



PRINCE EDWARD ISLAND
ÎLE-DU-PRINCE-ÉDOUARD

COLLECTION AGENCIES ACT REGULATIONS

PLEASE NOTE

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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

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