



Important NEW Information for Consumers about Debt Collectors

Local Law 15 of 2009 took effect on July 16, 2009. Under the new law, “debt buyers,” businesses that buy delinquent debt from creditors and then seek to collect through measures including lawsuits, now must be licensed by the Department of Consumer Affairs (DCA).

If a debt collector contacts you, check that the debt collection agency is licensed. Call 311 or search DCA’s Instant License Check, available online at **nyc.gov/consumers**.

If you are sued by a debt collector and the debt collector is not licensed, or the complaint filed against you does not contain the debt collection agency’s license number, you should tell the Court and include this defense in your answer to the complaint. More information is available at

<http://www.nycourts.gov/courts/nyc/civil/consumercredit.shtml>

*DCA will be updating its Debt Collection Guide with important new information, including amended rules. Monitor the DCA Web site—**nyc.gov/consumers**—for updates.*