

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

Complaint Notice: Debt Settlement Service

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 debtor believes your business has 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. It is being submitted to your agency from a debtor who wants their concerns addressed. Based on your efforts to resolve the matter, the ministry may not need to become involved.

Next steps

If you do not respond to the debtor addressing their concerns or otherwise comply with the Act and its regulations within three weeks, the debtor may file a formal complaint with the ministry.

If the issue appears to be a violation of the Collection and Debt Settlement Services Act, the ministry will forward you a copy of the complaint along with the supporting

documentation and request a formal written response from your agency.

The Registrar of the Collection and Debt Settlement Services Act may also choose to investigate the matter further. If you are found to be in breach of the Collection and Debt Settlement Services Act further enforcement action may be taken against your agency.

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 your licence. If charges are laid, 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 collection agency 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:

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

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 the Collection and Debt settlement Services Act and your responsibilities under these laws.