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What is an "unfair" practice by a debt collector?

A federal law, the Fair Debt Collection Practices Act (FDCPA), says that a debt collector is not allowed to use unfair practices to collect a debt.

- i** The CFPB's Debt Collection Rule clarifying certain provisions of the Fair Debt Collection Practices Act (FDCPA) became effective on November 30, 2021.

[Learn more about the Debt Collection Rule and your debt collection rights. \(cfpb.gov/consumer-tools/debt-collection\)](https://www.consumerfinance.gov/consumer-tools/debt-collection)

For example, a debt collector may not:

- Try to collect charges in addition to the debt unless they are allowed by the contract or state law
- Deposit a post-dated check early
- Communicate with you about a debt by postcard
- Use any language or symbol on an envelope for correspondence with you (other than its address) that indicates it is a debt collector

Tip: Keep good records of your communications with a debt collector.

It is a good idea to keep a file of all letters or documents a debt collector sends you. Keep copies of anything you send to a debt collector. Write down dates and times of conversations along with notes about what you discussed. These records can help you if you have a dispute with a debt collector, meet with a lawyer, or go to court.

This federal law also prohibits debt collectors from using false, deceptive, or misleading practices. This includes:

- Misrepresentations about the debt, including the amount owed
- Falsely claiming that the person contacting you is an attorney
- Threats to have you arrested
- Threats to do things that cannot legally be done, or threats to do things that the debt collector has no intention of doing.

A debt collector is also not allowed to harass you. In addition, there are state and other federal laws that generally prohibit practices that might be considered unfair, deceptive, or abusive acts or practices.

If you believe a debt collector is using an unfair practice while collecting a debt, contact [the CFPB \(cfpb.gov/complaint/\)](https://cfpb.gov/complaint/), [the FTC](https://www.ftccomplaintassistant.gov/) [↗](https://www.ftccomplaintassistant.gov/) (<https://www.ftccomplaintassistant.gov/>), or your [state's attorney general](http://www.naag.org/current-attorneys-general.php) [↗](http://www.naag.org/current-attorneys-general.php) (<http://www.naag.org/current-attorneys-general.php>). You can also sue the debt collector for this or other violations of the Fair Debt Collection Practices Act (FDCPA). If you sue

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