

The right to pay cash

The Central Bank Act establishes that banknotes and coins are legal tender. But what does this actually mean?

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Section 3-5 (1) of the Central Bank Act stipulates that banknotes and coins issued by Norges Bank are legal tender. It further states that no one is obliged to accept more than 25 coins of each denomination in one transaction. Beyond this, the Act does not elaborate on what legal tender implies.

In June 2024, the Storting enacted an amendment to Section 2-1, third paragraph of the Financial Contracts Act, clarifying consumers' right to pay with cash:

"In sales premises where a business regularly sells goods or services to consumers, the consumer shall be offered the option to pay with legal tender if it is possible to pay for the goods or services with other payment solutions in or in immediate connection to the sales premises. If the business has available change, it must also offer to provide change in connection with the payment, unless there is a clear discrepancy between the banknote offered as payment and the amount to be paid. The first and second sentences do not apply to the sale of goods from vending machines, sales in unstaffed premises, and sales in premises to which only a limited group of people have access. The first and second sentences also do not apply when the amount to be paid exceeds 20,000 kroner."[1]

In connection with this legislative amendment, the Storting also decided to introduce a sanction in the form of an administrative fine, which may be imposed if businesses willfully or negligently violate the rules in Section 2-1, third paragraph.

The amended Financial Agreements Act in force from 1 October 2024.

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Do you have questions regarding the enforcement of the Act?

The Norwegian Consumer Authority is the appeals body for consumer cases concerning enforcement of the rule regarding consumers' right to pay cash. [Contact the Consumer Authority here.](#)

[1] English translation of legal text for information purposes only. Legal authenticity remains with the official Norwegian version as published in Norsk Lovtidend.