Article published on February 21st 2012 | Business

The debt collection agentâ€™s call to any individual who actually not owes any debt has been a common incident

You may have sometimes answered the call and realized that any debt collection agent is on the other side of the phone and calling you up thinking you are the debtor. But in actual you are not the one whom they are trying to contact. It means the debt collection agent has the incorrect number. Remember that you are not the sole person to undergo such disturbance. A good number of individuals have to face these circumstances. All too frequently, debt collection agents get a phone number which they think belongs to any of their clients owing money - and they, therefore, start calling up in the number relentlessly. In general, individuals are going to obtain the "robo phone call" â€“ actually a recording which states the phone call is intended for any definite person. This recording might say that individual mentioned by it must press a definite phone key along with that if the individual is not accessible, the one who answered this call must hang up.

In case individuals hang up, they are going to, without a doubt, receive one more phone call - and then another, and one more and the procedure will go on like this. Possibly a "real" individual will begin calling them up again and again. What starts as an exasperation may rapidly turn into the persecution. Debt collection agents are infamous for their threatening plus intimidate customers via phone - even to the customers not owing a dime. Hence, what must they do if they are continuously receiving calls from the debt collection agents to repay those arrears which they in actual do not owe?

What steps must be taken when individuals receive such harassing calls continuously from the debt collection agents?

If the calls from the collection agents continue like this- as is frequently evident in the cases â€“ individuals have two ways of recourse. Both engross contacting the renowned attorney who is going to deal with this matter of harassment. This lawyer is an attorney specializing in customer rights, along with especially in the FDCPA or Fair Debt Collection Practices Act. Then again, they can also get assisted by the Telephone Consumer Protection Act or in short TCPA.

Even though individuals do not have any arrears but yet the FDCPA applies to them. According to the TCPA businesses cannot make use of robo-calls except individuals previously have an association with the corporation or unless individuals have permitted them to do so.

Article Source:
http://www.articleside.com/business-articles/fdcpa-saving-several-innocent-people-from-severe-harassment.htm - Article Side

Safinajones - About Author:
Safina Jones is a legal advisor who has good information on a FDCPA and a TCPA. To know more on these please visit a http://www.consumerlawfirmcenter.com/.

Article Keywords:
FDCPA, TCPA

You can find more free articles on Article Side. Sign up today and share your knowledge to the community! It is completely FREE!