

COLLECTION AGENCIES

- ***Collection Agency*** acts on behalf of clients to collect a debt which is owed to them.
- ***The Collections Act*** requires that all collection agencies operating in the Province be licensed and bonded under the Act.
- ***Consumer Rights*** ***A collector may not:***
 - telephone you, visit you or send you mail at your place of employment;
 - contact your employer without your consent;
 - collect more than you owe the creditor;
 - contact you between the hours of 10:00 p.m. and 8:00 a.m.
 - pretend to be someone else;
 - make collect telephone calls to collect a debt;
 - charge you for telephone calls or mail costs;
 - threaten you with action outside their authority;

- harass you or your family by making frequent phone calls;
- contact your family, friends or neighbours except to obtain your address;
- contact you in any manner unless he/she has previously sent you a written notice.

ARE YOU BEING TREATED FAIRLY?

If you feel you are being treated unfairly by a collection agency, you should:

- get the collector's name
- make note of the dates and times of the calls
- contact the Trade Practices Division

If you feel you are being treated unfairly by a collection agency, please contact:

**Trade Practices Division
Dept. of Government Services**

Government Service Centre
5 Mews Place Building
P.O. Box 8700
St. John's, NL
A1B 4J6

Telephone: (709)729-2600

Toll Free: (877) 968-2600

Facsimile: (709)729-6998

Website address: www.gs.gov.nl.ca

OR

Government Service Centre

Gov't Service Centre
P.O. Box 2222
Gander, NL
A1V 2N9

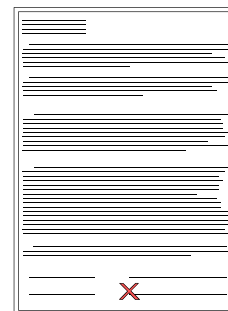
Gov't Service Centre
P.O. Box 2006
Corner Brook, NL
A2H 6J8

Tel. (709)256-1019
Fax (709)256-1438

Tel. (709)637-2445
Fax (709)637-2905

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CONSUMER RIGHTS



**GOVERNMENT OF
NEWFOUNDLAND AND LABRADOR**

**Trade Practices Division
Dept. of Government Services**