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May 3, 2018

Dear Registrants

Re: Changes to Regulations under the Collection and Debt Settlement Services Act

I am writing to inform you of recent changes to the regulations under the Collection and Debt Settlement Services Act (CDSSA) that take effect on July 1, 2018.

These changes relate to requirements for certain registrants with respect to call recording, and contain new rules for legal professionals and enhancements to the administrative monetary penalties (AMPs) regime (including AMPs for contraventions of the new call recording provisions). A summary may be found on Ontario's Regulatory Registry website at:

<http://www.ontariocanada.com/registry/view.do?postingId=27407&language=en>

These changes are further to amendments to the CDSSA and its General Regulation that were announced in 2017 as part of the "[Consultation on Collection and Debt Settlement Services Act regulation reform](#)", which can be found on Ontario's Regulatory Registry at <http://www.ontariocanada.com/registry/>.

The amended General Regulation containing the new rules with respect to call recording and legal professionals engaging in specified activities can be found <https://www.ontario.ca/laws/regulation/900074>.

The amended Minister's Regulation with respect to Administrative Penalties can be found at: <https://www.ontario.ca/laws/regulation/170461>.

In addition, and also as of July 1, 2018, collection agencies must provide additional information in their private written notices to debtors in the form of a new disclosure statement.

Copies of the mandatory disclosure statement entitled "Debt Collection: Information About Your Rights" in English or "Recouvrement de dettes: information sur vos droits" in French, can be found on the ministry's website at:

<https://www.ontario.ca/page/collection-agency-your-rights>.

The CDSSA can be found at: <https://www.ontario.ca/laws/statute/90c14>.

We wish to thank those who participated in the development of these amendments during the consultation process.

Sincerely,

A handwritten signature in cursive script, appearing to read 'S. Gallagher'.

Shane Gallagher
Registrar of Collection Agencies