

1                                   A bill to be entitled  
 2           An act relating to legal tender; ratifying specified  
 3           rules relating to legal tender for the sole and  
 4           exclusive purpose of satisfying any condition on  
 5           effectiveness pursuant to chapter 2025-100, Laws of  
 6           Florida; repealing s. 18 of chapter 2025-100, Laws of  
 7           Florida, which repeals specified provisions relating  
 8           to legal tender; amending s. 215.986, F.S.; revising  
 9           definitions; revising requirements for gold coin and  
 10          silver coin to be recognized as legal tender; amending  
 11          s. 560.13, F.S., as amended; revising the definitions  
 12          of the terms "custodian of gold coin or silver coin"  
 13          and "custodian"; providing a rebuttable presumption;  
 14          defining the term "transactional gold coin or silver  
 15          coin"; providing an effective date.

16  
 17 Be It Enacted by the Legislature of the State of Florida:

18  
 19           **Section 1.** The following rules are ratified for the sole  
 20 and exclusive purpose of satisfying any condition on  
 21 effectiveness imposed under chapter 2025-100, Laws of Florida:  
 22 Rules 69C-2.004, 69C-2.005, 69C-2.016, 69C-2.022, 69C-2.026,  
 23 69C-2.034, 69C-2.035, 69U-100.097, 69V-560.1000, 69V-560.1012,  
 24 69V-560.102, 69V-560.7032, 69V-560.7033, 69V-560.7034, 69V-  
 25 560.7035, and 69V-560.7036, Florida Administrative Code,

26 entitled "Definitions," "Designation of a Qualified Public  
 27 Depository," "Financial Information Reports by a Qualified  
 28 Public Depository," "Requirements of Public Depositors,"  
 29 "Administration of Payment of Losses," "Disqualification,  
 30 Suspension, and Administrative Penalty," "Custodians of Gold  
 31 Coin or Silver Coin," "Gold Coin or Silver Coin Deposits,"  
 32 "Disciplinary Guidelines," "Adoption of Forms," "Application or  
 33 Appointment Procedures and Requirements," "Records to Be  
 34 Maintained when Engaged in Transactions Involving Gold and  
 35 Silver Coin," "Gold Coin and Silver Coin Disclosures,"  
 36 "Accredited Refiner or Wholesaler of Gold Coin or Silver Coin,"  
 37 "Chain of Custody Related to Gold or Silver Coin," and "Rapid  
 38 Response Time by Law Enforcement," respectively, as filed for  
 39 adoption with the Department of State pursuant to the  
 40 certification packages dated October 31, 2025, and November 1,  
 41 2025.

42 **Section 2.** Section 18 of chapter 2025-100, Laws of  
 43 Florida, is repealed.

44 **Section 3. Paragraphs (c) and (f) of subsection (1) and**  
 45 **paragraph (a) of subsection (2) of section 215.986, Florida**  
 46 **Statutes, are amended to read:**

47 215.986 Gold and silver coin as legal tender.—

48 (1) DEFINITIONS.—As used in this section, the term:

49 (c) "Gold coin" means a precious metal with the chemical  
 50 element of atomic number 79 in solid form, in the shape of

51 rounds, bars, ingots, or bullion coins, which is valued for its  
52 metal content and stamped or imprinted with its weight and  
53 purity and which solid form of chemical element atomic number 79  
54 consists of at least 99.5 percent purity. The purity requirement  
55 applies to the entire coin or item as a single unit and not to  
56 any isolated component or embedded portion of the gold. The term  
57 does not include items that incorporate gold within nonmetal  
58 substrates, including, but not limited to, polymer, plastic,  
59 paper, or other composite materials, regardless of the purity of  
60 the gold component. The term also does not include any goods as  
61 defined in s. 672.105(1), such as jewelry; other items of  
62 utility, such as picture frames; or collectibles.

63 (f) "Silver coin" means a precious metal with the chemical  
64 element of atomic number 47 in solid form, in the shape of  
65 rounds, bars, ingots, or bullion coins, which is valued for its  
66 metal content and is stamped or imprinted with its weight and  
67 purity and which solid form of chemical element atomic number 47  
68 consists of at least 99.9 percent purity. The purity requirement  
69 applies to the entire coin or item as a single unit and not to  
70 any isolated component or embedded portion of the silver. The  
71 term does not include items that incorporate silver within  
72 nonmetal substrates, including, but not limited to, polymer,  
73 plastic, paper, or other composite materials, regardless of the  
74 purity of the silver component. The term also does not mean any  
75 goods as defined in s. 672.105(1), such as jewelry; other items

76 of utility, such as picture frames; or collectibles.

77 (2) LEGAL TENDER.—Gold coin and silver coin that meet the  
78 requirements of this section are recognized as legal tender by  
79 this state for the payment of debts incurred on or after July 1,  
80 2026.

81 (a) Gold coin or silver coin recognized as legal tender in  
82 this section may not be imprinted, stamped, or otherwise marked  
83 with any name, symbol, or other information or design indicating  
84 the face value of the coin in the official currency of any  
85 government, or with a country's name on the coin or phrases  
86 implying governmental issuance or that the coin was minted by a  
87 government mint., ~~including, but not limited to, any suggestion~~  
88 ~~that such coin has been minted or issued by any government,~~  
89 Except as prohibited in this paragraph, the ~~that such~~ coin must  
90 be imprinted, stamped, or otherwise marked with the coin's  
91 weight and purity and may be imprinted, stamped, or otherwise  
92 marked with the name or symbol that identifies any refiner or  
93 mint of the gold coin or silver coin. Additional artistic or  
94 decorative designs, such as images of animals, historical  
95 figures, or patterns, are permitted if they are integral to the  
96 coin's surface and do not imply governmental issuance as  
97 provided in this paragraph and if the coin otherwise meets the  
98 purity and form requirements in paragraphs (1)(c) and (1)(f). A  
99 gold coin or silver coin that does not meet the requirements of  
100 this paragraph is not recognized as legal tender for the payment

101 of debts in this state.

102 **Section 4. Subsection (13) of 560.13, Florida Statutes, as**  
103 **amended by section 4 of chapter 2025-100, Laws of Florida, is**  
104 **amended to read:**

105 560.103 Definitions.—As used in this chapter, the term:

106 (13) (a) "Custodian of gold coin or silver coin," or  
107 "custodian," as used for purposes of transactional gold coin or  
108 silver coin, means any person or entity providing secure vault  
109 facilities to one or more persons for the safekeeping and  
110 storage of gold coin or silver coin, the ownership of which is  
111 ~~or may be~~ transferred electronically as defined in s. 215.986(1)  
112 for legal tender as defined in s. 215.986(1), or is intended to  
113 be transferred electronically as defined in s. 215.986(1) for  
114 legal tender as defined in s. 215.986(1).

115 (b) The term includes any person who holds gold coin or  
116 silver coin for more than 10 days. The term does not include a  
117 person who holds gold coin or silver coin for personal use as  
118 legal tender, or a person or entity that holds gold coin or  
119 silver coin that is not intended to be used as legal tender. The  
120 term also does not include any person or entity that provides  
121 secure vault facilities to one or more persons for the safe  
122 keeping and storage of gold coin or silver coin that is not  
123 transferred electronically or intended to be transferred  
124 electronically for legal tender while the person or entity  
125 possesses the gold coin or silver coin in its secure vault

126 | facilities.

127 |       (c) There is a rebuttable presumption that gold coin or  
128 | silver coin is not intended to be transferred electronically for  
129 | legal tender if the owner of such coin affirms in writing that  
130 | such coin will not be transferred electronically for legal  
131 | tender while it is in the person or entity's secure vault  
132 | facilities.

133 |       (d) For purposes of this subsection, the term  
134 | "transactional gold coin or silver coin" means gold coin or  
135 | silver coin that is intended to be used, transferred, or  
136 | exchanged as legal tender in a commercial or financial  
137 | transaction through electronic or digital means.

138 |       **Section 5.** This act shall take effect upon becoming a law.