

Legally speaking...

Did you know?

November 2008

Subject: Credit, Debt & Consumer Information

COLLECTION AGENCIES

Debt collectors are people who carry on the business of collecting other individual's or business' debts. They do this for a fee. Sometimes, they get only a certain percentage of the amount they collect. This can lead to very aggressive debt collection practices. In BC we have the Business Practices and Consumer Protection Act (BPCPA) which gives debtors certain rights regarding the conduct of debt collectors. The general rule is that anyone collecting a debt may not exert undue, excessive, or unreasonable pressure on a debtor, his family or employer. Remember that you still have a legal obligation to repay the money.

A debt collector cannot:

- make abusive phone calls, harass or be misleading.
- collect or try to collect from you if you dispute the debt or if you have proof that you are not responsible for the debt.
- talk to your employer without your permission, unless it is to confirm your employment.
- contact you at work after being told to stop.
- collect or try to collect money from someone who does not owe the money.

- make telephone calls at unreasonable times of the day.
- give you a document that is made to look like an official court document, when it is not.
- misrepresent themselves in order to locate debtors.

How to Complain

1. Keep a record of the action taken by the debt collector that you felt was harassment.
2. Contact the BPCPA at 1-888-564-9963 for the name of the complaints manager for the collection agency that you are dealing with.
3. If after discussing the file with a complaints manager your issues are not resolved, call the BPCPA for further assistance.

For More Information

Business Practices and Consumer Protection Authority
Phone: 604-320-1667
Toll-Free: 1-888-564-9963
Website: www.bpcpa.ca



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