

Texas

Are mandatory arbitration provisions recognized in your state? If so, are there any limitations to its enforcement?

Yes, Texas recognizes mandatory arbitration provisions. *Wagner v. Apache Corp.*, 627 S.W.3d 277 (Tex. 2021). If the arbitration clause is unconscionable, then it cannot be enforced by the court. Tex. Civ. Prac. & Rem. Code § 171.022.

What is your state's law, if any, regarding gift cards, subscription services and loyalty programs?

- Gift cards are regulated under the Texas Business and Commerce Code, Chapter 604. Tex. Bus. & Com. Code § 604.001(2).
- No laws regarding subscription services or loyalty programs.

What is your state's law, if any, regarding safeguarding consumer credit card or other private data (i.e., cyber security)?

None. The Texas Data Privacy and Security Act does not take effect until July 1, 2024.

What is your state's law, if any, regarding the collection and handling of financial information?

None. The Texas Data Privacy and Security Act does not take effect until July 1, 2024.