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That Drove Up Borrowing Costs and Made Loans Unaffordable

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[Office of The Attorney General](#)

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promises that it offers its loans with “clear, up-front terms,” today’s complaint alleges OneMain instead inflates the cost of its loans with numerous expensive add-on fees that are buried in dense, fine-print loan documents and obscured by misrepresentations.

As the complaint alleges, borrowers are also rushed through in-person loan closings and are provided with even less of an opportunity to adequately review loan disclosures in remote closings. These loan disclosures are often displayed in tiny, hard-to-read print. Even when borrowers spotted the add-ons and tried to decline, OneMain’s alleged policy was to continue to pressure borrowers until they explicitly said “no” three times.

“To make life more affordable, we will hold accountable any business that takes advantage of hardworking New Jerseyans by charging them hidden junk fees and tricking them into purchasing exorbitantly priced products. That’s exactly what OneMain did. New Jerseyans in need of financial assistance came to OneMain for help, but they were sold expensive, inflated loan products they didn’t want and couldn’t afford,” **said Attorney General Davenport**. “Consumers are struggling under the weight of an affordability crisis, and lenders should not be financially rewarded for multiplying their customers’ debt with expensive products they do not want or need.”



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practices. Such conduct will not be allowed to go unchecked in New Jersey.”

Attorney General Davenport and the 13 Attorneys General are seeking:

- Refunds for consumers who were unlawfully charged for these add-on products;
- Penalties for violating state laws; and
- Disgorgement of all profits derived from OneMain’s scheme.

The lawsuit also seeks a court order that compels OneMain to:

- Stop its illegal practices;
- Withdraw any negative information reported to credit agencies that may impact its customers’ credit scores; and
- Drop any legal proceedings, such as lawsuits and collection actions, against customers related to the add-on loan products.

Any consumers who believe that they or someone they know may be a victim of the business practices of OneMain Financial should file a complaint with the Office of Attorney General online by visiting <https://www.njconsumeraffairs.gov/Pages/Consumer-Complaints.aspx>.

Joining Attorney General Davenport in this lawsuit are the Attorneys General of Pennsylvania, New York, Colorado, Maryland, Nevada, New



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