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For more information concerning the history of these regulations, please see the ***Table of Regulations***.

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CHAPTER C-11

COLLECTION AGENCIES ACT

REGULATIONS

Made by the Lieutenant Governor in Council under the *Collection Agencies Act* R.S.P.E.I. 1988, Cap. C-11

Application

1. An application for a license as a collection agency shall be in a form approved by the Registrar of Collection Agencies. (EC450/95; 346/12)

Application form

1.1 An application for a license as a collector shall be in a form approved by the Registrar of Collection Agencies. (EC346/12)

Documentation

2. An application for a license shall be accompanied by

(a) audited financial statements for the most recent fiscal year of the applicant;

(b) references required by the Registrar;

(c) the bond required by section 13 of the Act; and

(d) copies of forms used in the transaction of business. (EC450/95; 346/12)

Bond

3. The surety bond required under section 13 of the Act shall be in the amount of $5,000 and issued by a recognized surety company. (EC450/95)

Duration

4. Every license expires two years after the issuing thereof. (EC450/95)

Prohibited activities

5. No collection agency or collector shall

(a) collect or attempt to collect for a person for whom it acts any moneys additional to the debt owing by the debtor;

(b) send a telegram or telephone a debtor for which charges are payable by the addressee or person called to demand payment of a debt;

(c) include debtors' spouses in court actions and other attempts to collect outstanding accounts when only one party is liable for the debt;

(d) use any unauthorized name or signature

(e) conduct inquiries

(i) through persons other than the debtor to demand payment of a debt, or

(ii) at the debtor's place of employment, for any purpose in relation to the debtor, except with his approval;

(f) use coercive language, cite loss of employment or loss of community ranking, or intrude upon the debtor's privacy of home and family by making personal or phone contacts except between 8 a.m. and 9 p.m.;
(g) use any notice having the general appearance of a form used in any court in the province;
(h) threaten to proceed with any action for which he does not have lawful authority;
(i) use any form not filed with the Registrar;
(j) make such frequent communication as to constitute harassment;
(k) give any false or misleading information detrimental to a debtor, or any information that may adversely affect the debtor's employment or that of any member of his family;
(l) communicate with the debtor's employer, relatives, neighbours or friends, except to obtain the debtor's address. (EC450/95)

FORM 1

Collection Agencies Act R.S.P.E.I. 1988, Cap. C-11
Province of Prince Edward Island

APPLICATION for Collection Agency License

Revoked by EC346/12