

STATE TELEMARKETING LAWS

Kentucky

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/kentucky/>

01. Telephone solicitation law

KRS 367.46951 TO 367.46999

Adopts the national registry as the "zero call list," lists 19 prohibited practices, sets opening disclosures, and gives a 14-day cancellation right.

02. Automated calling equipment

KRS 367.461 TO 367.469

Six conditions for robocalls used for polls, information or advertising, plus an Attorney General permit backed by a \$10,000 bond.

AT A GLANCE

Kentucky at a glance

WHY KENTUCKY MATTERS

Kentucky bars solicitation calls before 10 a.m., requires registration and a \$50,000 bond, and makes knowing violations crimes. Three knowing, willful do-not-call violations in a calendar year are a Class D felony.



Who and what is covered

A "telephone solicitation" is a live or recorded communication to a residential, mobile or paging number to sell consumer goods or services, or to offer an investment, opportunity or loan.

Text messages

Neither statute mentions texts, and no Kentucky decision or AG guidance located applies them to SMS. Treat coverage as unsettled.

Aa. **Excluded**

Express requests, existing debts or contracts, and prior or existing business relationships.

Bb. **Not covered**

Business to business calls, charity-only appeals, political calls and surveys.

Cc. **Long arm**

Soliciting into Kentucky is a listed basis for personal jurisdiction.

19





Cancel within 14 days

A consumer may cancel a contract made through a telephone solicitation and get a full refund unless it is reduced to a signed writing that complies with KRS 367.46961(4).

Signed contract option

Bold 10-point notice before the signature:
"YOU ARE NOT OBLIGATED TO PAY ANY
MONEY UNLESS YOU SIGN."

No payment first

No payment or charge until the signed contract arrives or the cancellation period ends. Refunds within 30 days.

01. Zero call list

KRS 367.46951(14); 367.46955(15)

The national registry is the Kentucky list. Hensley held the ban is not limited to residential phones; mobile numbers count.

02. Company opt-outs

KRS 367.46955(14)

No call to a person who said they do not want calls from that seller. Unlike the federal rule, it never expires.

DO-NOT-CALL

Do-not-call and opt-outs

IN PRACTICE

Kentucky sets no scrub interval; the AG points to the federal 31-day rule. A claim about a listed number must be written and verified, and timely list use with reasonable efforts is a defense.



Calling hours and ring time

KRS 367.46955(16) bars telephone solicitations to a residence except between 10 a.m. and 9 p.m., local time at the called person's location. Robocall equipment may run 8 a.m. to 9 p.m.

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a.m. earliest call

Two hours later than the federal 8 a.m. start. Whether it reaches mobile numbers is undecided.



30-second ring limit

Do not let an intended solicitation ring more than 30 seconds (KRS 367.46955(12)).



No harassment

No threats, profanity or repeated calls a reasonable person would find annoying or abusive.

Robocalls and caller ID

Automated calling equipment both dials numbers and delivers recorded messages. It may be used for polls, information or advertising only if all six conditions in KRS 367.461(2) are met.

Misleading caller ID

Banned with no intent element since 2019. Blocking is allowed under state law, but federal rules require transmission.

Aa. **Consent**

Per-call or written; written consent lasts two years unless withdrawn.

Bb. **Identify**

Name and number within the first 25 seconds and again at the end.

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Cc. **Disconnect**

Within 10 seconds; no random or sequential dialing; attended only.



Registration and bonding

At least 10 days before doing business in Kentucky, a telemarketing company, one whose primary business is telephone solicitation, must register with the Attorney General.

\$50,000

Required bond

A surety bond in favor of the Attorney General, plus a premium bond for prizes worth \$500 or more.



\$300 filing fee

Valid one year, renewed for \$50. Post the registration at each Kentucky business location.



Robocall permit

Automated calling needs an AG permit and a \$10,000 surety bond unless an exception applies.



Penalties and lawsuits



\$5,000

AG civil penalty per offense.
Willful KRS 367.170
violations add up to \$2,000,
or \$10,000 if aimed at
people 60 or older.

Felony

Knowing violations are
crimes, from Class B
misdemeanors to Class D
felonies.

Spoofing



Call recipients and spoofed
number holders, or a class,
may sue for actual and
punitive damages and fees.



Kentucky vs. the TCPA

Kentucky is stricter on hours, ring time, minors, opening script, opt-outs, registration, cancellation, spoofing and criminal exposure. It is looser on business relationships, robocall consent and disconnect timing, and offers no statutory damages for unwanted calls.

Kentucky

Calls 10 a.m. to 9 p.m., \$50,000 bond, permanent opt-outs, ask age, \$5,000 per offense and felonies.

Federal TCPA

Calls 8 a.m. to 9 p.m., no registration, five-year opt-outs, \$500 per violation, up to triple if willful.

Key court rulings

Federal courts have read the Kentucky definitions closely, both to extend the statute to mobile phones and to apply its exclusions.

State appellate courts

No published Kentucky appellate decision applying KRS 367.46955 in a private telemarketing suit was located.

Aa. **Hensley**

E.D. Ky. 2025: KRS 367.46955 "does not require calls to be received" on a residential phone.

Bb. **Newberry**

6th Cir. 2015: express request and prior relationship calls are not solicitations.

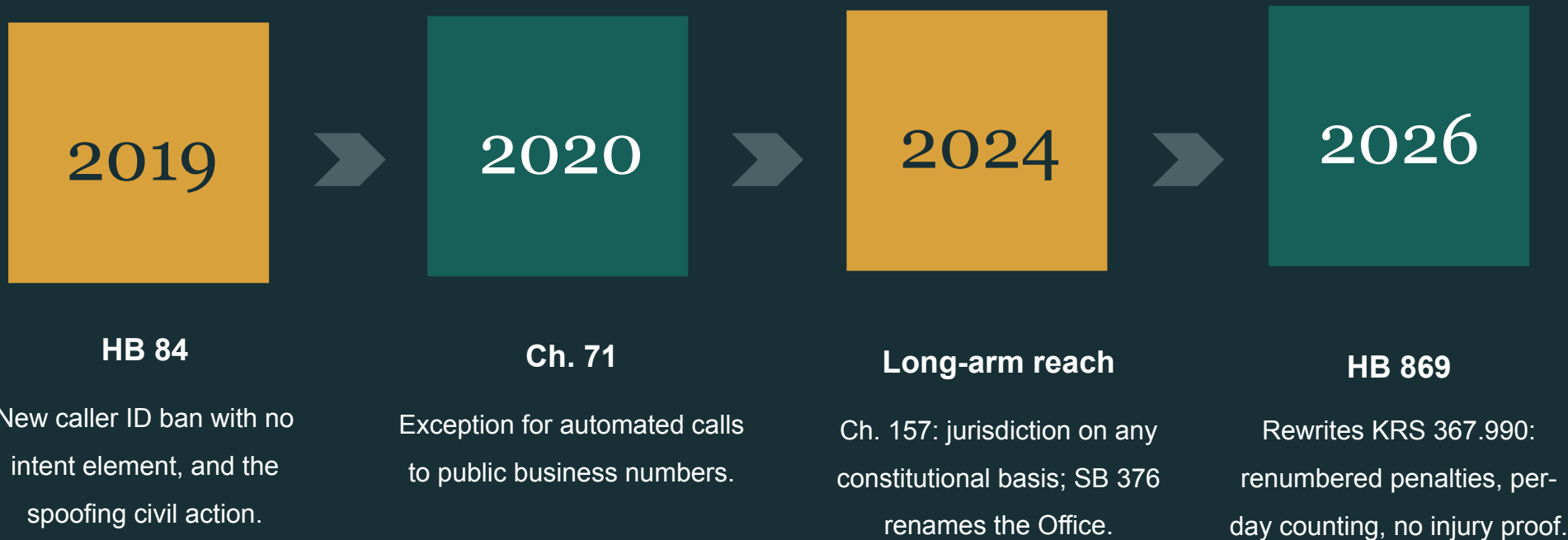
100

Cc. **Since 2024**

The long-arm statute now reaches any constitutional basis.



Recent amendments



01. Lists, hours and scripts

KRS 367.46953; 367.46955

- Scrub every 31 days; keep a permanent opt-out list.
- Call 10 a.m. to 9 p.m.; ring no more than 30 seconds.
- Give name, legal name, contact and city and state.
- Name the offer in 30 seconds; confirm age 18 or older.

02. Registration and sales

KRS 367.461; 367.46961; 367.46971

- Register, post the \$50,000 bond, renew yearly.
- Get the AG permit and bond for robocall campaigns.
- Signed contract or 14-day notice before payment.

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 (1 of 2)

TELEPHONE SOLICITATION LAW

[KRS 367.46951](#) definitions

[KRS 367.46953](#) required disclosures

[KRS 367.46955](#) prohibited acts

[KRS 367.46957](#) voidable contracts

[KRS 367.46961](#) cancellation

[KRS 367.46963](#) payment

[KRS 367.46967](#) enforcement link

[KRS 367.46971](#) registration

[KRS 367.46973](#) registration contents

[KRS 367.46977](#) sales presentation disclosures

TELEPHONE SOLICITATION LAW (CONTINUED)

[KRS 367.46981](#) bond

[KRS 367.46994](#) zero call list transfer

[KRS 367.46995](#) defenses

[KRS 367.46999](#) penalties; spoofing action

OTHER KENTUCKY LAW

[KRS 367.461](#) automated calling equipment

[KRS 367.463](#) consent

[KRS 367.469](#) permit and bond

[KRS 367.667](#) charitable calls caller ID

[KRS 367.170](#) unlawful acts

[KRS 367.220](#) private action

[KRS 367.990](#) penalties

[KRS 454.210](#) long-arm jurisdiction

[40 KAR 12:300](#) automated calling permit

[40 KAR 12:310](#) telemarketing registration

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

Sources continued (2 of 2)

OTHER KENTUCKY LAW (CONTINUED)

[40 KAR 2:076](#) complaint procedure

[2026 Ky. Acts ch. 198 \(HB 869\)](#)

[2019 Ky. Acts ch. 105 \(HB 84\)](#)

[Kentucky AG: Information for Telemarketers](#)

[Kentucky AG: Kentucky 'No Call' Law](#)

COURT DECISIONS

[Hensley v. Dimension Service Corp.](#), No. 5:24-cv-378 (E.D. Ky. 2025)

[Newberry v. Silverman](#), No. 14-3882 (6th Cir. 2015)

FEDERAL LAW

[47 U.S.C. § 227](#) Telephone Consumer Protection Act

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

[16 C.F.R. § 310.4](#) TSR abusive practices

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

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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 slides. If an official source and this deck differ, the official source controls.

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Read the full Kentucky guide on TCPA.com

The guide covers the zero call list, hours and scripts, robocall permits, registration, cancellation rights, penalties and a compliance checklist, with links to the official sources.



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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.

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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.

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