COLLECTION AGENCIES ACT REGULATIONS
PLEASE NOTE

This document, prepared by the Legislative Counsel Office, is an office consolidation of this regulation, current to September 1, 2012. It is intended for information and reference purposes only.

This document is not the official version of these regulations. The regulations and the amendments printed in the Royal Gazette should be consulted on the Prince Edward Island Government web site to determine the authoritative text of these regulations.

For more information concerning the history of these regulations, please see the Table of Regulations on the Prince Edward Island Government web site (www.princeedwardisland.ca).

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COLLECTION AGENCIES ACT
Chapter C-11

REGULATIONS

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

1. Application
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)

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

2. Documentation
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)

3. Bond
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)

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

5. Prohibited activities
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

Province of Prince Edward Island
APPLICATION for Collection Agency License

Revoked by EC346/12