

STATE TELEMARKETING LAWS

New Jersey

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/new-jersey/>

01. Telemarketing Do Not Call law

N.J.S.A. 56:8-119 TO 56:8-135

Annual registration, the federal registry as the state list, hours, 30-second disclosures, caller ID and a cell phone sales-call ban.

02. Recorded messages and texts

N.J.S.A. 48:17-28; N.J.S.A. 2A:65D-3

Operator consent or a prior relationship for in-state recorded messages, and prior express authorization for advertising texts.

AT A GLANCE

New Jersey at a glance

WHY NEW JERSEY MATTERS

Telemarketers must register every year before calling New Jersey residents. Unsolicited sales calls to cell phones are barred whatever the dialing method, and the 30-second disclosure rule is backed by a disorderly persons offense.



Who and what is covered

A "telemarketing sales call" is a call to a New Jersey resident as part of a plan to encourage a purchase, rental or investment. Calls only to collect or follow up on contracts are excluded.

Advertising texts

A 2015 law requires prior express authorization naming the number. Only the Attorney General enforces it: up to \$500, then \$1,000.

Aa. **Requested**

Calls made in response to the customer's express written request.

Bb. **Existing**

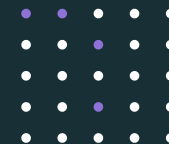
Customers who owe payments or have a written contract; narrower than federal law.

Cc. **Charity**

The law is not meant to restrict purely charitable activities.

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No sales calls to cell phones

N.J.S.A. 56:8-130 bars any unsolicited telemarketing sales call to a cell phone, with or without an autodialer or recording and whether or not the number is listed. Requested calls and calls to existing customers fall outside it.

Certification condition

The ban applies to numbers the Division can identify, 30 days after certification.
Certification was not confirmed.

Wireless carriers

A carrier may call its own customer about its service if the call costs the customer nothing.

01. FTC registry is the state list

N.J.S.A. 56:8-128(A); N.J.A.C. 13:45D-2.1

No unsolicited sales calls to listed numbers. The state allows a list up to three months old, but the federal 31-day scrub governs.

02. Company-specific lists

N.J.A.C. 13:45D-3.9(B)

Remove a customer who asks not to be called within 30 days. Sellers pass their lists to the telemarketers they hire.

DO-NOT-CALL

Do-not-call and opt-outs

IN PRACTICE

To call a listed number, get a written agreement naming the number and signed by the customer; an e-signature works online. Pre-checked boxes never count as consent.



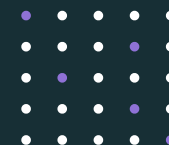
Hours and disclosures

N.J.S.A. 56:8-128 bars unsolicited sales calls between 9:00 p.m. and 8:00 a.m. at the customer's location and sets what must be said at the start of every sales call.

30

Seconds to identify

Caller, telemarketer, seller name and phone number, and purpose. A violation is a disorderly persons offense.



8 a.m. to 9 p.m.

Local time at the customer's location; the same window as federal law.



Mailing address

Show the telemarketer and seller addresses on websites and in later written messages.

Recorded calls and caller ID

A caller in New Jersey may not deliver a non-emergency recorded message to a New Jersey subscriber unless an operator first gets consent or a prior or current relationship exists, for any purpose.

Sequential dialers

Devices that dial sequentially or cannot avoid nonconsenting subscribers are prima facie evidence of intent to violate.

Aa. **Excluded**

Messages about goods or services already ordered, and lawful debt collection.

Bb. **Penalty**

\$300 to \$800, on complaint of the Attorney General or any other person.

\$800

Cc. **Caller ID**

No blocking and no number or name not tied to the telemarketer.



Registration and bonding

No unsolicited sales call to a New Jersey customer unless the caller is registered with, or works for a registrant of, the Division of Consumer Affairs. Out-of-state telemarketers register annually too.

\$25,000

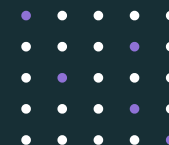
Minimum bond

The Director may require a bond of at least \$25,000 for anyone damaged by a violation.



\$150 to \$2,000 fee

Scaled by simultaneous outgoing call capacity; list calling numbers and the phone carrier.



Report changes

Within 30 business days. Applicants disclose specified criminal convictions.

Lawsuits and penalties



Treble

N.J.S.A. 56:8-19: threefold damages and fees, but only on proof of an ascertainable loss of money or property.

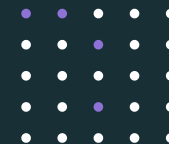
\$20,000

Civil penalty for each later offense; up to \$10,000 for a first offense, more if seniors are harmed.

6 years



Limitations period for Consumer Fraud Act claims (Mirra). Federal TCPA claims have four years.



New Jersey vs. the TCPA

New Jersey is stricter on registration, cell phone sales calls, disclosures, the existing-customer exemption, signed consent and recorded messages. It has no per-call damages, no private text action, a three-month scrub window and two-year records.

New Jersey

Annual registration, no unsolicited sales calls to cells, 30-second disclosures, treble damages on loss.

Federal TCPA

No registration, manual cell calls allowed subject to the registry, \$500 per violation.

Key court rulings

New Jersey courts require an ascertainable loss for private do-not-call claims under the Consumer Fraud Act, and apply a six-year limitations period.

Isolated-call defense

No liability for a single call in 12 months if the caller updates the list quarterly, trains staff and keeps records.

Aa. **Gutman**

D.N.J. 2025: a do-not-call claim with no loss alleged was dismissed.

Bb. **Mirra**

App. Div. 2000: Consumer Fraud Act claims have a six-year limit.

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Cc. **Texts**

An earlier D.N.J. ruling dismissed a claim based on a text, not a call.



Amendment history



1993

Recorded messages

N.J.S.A. 48:17-27 to 48:17-31
restrict in-state recorded calls.

2003

P.L.2003, c.76

Enacted the Telemarketing Do
Not Call law and registration.

2015

P.L.2015, c.2

Limited the cell phone ban to
unsolicited sales calls.

2023

P.L.2023, c.58

Seller name and number in 30
seconds; disorderly persons
offense.



01. Registration and lists

N.J.S.A. 56:8-121 TO 56:8-130

- Register yearly; report changes within 30 business days.
- Scrub the registry every 31 days; keep the download date.
- Suppress cell numbers from unsolicited sales calls.
- Get signed written consent; no pre-checked boxes.

02. Calls, messages and records

N.J.S.A. 56:8-128; 48:17-28; 2A:65D-3

- Disclose in 30 seconds; call 8 a.m. to 9 p.m.; true caller ID.
- Recorded messages: operator consent or a relationship.
- Get prior authorization for ad texts; keep records.

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

NEW JERSEY LAW

[New Jersey Statutes \(official\)](#) N.J.S.A. 56:8-119 to 56:8-135, 48:17-27 to 48:17-31, 2A:65D-1 to 2A:65D-5

[Division of Consumer Affairs](#): Telemarketers / Do Not Call statutes

[N.J.A.C. 13:45D](#) Division rules (Cornell LII reproduction)

[P.L.2023, c.58](#) chaptered law

[Senate Bill No. 921 \(2022\)](#) as introduced, with statement

COURT DECISIONS

[Gutman v. Liberty Bankers Life Ins. Co.](#), No. 24-8076 (D.N.J. Feb. 26, 2025)

[Mirra v. Holland America Line](#), 331 N.J. Super. 86 (App. Div. 2000)

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. Part 310](#) FTC Telemarketing Sales Rule

Read the full New Jersey guide: <https://tcpa.com/state-telemarketing-laws/new-jersey/>

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

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

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Read the full New Jersey guide on TCPA.com

The guide covers registration, the do-not-call list, the cell phone ban, disclosures, recorded calls and texts, key rulings and a 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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