



**Policy Number:** 01-001  
**Subject:** Collection Agencies  
**Chapter:** General Issues

<b>Definitions</b>	<b>Collection agency:</b> a company that collects debts on behalf of others. A collection agency may be hired by a landlord or a tenant without the Residential Tenancies Division having any knowledge of the debt.
<b>Purpose</b>	The purpose of this policy is to outline the Business Code of Practice which applies to Collection Agencies and Collectors and to provide information on filing a complaint where the Code of Practice guidelines are not followed.
<b>Policy</b>	<p>A collection agency or collector shall follow the Business Code of Practice. In accordance with the Code of Practice, a collection agency or collector shall not:</p> <ul style="list-style-type: none"> <li>• contact a debtor by telephone, mail or in person at the debtor's place of employment;</li> <li>• contact the employee of the debtor without the debtor's consent;</li> <li>• contact the debtor between the hours of 10pm and 8am;</li> <li>• threaten to proceed with an action for which he or she does not have authority;</li> <li>• use coercive language, threaten loss of employment or loss of community ranking;</li> <li>• communicate in any manner with a debtor unless he or she has previously sent him or her a written notice; make telephone calls, personal calls or written communications of a nature or frequency as to constitute harassment of the debtor, or family member; except to obtain the debtor's address, communicate with acquaintances, friends, relative or neighbours of the debtor, unless that person is surety for the debtor.</li> <li>• A collection agency, or collector shall immediately upon contacting the debtor identify itself as a collection agency and shall in no way use a device, comment or statement to infer otherwise.</li> </ul> <p>(For complaints regarding collection agencies or collectors- follow procedure overview)</p>



<b>Procedure Overview</b>	If you feel a collection agency or collector is violating the Code of Practice, you should contact the supervisor/ manager of the agency in question expressing concerns about the way you are being treated. Where a matter cannot be resolved, you may wish to file a complaint with Consumer Affairs. ( See “Other Resources” in this section)
<b>Forms &amp; Form Letters</b>	A Complaint Record form is available through Consumer Affairs on line at: <a href="http://www.gov.nf.ca/gsl/cca/tpl/collectionagent-complaints.stm">www.gov.nf.ca/gsl/cca/tpl/collectionagent-complaints.stm</a>
<b>Policy Developed</b>	September, 2001
<b>Policy Revised</b>	January, 2002 September, 2021 – Policy Rescinded
<b>Other Resources</b>	Consumer Affairs, Trade Practices and Licensing Division, Department of Government Services and Lands, P.O. Box 8700, St. John’s, NF, A1B 4J6. <a href="http://www.gov.nf.ca/gsl/cca/tpl/collectionagent-complaints.stm">www.gov.nf.ca/gsl/cca/tpl/collectionagent-complaints.stm</a>

**RESCINDED**