

Debt Collection: Information About Your Rights



If you think the collection agency has the wrong person or the debt is incorrect:

Contact the collection agency to explain the error:

- If you are not the right person, they can't keep contacting you. Collection agencies must take reasonable steps to make sure you are the right person to contact.
- If you are the right person, but the debt is incorrect, or you already paid the debt:
 - Explain the error to the collection agency and, if applicable, the original creditor. Provide supporting documentation if available.
 - Check your credit report to see if the amount is correct and write to the consumer reporting agency and provide the correct information if it's not.

A collection agency cannot do any of the following to you, or anyone else:

- phone on holidays, Sundays (except between 1 p.m. and 5 p.m.), or on any other days between 9 p.m. and 7 a.m., unless you request it;
- use threatening, profane, intimidating or coercive language;
- use undue, excessive or unreasonable pressure; or harass you;
- give false or misleading information to any person;

Ontario's *Collection and Debt Settlement Services Act* requires that a collection agency include this disclosure statement with the written first notice of your debt.

Consumer Protection Ontario is an awareness program from Ontario's Ministry of Public and Business Service Delivery and other public organizations that promote consumer rights and public safety. Consumer Protection Ontario is not affiliated with, nor does it endorse any credit counselling or debt repayment company. You can learn more about your consumer rights or file a complaint with the ministry at: [Ontario.ca/consumerprotection](https://www.ontario.ca/consumerprotection)

- contact you more than three times in seven days on behalf of the same creditor, after they first speak with you and subject to certain exceptions;
- contact you in a way you told them to stop using because it cost you money; or
- charge you any fees, other than for non-sufficient funds on cheques.

A collection agency can contact the following people in limited circumstances:

A. Your employer

- once only to confirm your employment, business title or business address;
- if your employer has guaranteed the debt and the contact is about that guarantee;
- if it's about a court order or an automatic salary deduction (wage assignment); or
- if you have given the collection agency written permission.

B. Your spouse, family or household member, relative, neighbour or acquaintance:

- to get your contact information if they don't have it already;
- if you asked the collection agency to discuss the debt with that person; or
- if that person has guaranteed the debt and the contact is about that guarantee.

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