

**§ 25-12-103. Relation to Article 9 and consumer laws.**

(a) Article 9 Governs in Case of Conflict. – If there is conflict between this Article and Article 9 of this Chapter, Article 9 of this Chapter governs.

(b) Applicable Consumer Law and Other Laws. – A transaction subject to this Article is subject to any applicable rule of law that establishes a different rule for consumers, to any other statute or rule of this State that regulates the rates, charges, agreements, and practices for loans, credit sales, or other extensions of credit, and to any consumer-protection statute or rule of this State, including Chapter 24 of the General Statutes, the Retail Installment Sales Act (Chapter 25A of the General Statutes), the North Carolina Consumer Finance Act (Article 15 of Chapter 53 of the General Statutes), and the Pawnbrokers and Currency Converters Modernization Act (Part 1 of Article 45 of Chapter 66 of the General Statutes). (2025-25, s. 57.)