

The Fair Debt Collection Practices Act

Contributed by Tristan Andrews

Collection agencies - being the target of one can be an unpleasant experience. Nevertheless, that unpleasant experience should never extend so far that you are being harassed, lied to, or having your privacy invaded. The Fair Debt Collection Practices Act, or FDCPA, is a law was designed to protect you from unfair and illegal practices by collection agencies and outlines the rules a collection agency must follow while attempting to collect debts. Here are some of the ways in which the Fair Debt Practices Act protects you:

Collection agencies may only contact you during sensible working hours and may not cause undue interruption at your place of work. This means that they cannot call you late at night and if your employer asks that they not call you at work, they must stop. Furthermore, a collection agency can only contact friends or relatives to ascertain your contact information and must never reveal to an outside party the nature of their business with you.

Collection agencies may not use harassing techniques to collect debts. They may not resort to cruelty, abusiveness, use impolite language or otherwise engage in acts that would be considered unprofessional. They are also forbidden by law to lie or make false statements for the purposes of collecting a debt and must be clear about the amount of a debt at the beginning of all communication. They must always correctly identify themselves to you and may not threaten you. If you have any questions, they should do their best to answer them in a professional manner. Always remember that collection agencies are paid by their clients – the organizations on behalf of which they are collecting the debt. This means that they should NEVER collect more than the amount which you owe to the company they are working for.

Law states that collection agencies help debtors to understand their rights in the collection process. If you feel that you have not been informed of your rights, or that those rights have been violated, you should contact the authorities and lodge a formal complaint against the agency in question. Be sure to document all of your conversations with them and keep a record of all correspondence to back up your claim of harassment. Knowing your rights in the case a collection agency comes knocking is important, but making payments on time is by far the best solution to the collection agency problem.

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