

Industry Backgrounder: Debt Collection in BC

Overview

Consumer Protection BC is responsible for regulating the business practices of debt collectors and bailiffs in the province. All debt collectors and bailiffs who operate in the province or communicate with BC consumers are required to be licensed with Consumer Protection BC and meet the requirements of the [Business Practices and Consumer Protection Act](#) and the [Debt Collection and Repayment Regulation](#).

Debt collection law in BC

BC's debt collection laws speak to the responsibilities of debt collectors and the rights consumers are entitled to in certain situations. The laws set out how and when collectors can communicate with consumers. For example, debt collectors can only call during certain hours. The laws apply to debt collectors located in BC and collectors from any location collecting debt from BC consumers.

Debt collection by the numbers

Debt collection agencies, bailiffs and collectors

	2022	2023	2024
Consumer inquiries ¹	765	875	839
Licenses issued and renewed	3,401	3,119	3,219
Compliance inspections	6	2	0
Investigations closed	3	25	13

Business obligations

By law, debt collectors:

- Must not call on a statutory holiday or call the consumer collect.
- Must not continue to contact a consumer if the debt has been properly disputed.
- Must not ask for money to be sent in a way that costs the consumer money (i.e. registered mail).
- Must not continue to contact a consumer by phone if they have properly requested communication in writing only.
- Must not give the consumer a document made to look like an official court document when it is not.

¹Volumes are based on each unique contact point logged by our tracking system, not on combined interactions with consumers on certain issues. Not all inquiries handled were within our mandate.

- Must only contact a consumer's employer to confirm the consumer's employment status, title and business address to prepare for legal proceedings or if the consumer has given permission.
- Are permitted to take legal action against a debtor.
- Can use email to communicate with consumers they are collecting from.

Consumer rights

By law, BC consumers:

- Have the right to request communication in writing only, putting a stop to calls from debt collectors.
- Have the right not to be contacted about a debt that is not theirs.
- Have the right to dispute a debt they feel they do not owe.

Consumer tips

1. **Understand your responsibilities.** If you get a call from a debt collector, we suggest you answer the phone and talk to the person. Ignoring the calls will not make the problem go away. When you speak to the debt collector, you have the right to receive details about the debt. Remember that debt collectors are allowed to contact you about the debts you owe once the debt is due and payable, but not before. If you're unsure about providing personal information over the phone, you can check if the debt collector is licensed by doing [a search on our website](#).
2. **Put a stop to the calls.** Getting repeat calls about debt can be stressful. By law, you can request communication in writing only. For more information, [visit our Consumer Help page](#) and access the official form to stop the calls. Keep in mind this does not change the status of your debt.
3. **Know where to go for help.** We license and regulate debt collectors within the province. For more information or to file a complaint, visit our website at www.consumerprotectionbc.ca.

For more information

Explore www.consumerprotectionbc.ca for more information for consumers and businesses. Additional statistical information is available in our [Annual Reports](#). We also share information and consumer tips on [Facebook](#), [Instagram](#), [YouTube](#) and in [our blog](#). To maintain the integrity of our investigative process, we do not share detailed information about open files. Visit the [Enforcement Actions section of our website](#) to explore our recent licensing and enforcement actions.