



## Article Side

Implement your rights with the help of debt collections harassment laws by [Smith Jhonson](#)

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There is quite a rise in the financial scams during the recent years. This is one major reason why most of the financial institutions like the banks and the private lending institutions have come up with some really strict conduct so as to protect their essential financial records and also take action against any harassment meted out to their customers.

The law that is implemented to protect the potential bank customers are known as the debt collections harassment laws. It is so designed as to help the debtors from the clutches of the debt collection agencies and the harassment done by them. The debt collection agencies often violets the code of conduct when dealing with the debtors who have not repaid their debts for a few months. The debt collections harassment laws are implemented in order to maintain the basic code of conduct and also take stringent legal action against the debt collection agencies if any customer reports against the harassment offered by the collection agencies.

The fair debt collection practices act is established by the federal trade commission and implements a strict code of conduct against the debt collectors to refrain them from using any form of abusive behaviour, unfair or unlawful and deceptive practices in any form to collect the debts from the debtor.

In case, you are a victim of such debt collection agencies, then you can opt for the debt collection help that is available at the bank as well as the lending institution. According to the FDCPA, a debt collector is someone who is responsible for collecting the debts on behalf of the lending institution. The Federal Trade Commission is the agency for the consumer protection in USA and the act passed by them protects the consumer from the collection agency harassment.

Always be aware that debt collection help is always available. You can report the harassment legally as this is considered to be a criminal offence. Some of the clauses under the debt collections harassment laws are:

The debtors are not supposed to be harassed at any cost. No default information is supposed to be revealed to the third parties. No abusive behaviour is to be tolerated by the debtors from the collection agents. Unless the debtor permits, no collection agent should call up the debtor at his work place. No false or deceptive information is to be given to the debtors and customers etc.

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Smith Jhonson is a legal advisor who has good information on a [debt collections harassment laws](#). To know more on a [debt collection help](#) please visits a <http://www.consumerlawfirmcenter.com/>.

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