

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

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

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

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

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

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

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

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

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

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

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

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