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Know How TCPA protects Debtors from the Disturbances of Debt Collectors by Safinajones

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â€œI wish I could return to the age, where there were no telephonesâ€•- often I have heard people commenting somewhat like this, after receiving unnecessary calls. Especially, when your debt collectors call you repeatedly without any reason, you feel the same, right? Since, it is not possible to return to the ancient age for escaping the grips of the disturbing creditors, you can surely refer to the TCPA, which is the Telephone Consumer Protection Act.

What it is for?

Since, telephone has made the communication process easier, some people take its advantages for wrong deeds. Calling to the unknown numbers, fake calls, repeated calls, etc. are part time hobbies of them. To stop these illegal deeds, this act was made.

When it comes to debt collection, this act provides rights to the consumers to stop the unnecessary calls of the creditors and if they continue to do so punish them legally for all the inconvenience they have caused to the consumers.

It covers certain criteria, such as:

Debt collectors cannot call the debtors during the odd hours of the day, which is 8.00 PM to 9.00 AM.

Even, the collectors cannot call the debtors during the busy hours of the day, like: when they are in the office, etc.

Any kind of disturbance through repeated calls is prohibited for debt collection.

Collectors canâ€™t call using auto dialers.

The debtors can register the disturbing numbers into â€œDNDâ€• system, which is â€œDo Not Disturbâ€• It provides protection to the consumers from illegal and repeated calls.

This act as a part of FDCPA, which is the Federal Debt Collection Practices Act helps protecting the consumersâ€™ rights against the troublesome misdeeds of the creditors for debt collection.

Without the concern of the debtors, if the debt collectors continue to call, the debtors can file a complaint against them. As a consequences of which, they can go behind the bars or can be charged with huge amount of penalties as punishments.

It is also very important for the creditors to be aware of this act while going for debt collection to avoid the bad consequence which can be raised breaking the rules. Correcting their approaches towards the debtors, the collectors can avoid the matter of debt collection turning into a complicated one.

TCPA is made for protecting the debtors from the illegal debt collectors. Protecting humanity is its main motto and the rest is up to you, how you use this for maintaining a healthy living for a better business life.

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Safina Jones is a legal advisor who has good information on a Debt collectors and a TCPA. For more information, please visit a http://www.consumerlawfirmcenter.com/

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