours rule covers calls to a consumer's residence.

9

p.m. cutoff

Calls only "between 8:00 a.m.
and 9:00 p.m. local time at the
location of the consumer called"
(§ 481P-3(8)).



Ten rings at most

Never let a call ring more than ten times; federal law needs four
rings or 15 seconds.



No harassment

No repeated or continuous conduct a reasonable person would
find abusive.

Opening disclosures

Disclosures must start "within the first minute" of an outbound call and finish within three minutes, before payment is requested and before any solicitation (§ 481P-2(a)(1)).

No dialer or caller ID rule

Hawaii has no autodialer or caller ID statute. Federal rules govern.

Aa. **Purpose**

The true purpose of the telephone call.

Bb. **Names**

The caller and the company being represented.

Cc. **Offer**

The goods or services being offered.



Records and assistance

Every telephone solicitor keeps accurate records of telemarketing into or from Hawaii, including scripts, authorizations, training and do-not-call lists, and shows them on demand.

2

Years of records

After each outbound call (§ 481P-4).
The federal TSR requires five years.



No registration

Hawaii has none, and claiming state registration or approval is deceptive.



Assisting violators

Liable if they "knew or should have known," broader than the TSR test.



Lawsuits and penalties



\$1,000

Or treble damages if greater, plus mandatory fees. \$5,000 is possible for elders. No minimum in class actions.

\$10,000

Maximum state penalty per violation, at least \$500. Each day is a separate violation.

4 years

Limitations period. A continuing violation accrues at any time while it lasts.





Hawaii vs. the TCPA

Hawaii adds one- and three-minute disclosure deadlines, a ten-ring limit, a written payment legend, voidable contracts and mandatory attorney fees. Its registry violation follows the federal rules.

Hawaii

\$1,000 or treble per case plus fees, ten-ring cap, two-year records, charities covered.

Federal TCPA

\$500 to \$1,500 per call, no fee shifting, four-ring minimum, five-year TSR records.

Agency enforcement

No published decision construing chapter 481P was located, so enforcement rests on the statute, the Office of Consumer Protection and the Attorney General.

Voidable contracts

A contract from an unlawful call is voidable at any time and its debt is not credit-reported.

Aa. **OCP**

The DCCA office sues for penalties and gets records.

Bb. **AG**

\$500 to \$10,000 per violation, each day separate.

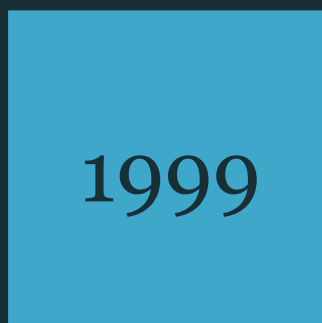
\$10K

Cc. **Elders**

Up to \$10,000 more for violations against elders.

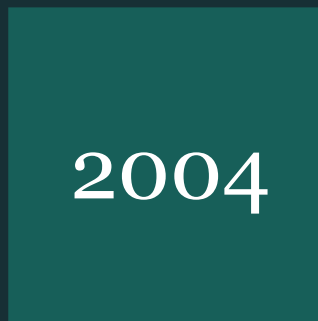


Amendment history



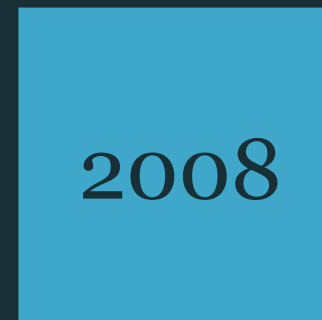
Act 170

Enacted the Telemarketing Fraud Prevention Act, chapter 481P.



Act 8

Approved April 19, 2004: national registry calls become violations.



Act 19

Housekeeping fixes to §§ 481P-2, 481P-3, 481P-5 and 481P-6.



No recent change

No 2025 or 2026 act amends chapter 481P.

01. On every call

HRS §§ 481P-2, 481P-3

- Start disclosures in one minute; finish in three.
- Call residences 8 a.m. to 9 p.m. Hawaii time.
- Stop ringing after ten rings, but ring at least four.
- Scrub the registry; keep an internal list.

02. Payments and records

HRS §§ 481P-2(A)(6), 481P-4

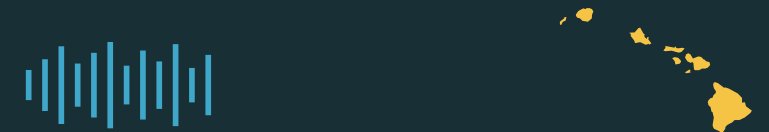
- Written authorization with the legend, or a 7-day policy.
- Keep records two years (five federally).
- Treat charity campaigns as covered; vet partners.

CHECKLIST

Compliance checklist

PLEASE NOTE

This checklist summarizes state law for general information and is not legal advice. Statutes change; confirm current text with the official source.



Sources behind this deck

HAWAII LAW

[HRS § 481P-1](#) definitions

[HRS § 481P-2](#) deceptive practices

[HRS § 481P-3](#) abusive practices

[HRS § 481P-4](#) recordkeeping

[HRS § 481P-5](#) exemptions

[HRS § 481P-6](#) remedies link

[HRS § 481P-7](#) remedies cumulative

[HRS § 481P-8](#) voidable contracts

[HRS § 480-2](#) unfair practices

[HRS § 480-3.1](#) civil penalties

HAWAII LAW (CONTINUED)

[HRS § 480-13](#) private remedies

[HRS § 480-13.5](#) elders

[HRS § 480-24](#) limitations

SESSION LAWS

[Act 170, SLH 1999](#)

[Act 8, SLH 2004](#)

[Act 19, SLH 2008](#)

[LRB: 2025 Acts](#)

[LRB: 2026 Acts](#)

FEDERAL LAW

[47 C.F.R. § 64.1200](#) FCC telemarketing and robocall rules

[16 C.F.R. Part 310](#) FTC Telemarketing Sales Rule

Read the full Hawaii guide: <https://tcpa.com/state-telemarketing-laws/hawaii/>

Disclaimer: general information only

Full text: <https://tcpa.com/disclaimer/> and <https://tcpa.com/terms/>

Not legal advice

General information only. This deck is general, educational information about Hawaii and federal telemarketing law. It is not legal advice and does not tell you how the law applies to your facts. TCPA.com is not a law firm.

No attorney-client relationship. Viewing this deck, using TCPA.com or contacting us does not create an attorney-client relationship with TCPA.com, Ringba, LLC or the authors. Do not send confidential information; it may not stay confidential or privileged.

Talk to your own lawyer. Before you act, or decide not to act, on anything here, consult a lawyer licensed in your state. Deadlines may apply to your rights.

The law changes

Current as of October 15, 2026. Statutes, FCC and FTC rules and court decisions change, and some changes are adopted before they take effect. This deck may not reflect later developments.

Courts disagree. Courts in different places can read the same rule differently. Case summaries are not predictions: any other matter turns on its own facts, court and law.

Check the official source. Verify each point against the statute, rule or opinion on the Sources slide. If an official source and this deck differ, the official source controls.

No warranty

As is, no reliance. No guarantee that this deck is complete, current or free of errors. Any reliance is at your own risk, and TCPA.com and the authors are not liable for any action you take or do not take based on it.

Who we are. TCPA.com is owned by Ringba, LLC. It is not a government site and is not affiliated with or endorsed by any agency or court. The authors are Ringba executives, a role that may create conflicts of interest. Views are the authors' own.

Links. Third-party links are not endorsements. We do not control those sites.

Read the full Hawaii guide on TCPA.com

The guide covers disclosures, calling hours, the ten-ring limit, do-not-call, payment authorization, records, remedies and a compliance checklist, with links to the sources.



By Adam Young and Harrison Gevirtz

<https://tcpa.com/state-telemarketing-laws/hawaii/>



Adam Young

Adam Young is a Miami entrepreneur, the CEO of Ringba and the author of The Pay Per Call Revolution, with more than a decade in telecom, call routing and performance marketing. At TCPA.com he writes about the TCPA, robocall enforcement, tech support fraud cases and what DOJ, FTC and FCC actions mean for companies that make calls. His goal is simple: keep good companies compliant and keep scammers off the phone network.

[Read more from Adam at TCPA.com](#)

[TCPA.com author page](#)

[Website: adamyoun.com](#)

[LinkedIn: linkedin.com/in/capitalist](#)

[Instagram: @adamyoun](#)

[X: @arbitrage](#)

[YouTube: @adamyoun](#)



Harrison Gevirtz

Harrison Gevirtz is the Chief Strategy Officer of Ringba, a call tracking and pay per call platform based in Las Vegas. He has worked for years in call tracking, call routing and telemarketing operations, with a focus on how federal regulations affect daily operations. At TCPA.com he covers TCPA litigation, TSR enforcement, tech support fraud prosecutions and FCC rulemaking for executives and compliance managers who are not lawyers.

[Read more from Harrison at TCPA.com](#)

[TCPA.com author page](#)

[Instagram: @affiliate](#)