

Harmonized List of Prohibited Collection Practises

Harassment

No collection agency shall communicate or attempt to communicate with the debtor, or any member of the debtor's family or household, any relative, neighbor, friend, or acquaintance, by any means, in such a manner or with such frequency as to constitute harassment, including:

The use of threatening, profane, intimidating or coercive language.

The use of undue, excessive, or unreasonable pressure.

Threatening to publish or publishing a debtor's failure to pay.

Who may be contacted

Except for the sole purpose of locating the debtor's address or phone number, no collection agency shall contact or attempt to contact any member of the debtor's family or household, or any relative, neighbor, friend or acquaintance of the debtor unless:

The person contacted has guaranteed to pay the debt and is being contacted in respect of that guarantee.

The debtor has requested the collection agency to discuss the debt with that person.

A collection agency may contact a debtor's employer on one occasion only and then only for the purpose of confirming the debtor's employment, business title, and business address, unless otherwise authorized by the debtor.

Location where debtor may be contacted

Subject to section 2 above, a collection agent may not contact a debtor at the debtor's place of employment unless,

The collector does not have the home address or phone number for the debtor, in which case verbal contact at the debtor's place of employment, for the sole purpose of requesting the debtor's home phone number or address, is permitted.

Attempts by the collection agent to contact the debtor at their home phone number have not resulted in contact with the debtor in which case a single verbal attempt to contact the debtor at their place of employment is permitted.

A collection agency may contact the debtor at the debtor's place of employment with the debtor's written authorization.

Time of calls

Except on the request of the person being contacted, no collection agent shall make a telephone call or personal call to the debtor, or any member of the debtor's family or household, any relative, neighbor, friend or acquaintance of the debtor, or the debtor's employer or surety

On as Sunday other than between the hours of 1:00 PM and 5:00 PM

On a statutory holiday

On any other day except between the hours of 7:00 AM and 9:00 PM, local time for the person being contacted

Cost of communication

No collection agent shall communicate or attempt to communicate with a person for the purpose of collecting, negotiating, or demanding payment of a debt by a means that enables the charges or costs of communication to be payable by that person.

For more information

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