

Ministry of Public and Business Service Delivery
Consumer Services Operations Division
PO Box 450
Toronto, ON M7A 2J6

Complaint Notice: Collection Agencies

The Ministry of Public and Business Service Delivery administers and enforces the Consumer Protection Ontario program through the ministry's Consumer Services Operations Division. The program includes a number of consumer protection laws to ensure that businesses act fairly and in accordance with law.

You are receiving this notice because a consumer believes you have violated the Collection and Debt Settlement Services Act. At this time the Consumer Services Operations Division has not initiated a review of the matter.

The ministry asks consumers who have a complaint to first try to resolve the issue by writing to the business.

Please consider the details of the attached letter. Based on your efforts to resolve the matter, the ministry may not need to become involved.

Next Steps

If you have not responded to the person who has written to you, addressing the concerns in their attached letter within three weeks, this person may file a formal complaint with the ministry.

If a formal complaint is received, a copy will be provided to you and you will be asked to provide a written response to the ministry. The ministry may also

determine that an inspection or an investigation is appropriate. If, following an investigation, it is determined that your agency is in breach of the Collection and Debt Settlement Services Act, further action may be taken, including suspending or revoking your registration.

Penalties and other options

Where there appears to be a violation of the law, charges may be laid, or the Registrar may propose to suspend or revoke the registration of a collection agency (proposals are subject to appeal). Successful prosecution may result in fines of up to \$50,000 for an individual or imprisonment for not more than two years less a day, or both. A corporation may be liable to a fine of up to \$250,000.

The Consumer Beware List (Ontario.ca/ConsumerBeware) is a searchable online public record maintained by the Ministry of Public and Business Service Delivery. A business will be added to the Consumer Beware List if:

- Do not respond to the substance of a consumer complaint filed with the ministry, after being sent two notifications about a formal consumer complaint;
- Are subject to an action taken under a consumer statute, such as a Registrar's proposal to suspend or revoke a licence; or
- Against whom charges have been laid or convictions have been obtained.

Our aim is to ensure that debtors and agencies know their rights and obligations. We encourage you to review your obligations under the Collection and Debt Settlement Service Act.

You are welcome to contact our office, toll free at 1-800-889-9768 or at (416) 326-8800 or TTY 416-229-6086 or 1-877-666-6545 for information about the Consumer Protection Act, 2002 and Collection and Debt Settlement Services Act and your responsibilities under these laws.