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Maryland: Tips Prohibited for EWA Services

Effective 10-1-26, earned wage access (EWA) providers will be prohibited from soliciting, accepting, charging, or retaining tips, gratuities, or other donations. This means that EWA providers may not provide a consumer (e.g., an employee) with the option to provide a tip. EWA providers will also be required to conspicuously disclose that soliciting and retaining tips is prohibited by law. Also effective 10-1-26, EWA providers may not give any false, misleading, or deceptive statement regarding EWA fees, rates, terms, or conditions to employees [S.B. 94, L. 2026].