

## Newfoundland/Labrador

### **A collection agency:**

- is not permitted to correspond with an individual in such a manner as to constitute harassment, including the use of threatening language.
- cannot give any false or misleading information or misrepresent the purpose of its communication with an individual.
- is limited in its means of communication to writing, to legal counsel or to legal action when the debtor so requests and provides sufficient information in writing.

[www.gov.nl.ca](http://www.gov.nl.ca)

## Prince Edward Island

### **No collection agency may:**

- Telephone, visit or send mail to your place of employment
- Make such frequent contacts as to constitute harassment
- Contact other people including your employer, family, friends or neighbours except to obtain your address

[www.gov.pe.ca](http://www.gov.pe.ca)

## Nova Scotia

### **No collection agency or collector shall:**

- threaten, abuse or intimidate a debtor to induce payment
- Give information to an employer that could adversely effect the debtors employment
- Communicate with the debtor's employer, relatives, friends or neighbours except to obtain debtor's address.

[www.gov.ns.ca](http://www.gov.ns.ca)

## New Brunswick

### **No collection agency or collector shall:**

- Conduct enquiries at the place of employment of the debtor.... except with the debtor's approval; or
- Use threatening, intimidating, or coercive language, ... or time the contacts outside of the regular hours of 9:00 AM to 9:00 PM.

[www.gnb.ca](http://www.gnb.ca)

## Quebec

### **No person may, for the collection of a debt:**

- Use harassment, threats or intimidation;
- Disclose information that might cause undue injury to the debtor, his or her surety, their married or civil union spouses or members of their families
- Communicate with the employer or the neighbours of the debtor, except where one of these persons is surety for the debtor or to obtain the address of the debtor.

[www.publicationsduquebec.gouv.qc.ca](http://www.publicationsduquebec.gouv.qc.ca)

## Ontario

### **No collection agency or collector shall:**

- Try to collect a debt without first notifying the debtor in writing at last known
- Give false info to any person that could damage the debtor or his family....
- Communicate with the debtor's employer, relatives, friends or neighbours except to obtain debtor's address.

[www.gov.on.ca](http://www.gov.on.ca)

## Manitoba

### No collection agency shall:

- Make telephone or personal calls of such a nature or frequency as to constitute harassment...
- Except with court permission, seize any goods without the debtor being present and aware...
- Make telephone or personal calls on Sunday, holidays or between 19:00 and 07:00hrs....

[www.gov.mb.ca](http://www.gov.mb.ca)

## Saskatchewan

### It is against the law for a collection agent to:

- Harass a debtor, his/her spouse or family;
- Harass a debtor's employer or threaten to do so;
- Harass a debtor's friends to find out where the debtor lives or works.

[www.gov.sk.ca](http://www.gov.sk.ca)

## Alberta

### A collector may not:

- Call the debtor or members of his/her household, relatives, friends, neighbours or his/her employer so often that the number of calls received could be considered harassment
- Use threatening, profane, intimidating or coercive language
- Discuss a debtor's debt or the existence of a debtor's debt with any person except the debtor (unless the debtor has given his/her express consent to do so)...

[www.servicealberta.gov.ab.ca](http://www.servicealberta.gov.ab.ca)

## British Columbia

### Debt collectors are not allowed to:

- Make a charge or threat that has nothing to do with the collection of the debt;
- Talk to a debtor's employer without his/her permission, unless it's to confirm his/her employment;
- Talk to the debtor, his/her family or his/her employer in a way that will humiliate or distress anyone;

[www.gov.bc.ca](http://www.gov.bc.ca)

## Yukon

### Collection agents:

- may contact the debtor at home or at work to try to collect the debt. Phone calls can be made between 7:00a.m. and 9:00 p.m. daily except on Sundays or statutory holidays when no contact is allowed.
- must not make calls with such frequency that it could be considered harassment.
- must respect confidentiality - they can only discuss the details of the debt with the debtor and the creditor.

[www.gov.yk.ca](http://www.gov.yk.ca)

## Northwest Territories

### Collection agents may not:

- suggest that a friend or relative is responsible for the debt...
- threaten to physically harm the debtor, his/her family or his/her property.
- bring in the RCMP or sent the debtor to jail. The police do not get involved in debt collection.

[www.maca.gov.nt.ca](http://www.maca.gov.nt.ca)