



NEWS RELEASE

Attorney General Mike Hilgers

FOR IMMEDIATE RELEASE

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Nebraska, FTC, and Partnering States Sue Toast Inc. over Hidden and Unauthorized Fees and Other Unlawful Conduct

The Federal Trade Commission, by and through Los Angeles County Counsel and San Francisco City Attorney, Colorado, Florida, Illinois, Iowa, Nebraska, Oklahoma, and Utah, filed a lawsuit today against Toast Inc., alleging the restaurant software and fintech company saddles restaurants with hidden fees, unauthorized fees, and unwanted add-ons; fails to deliver on its customer support promises; and makes it difficult to cancel its services.

Toast provides point-of-sale services through subscriptions, add-ons, and financing. According to the complaint, its "Pay-as-you-Go" plan advertises \$0 hardware and software but includes undisclosed fees and potential early termination charges. Customers who cancel may face complex cancellation procedures, ongoing charges, and, in some cases, significant termination fees. One consumer allegedly was charged \$5,318.87 after canceling.

The complaint also alleges Toast charged customers a \$0.99 fee without adequate disclosure and made cancellation difficult by requiring written notice, multiple contacts with customer-service teams and, in some cases, sales pitches. Customers with Toast Capital loans may also face accelerated repayment of their outstanding balance if they cancel or switch providers, according to the complaint.

The complaint further alleges Toast falsely advertised "24/7/365" customer support. Consumers reported long delays, unavailable weekend support, and unresolved issues that sometimes lasted weeks or months.

The complaint was filed in the U.S. District Court for the Northern District of California. The FTC worked with the Attorneys General of Colorado, Florida, Illinois, Iowa, Nebraska, Oklahoma, and Utah, as well as the Los Angeles County Counsel and San Francisco City Attorney.

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