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Avoid Legal Hassles by Adhering to Debt Collection Laws by [Smith Jhonson](#)

Article published on March 6th 2012 | [Business](#)

Loans and funds are offered by different private lenders to the people whenever needed. However, when a borrower fails to repay the money on time, the lenders take up several means to recover the loaned amount. Some borrowers tolerate this misbehavior of the lender; however, not all do the same. It has been noticed that, often the borrower commit suicide to get rid of these harassments. Therefore, to protect people from the malpractices of the creditor fair debt collection act is introduced.

The Fair Debt Collection Practices Act is also considered as FDCPA. This law provides protection to the borrowers from the harassments of the debt collectors. This act outlines different rules and regulations that any debt collection agency is bound to follow.

Fair Debt Collection Act will offer you all necessary protection if you have failed to make payments to the money lenders on time. Some debt collectors assume that most of the people are unaware of this act, and they often take up rude tactics to collect the amount. Therefore, the FDCPA act has been introduced to secure the borrowers from the illegal tactics of the collection agencies.

Rules under Fair Debt Collection Act

This act has ensured that the debt collectors should not take unfair means to collect the money. It is stated in this act that the debt collectors must adopt fair means while collecting debt from the borrowers. Any maltreatment or harassment of the borrower will not be tolerated.

The borrower should try to repay the debts gradually; the law at the same time gives protection to the creditor. The Fair Debt Collection Practices Act offers the creditor to adopt easier means to collect a debt from the borrower.

If you are the borrower, the Fair Debt Collection Act will make all probable arrangements so that you can repay the amount without any disturbance.

How FDCPA offers protection to the borrowers

It is mentioned in the act that the collectors can only make calls to the borrowers during the business hours. You can also request them not to contact you in your working place.

The debt collectors must listen to the request of the borrower. They are not allowed to make phone calls to your relatives or friends.

They should not adopt any harassing behavior to collect the money. They are not allowed to use abusive languages to make harassments.

The FDCPA ensures that a collection agency must offer you help to know what your rights are.

Therefore, do not be so worried if unfortunately, you fail to pay back the debts.

Article Source:

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Smith Jhonson is a legal advisor who has good information on a [Fair Debt Collection Practices](#). To know more on a [Fair Debt Collection Act](#) please visits a <http://www.consumerlawfirmcenter.com/>.

Article Keywords:

Fair Debt Collection Act, fair debt collection practices

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