



## **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 to determine the authoritative text of these regulations.

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

1. An application for a license as a collection agency shall be in Form 1. Application  
(EC450/95)
2. An application for a license shall be accompanied by Documentation
  - (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;
  - (d) copies of forms used in the transaction of business;
  - (e) names of collectors employed by the applicant. (EC450/95)
3. The surety bond required under section 13 of the Act shall be in the Bond  
amount of \$5,000 and issued by a recognized surety company.  
(EC450/95)
4. Every license expires two years after the issuing thereof. (EC450/95) Duration
5. No collection agency or collector shall Prohibited activities
  - (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

- 1. Name of applicant .....
- 2. Address of applicant .....  
for service in .....  
Prince Edward Island .....
- 3. Jurisdiction where business incorporated or otherwise formed .....
- 4. Indicate with an "X" whether applicant is:  
a corporation .... a sole proprietorship .... a partnership ....other (specify).....
- 5. If applicant is a corporation, names and addresses of officers are:  
President .....  
Address .....
- Vice-President .....  
Address .....
- Secretary-Treasurer .....  
Address .....
- Provide list of additional officers, if any, on a separate sheet.
- 6. If applicant is a partnership, attach a list of the names and addresses of all partners.
- 7. Has applicant ever applied for a collection agency license before?  
Yes ..... No .....
- 8. Has applicant ever been refused a license, or has it ever been suspended or cancelled in any province or other jurisdiction?  
Yes ..... No ..... If yes, please provide details
- 9. Will applicant be engaged, occupied or employed in any business other than a collection agency?  
Yes ..... No ..... If yes, please provide details
- 10. Name and address of financial institution in this Province where trust account, required by section 9 of the Act is maintained.  
Name .....
- Address .....
- 11. Are there any unpaid judgments against the applicant, its partners or directors?  
Yes ..... No ..... If yes, please provide details .....

Signed on behalf of the applicant

.....  
Signature  
.....  
Date

**AFFIDAVIT**

I..... of .....  
in the Province of .....

MAKE OATH AND SAY AS FOLLOWS:

1 THAT I am one of the applicants named in the annexed application for a Collection Agency License and have a full knowledge of the facts set out in the said application.

2 THAT the statements and allegations contained in the annexed application are true and correct according to the best of my knowledge, information, and belief.

SWORN TO before me at ..... )  
in the Province of ..... )  
on the ..... day of ....., 20..... )

.....

.....  
A COMMISSIONER FOR TAKING  
AFFIDAVITS IN THE SUPREME COURT