



DEBT

COLLECTORS



If you fall behind on your loan, credit card or utility bills a debt collector may contact you. Note the debt collector may be acting on behalf of the credit provider you owe the debt to; or has bought your debt from that credit provider.

HOW & WHEN THEY CAN CONTACT YOU

Debt collectors can contact you in a variety of ways including by social media.



CONTACT BY TELEPHONE

No more than 3 times per week or 10 times per month

Weekdays 7:30am - 9pm

Weekends 9am - 9pm



CONTACT IN PERSON

No more than once a month

Weekdays and weekends 9am - 9pm

Should only visit your home if there is no other way to contact you. Visiting you at work is the last option.

If a debt collector uses email or social media to contact you about a debt you owe, they must be reasonably sure that the account is not shared with another person and that their message cannot be viewed by anyone except you.

UNACCEPTABLE BEHAVIOUR

Force, trespass or intimidate

Harassment, verbal abuse or overbearing behaviour

Unfair and unconscionable conduct

False or misleading statements or deceptive conduct

Debt collectors must respect your right to privacy at all times. A debt collector cannot reveal that they are a debt collector or provide information about your financial situation to another person without your permission.

If you believe you are being unnecessarily harassed by a debt collector you can make a complaint.

YOUR OPTIONS

Dispute the debt

Negotiate a repayment plan

Dispute the amount owing

See a financial counsellor