

Bill #107
Debt Collection and Management Reform (2012) Act

CHANGES RECOMMENDED TO THE
LAW AMENDMENTS COMMITTEE
BY THE MINISTER OF
SERVICE NOVA SCOTIA AND MUNICIPAL RELATIONS

PAGE 10, paragraph 24(i) - delete and substitute the following:

(i) striking out clause (l) and substituting the following clauses:

(l) give any person, directly or indirectly, by implication or otherwise, any false or misleading information, including, but not limited to, references to the police, a law firm, prison, credit history, court proceedings, lien or garnishment;

(la) indicate to the debtor or any other person contacted for the purpose of collecting a debt that the collection agency or collector is a legal collector, litigation specialist, part of a law firm or the legal department of a business, including a legal department of the collection agency itself or of the creditor of the debt;

PAGE 10, Clause 24 - add the following paragraph immediately after paragraph (k):

(l) add immediately after clause (n) the following clause:

(na) where using an automated call system, fail to provide a contact number for the debtor to call when leaving a message;

PAGES 10 and 11, paragraphs 24(l) to (n) - reletter as (m) to (o).

PAGE 11, Clause 25, proposed clause 20A(2)(g), lines 1 and 2 - delete "from whom the debt management agency or agent is attempting to collect a debt" and substitute "for whom the debt management agency or agent is acting or offering to act".

PAGE 18, paragraph 40(i), proposed clause 4(h), lines 1 and 2 - delete "make telephone or personal calls, contact by means of electronic communication" and substitute "contact by telephone, personal call or electronic means".

PAGE 18, Clause 40 - add the following paragraph immediately after paragraph (i):

(j) add immediately after clause (h) the following clause:

(ha) where using an automated call system, fail to provide a contact number for the borrower to call when leaving a message;

PAGES 18 and 19, paragraphs 40(j) to (n) - reletter as (k) to (o).

PAGE 18, paragraph 40(j) (relettered as (k)) - delete and substitute the following:

(k) striking out clause (i) and substituting the following clause:

(i) give any person, directly or indirectly, by implication or otherwise, any false or misleading information, including, but not limited to, references to the police, a law firm, prison, credit history, court proceedings, lien or garnishment;
