

Debt Collection: Information About Your Rights

If you think that they have the wrong person or that the debt is incorrect:

Contact the collection agency and explain. They must take reasonable steps to make sure you are the right person to contact about the debt.

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

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;
- contact you more than three times in seven days on behalf of the same creditor, subject to certain exceptions;
- give false or misleading information to any person;
- 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 but only 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, friend or acquaintance:

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

To learn more please contact the Ministry of Government and Consumer Services at:
ontario.ca/**ConsumerProtection** | consumer@ontario.ca | 1-800-889-9768 | TTY: 1-877-666-6545