Bail Bond Consumer Bill of Rights

By law, bail bond agents must give you a copy of this document *before* you sign a contract. It outlines your rights, how the process works, and maximum fees that a bail bond agent can charge. Take the time to read and understand it before you sign it. The bail bond agent must give you a copy of any signed document, including a contract, to keep.

Know Your Rights

It's illegal for a bail bond agent to:

- Charge a fee (also called a premium) for the bail bond that is more than the maximum fee allowed by law.
 See the Maximum Fees Chart. The fees charged by the bail bond agent are not refundable, which means you will not get back your money.
- Charge extra for services if the charges, combined with other fees, exceed the maximum fees allowed. Services might have names like "courier fee" or "check-in fee."
- Require someone to pay more fees for a bail bond if the maximum fees have been paid already.

You have the right to:

- Know the name and license number of the bail bond agent and receive this information in writing.
- Negotiate the contract with the bail bond agent.
- Take documents off the premises to review them before signing them.
- Get a contract that tells you when the bail bond agent will return your collateral and under what conditions. Collateral can be cash, property, such as the deed to a home, or something with value that the bail bond agent keeps until a case is over. Collateral is refundable, so you get it back when the case is over. However, the bail bond agent may be able to keep the collateral if the defendant violates the court's orders; for example, if the defendant does not show up for a scheduled court appearance.
- Get back the collateral you provided if the judge decides that the defendant followed all of the court's directions. It does not matter if the defendant is convicted or acquitted.

How the Process Works

Someone close to you is arrested and charged with a crime.



The court sets bail. If you cannot pay cash bail directly to the court, you can go to a bail bond agent to arrange a bail bond. Know your rights when using a bail bond agent! See Know Your Rights.



You pay the bail bond agent, possibly provide collateral, and sign a contract. The bail bond agent secures the bail bond.



While the case is open, the defendant must obey all court orders and attend all scheduled court appearances. If not, the court may revoke bail, which means the bond is forfeited and you lose your collateral.



The defendant is released from jail.



If the judge "exonerates" the bond (either at the end of the case or while the case is still open), then the bail bond agent must return the collateral. The court has exoneration paperwork, often called the "disposition," which says whether the bail was exonerated, and you can take this to the bail bond agent as proof.

The bail bond agent either gives you the collateral immediately or mails it to you.

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Maximum Fees Chart

The formula to determine the maximum fees that a bail bond agent can charge for a bail bond is:

- If the bond is \$200 or less, the maximum fee is \$10.
- If the bond is more than \$200, the maximum fee is:
 - o 10% of the amount up to \$3,000
 - o An additional 8% for any amount between \$3,000 and \$10,000
 - o An additional 6% for any amount above \$10,000

The maximum fees are set based on the size of the bond, not the number of people signing for it. If the maximum fee for a bond is \$100 and two or more people sign for the bond, the bail bond agent may still only charge \$100 total.

Bail Bond Amount	Calculation of Fees	Maximum Fees
\$1 to \$200	\$10	\$10
\$1,000	10% of \$1,000	\$100
\$5,000	10% of \$3,000 + 8% of \$2,000	\$460
\$7,500	10% of \$3,000 + 8% of \$4,500	\$660
\$10,000	10% of \$3,000 + 8% of \$7,000	\$860
\$20,000	10% of \$3,000 + 8% of \$7,000 + 6% of \$10,000	\$1,460
\$50,000	10% of \$3,000 + 8% of \$7,000 + 6% of \$40,000	\$3,260

An online tool to calculate maximum fees is available at: nybondcalculator.org

What to Do if a Bail Bond Agent Breaks the Law

To report an unlicensed bail bond agent, or a bail bond agent charging illegal fees or failing to return or refund collateral, contact the New York State Department of Financial Services (DFS) at (800) 342-3736 or dfs.ny.gov.

To report other illegal business practices, contact the New York City Department of Consumer and Worker Protection (DCWP) by calling **311** or visiting **nyc.gov/dcwp**. Illegal business practices may include refusing to provide copies of documents; failing to provide a complete receipt or providing an illegal receipt; or false advertising.

For Consumer to Complete

The bail bond agent must give you this document in your preferred language if it is one of the six designated citywide languages (Spanish, Bengali, Chinese, Haitian Creole, Korean, Russian).

Signature	Date	
Print Name		
Print Name		

