

Arizona

Written Contracts executed in Arizona — six years, § 12-548(A)(1)

Credit Cards (as defined by § 13-2101(3)(a)) — six years, § 12-548(A)(2)

Oral Contracts—three years, § 12-543(1)

Sale of goods—four years, § 47-2725

Conflict of Laws

§ 12-548(B) -- “If there is a conflict between another jurisdiction and this state relating to the statute of limitations for a debt action as described in [§ 12-548](A) . . . this section applies.”

Cases Interpreting Statute of Limitations

Arizona § 12-548 expressly includes actions on credit card debt. *Acarta, LLC v. Partridge*, 2015 Ariz. App. Unpub. LEXIS 1119 (Ariz. Ct. App. 2015).

The statute of limitations for credit card debt under § 12-548(A) begins to run “when the obligation to pay under the agreement becomes due and owing and the cardholder does not make an agreed-to monthly payment.” *Midland Funding LLC v. Fung*, No. 2 CA-CV 2016-0094, 2016 Ariz. App. Unpub. LEXIS 1495, at *7 (Ct. App. Dec. 2, 2016) quoting *Taylor v. First Resolution Invest. Corp.*, No. 2013-0118, 2016-Ohio-3444, ¶ 50, 2016 WL 3345269, 2016 Ohio LEXIS 1654 (Ohio 2016).

Borrowing Statute

§ 12-506. Action barred by foreign statute of limitation, bankruptcy or insolvency

A. No action shall be maintained against a person removing to this state from another state or foreign country to recover upon an action which was barred by the law of limitations of the state or country from which he migrated.

B. No action shall be brought to recover money from an immigrant who was released from its payment by the bankruptcy or insolvency laws of the state or country from which he migrated.

§ 12-507. Action against person removing to this state

No demand against a person who removes to this state, incurred prior to his removal, shall be barred by the statute of limitation until he has resided in this state one year, unless barred at the time of his removal to this state by the laws of the state or country from which he migrated.

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