

COLLECTCENTS INC.
D/B/A
CREDIT BUREAU OF CANADA COLLECTIONS

This Director's Order was issued under s. 157 of the *Fair Trading Act* in response to, in the opinion of the Director, contraventions of the Act. As mandated by s. 157.1 of the *Fair Trading Act*, this Director's Order is part of the public record.

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DIRECTOR'S ORDER UNDER SECTION 157 OF THE FAIR TRADING ACT

TO

**Collectcents Inc.
d/b/a Credit Bureau of Canada Collections**

**ANY DIRECTOR, EMPLOYEE, REPRESENTATIVE, AGENT, OR ASSOCIATE OF
Collectcents Inc. d/b/a Credit Bureau of Canada Collections**

On Sept. 10, 2003 Collectcents Inc. entered into an Undertaking with the Director of Fair Trading under s. 152 of the *Fair Trading Act*. In the Undertaking, Collectcents Inc. acknowledged that unlicensed collectors had engaged in collection activities in Alberta. Further, Collectcents Inc. agreed to:

1. Ensure that all Collectcents collectors who may contact Albertans were licensed.
2. Ensure that all Collectcents collectors who may contact Albertans be in compliance with the legislation.

Between June 17, 2008 and June 20, 2008, Chris Theodoridis, a collection supervisor with Collectcents Inc. was in contact with Jim Callighen, authorized agent for TaraRae MacKenzie. These contacts constituted carrying on the activities of a collector. Mr. Theodoridis was not licensed at the time of contact.

During this collection activity, Mr. Theodoridis refused to provide a complete accounting of the debt, as required by s. 23.2 of the *Collection and Debt Repayment Practices Regulation*. Mr. Theodoridis gave misleading information related to s. 23.2 of the *Collection and Debt Repayment Practices Regulation* in violation of s. 12 (1)(j).

The activities of Chris Theodoridis described above constitute a breach of the terms and conditions of the *Collection and Debt Repayment Practices Regulation* and of the Undertaking.

LEGISLATION:

The *Fair Trading Act* RSA 2000 states:

s. 111 No collection agency may employ or authorize any person to be a collector unless that person is the holder of a collector's licence.

The *Collection and Debt Repayment Practices Regulation* states:

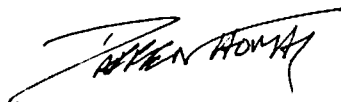
- s. 12 (1) No collection agency or collector may
- (j) give any person, directly or indirectly, by implication or otherwise, any false or misleading information including, but not limited to, references to the police, a law firm, prison, credit history, court proceedings or lien or garnishment.
- s. 23.2 A collection agency must provide the debtor on request with a complete accounting of all the details of the debt and, if such an accounting is not in the possession of the collection agency, the agency must request that the creditor provide it.

ORDER:

- Collectcents Inc. and any director, employee, representative, agent or associate must meet the requirements of s. 111 of the *Fair Trading Act* and ensure that all collectors contacting Albertans are licensed appropriately.
- Collectcents Inc. and any director, employee, representative, agent or associate must meet the requirements of s. 23.2 of the *Collection and Debt Repayment Practices Regulation* and provide a complete accounting of the debt upon request according to the legislation or cease collection activity on that debt.
- Collectcents Inc. and any director, employee, representative, agent or associate must cease engaging in activities that are a breach of the terms and conditions of the Undertaking signed September 10, 2003 with the Director of Fair Trading.

NON COMPLIANCE WITH ORDER:

ANY PERSON WHO FAILS TO COMPLY WITH AN ORDER OF THE DIRECTOR UNDER SECTION 157 OF THE FAIR TRADING ACT CONTRAVENES THIS ACT AND IS GUILTY OF AN OFFENCE AND MAY BE PROSECUTED PURSUANT TO SECTION 163 OF THE FAIR TRADING ACT.



Darren Thomas
Director of Fair Trading (as delegated)

October 8th, 2008