



Comments Received by the Department of Consumer Affairs
on
Disclosures by Bail Bond Agents

IMPORTANT: The information in this document is made available solely to inform the public about comments submitted to the agency during a rulemaking proceeding and is not intended to be used for any other purpose



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January 17, 2019

Commissioner Lorelei Salas
c/o Casey Adams, Director of Legislative Affairs
New York City Department of Consumer Affairs
42 Broadway, 8th Floor
New York, NY 10004

Re: Proposed rules to implement Local Laws 142 and 143 of 2018

Dear Commissioner Salas:

Thank you for the opportunity to provide comments on the Bail Bond Consumer Bill of Rights (the "Bail Bond Bill of Rights"). In consideration of the proposed Bail Bond Bill of Rights, we must recognize that the ultimate solution to prevent the abuses and harms of the bail system is the complete elimination of money bail in New York State. Until then, we appreciate your efforts to help protect vulnerable consumers from the predatory for-profit bail bond industry. However, we believe the proposed Bail Bond Bill of Rights lacks the clarity and simplicity required to protect and empower consumers in crisis and truly reign in on the bail bond industry, and I am writing to urge you to revise it.

The Brooklyn Community Bail Fund is the largest of three charitable bail funds here in New York City, and the largest in the country. We pay bail for more than 100 of our neighbors in Manhattan, Brooklyn and Staten Island every month – nearly 4,000 individuals to date – who would otherwise be jailed pretrial because they cannot afford a few hundred dollars to purchase their freedom. After bail is paid, we provide clients with services to meet their self-identified needs – whether that's helping them find employment, housing or childcare – to ensure they have the support they need to be successful.

Many of our clients have experienced first-hand the confusion and exploitation that comes from using for-profit bondsmen. Due to the inherent power imbalance between bond agents and indemnitors whose loved ones are in jail, vulnerable consumers will face tremendous pressure to agree to terms they may not understand and cannot refuse. The lack of clarity, transparency and outright obfuscation of information by commercial bail bond companies and bondsmen has allowed them to take advantage of vulnerable people in moments of crisis as they struggle to get their loved ones out of jail.

As a direct intervention to mitigate the impact of the bail bond industry's abuses, we partnered with the Center for Urban Pedagogy in 2016 to produce a know-your-rights guide to paying bail and using bail

bondsmen in New York City.¹ We spent nearly a year developing the guide, and our process included working in criminal courts in the City to gather feedback from directly impacted people. We continued to edit the guide based on consumers' feedback to ensure the final product clearly and succinctly explained the complicated bail payment process in New York City – and their rights and remedies when using bail bondsmen – to help them avoid further harm. To date, we have distributed thousands of guides to community-based organizations and public defender agencies in the City. However, we know that our intervention cannot reach every individual should they choose to enlist the services of for-profit bail bondsmen.

In 2017, we conducted a thorough investigation of the practices and operations of the commercial bail bond industry in New York City to provide City and State agencies with the information needed to meaningfully protect all consumers. Our report found evidence of blatant violations of New York State law and regulations, including myriad instances of consumer obfuscation by bail bond companies, multiple bail bond companies operating in New York City that appeared to be unlicensed, and multiple licensed companies conducting business at unregistered locations, including Marvin Morgan Bail Bond Agency, which the Department of Consumer Affairs filed charges against for “engaging in deceptive and unlawful trade practices that preyed on vulnerable New Yorkers desperate to help bring their loved ones home.”² Further, thanks to a 2018 report from the Comptroller’s Office, we now know that in FY 2017, the commercial bail bond industry siphoned “between \$16 million and \$27 million in nonrefundable fees from people arrested in New York City and their family and friends,” representing “a sizeable transfer of wealth from already low-income communities to the pockets of opportunistic bail bond agents.”³ Our research and experience in criminal courts and detention facilities, meeting and working with individuals who can’t afford cash bail and are forced to turn to bondsmen, as well as the research and action taken by City agencies, have made it abundantly clear that commercial bail bond companies routinely flout the law.

We appreciate the steps the Department of Consumer Affairs has taken to curb the harms inflicted by the bail bond industry on vulnerable New Yorkers by drafting the Bail Bond Bill of Rights, but believe the document as currently drafted lacks the clarity and plain-English approach needed to protect vulnerable consumers forced to make quick decisions from industry actors with a long history of abuses. Based on our experience creating our own know-your-rights guide and thousands of hours spent working with directly impacted people, I urge you to consider the feedback and suggested changes below (organized by section) to make the Bail Bond Bill of Rights more accessible:

Overall Organization and Content

- The Bail Bond Bill of Rights is less succinct than other bill of rights DCA has produced for other similar services, such as the Consumer Bill of Rights for Tax Preparers and the consumer rights

¹https://static1.squarespace.com/static/5824a5aa579fb35e65295211/t/594c39758419c243fdb27cad/1498167672801/NYCBailBondReport_ExecSummary.pdf

² <https://www1.nyc.gov/site/dca/media/pr021518.page>

³ <https://comptroller.nyc.gov/reports/the-public-cost-of-private-bail-a-proposal-to-ban-bail-bonds-in-nyc/>

document for Debt Settlement Services.⁴ Such existing bill of rights either do not have or have much shorter “common/important” terms sections and the overall documents are much shorter than the proposed Bail Bond Bill of Rights.

- There is lack of clarity on the use of “you” vs. “defendant” vs. “consumer.” The Bail Bond Bill of Rights does not reflect that multiple people are usually signers, nor that indemnitors and defendants are both the consumer and sign somewhat different documents (usually at different times). It needs to be much clearer at every point who a given section is referring to.
- The document is missing key rights from the law on disclosures and postings, i.e. consumers have the right to know who they are dealing with.

Know Your Rights

- The following bullet points in the “Know Your Rights” section should be clarified:
 - “Charge extra for services, such as courier fees or check-in fees, once you have already paid the premium or other fees that add up to the amount of the Compensation Cap.”
 - “Require the defendant to pay for the bail bond if you have already paid the premium or other fees that add up to the amount of the Compensation Cap.”
 - “Get back the collateral you provided when the case is over if the defendant followed all of the court’s directions. It does not matter if the defendant is convicted or acquitted. The court will exonerate the bond and give you a disposition to give the bail bond agent.”
- The process to get collateral back does not align with how bail contracts work.

Know Important Terms

- The definition-centered approach of the document is not user friendly and creates inaccurate or confusing definitions of key terms (e.g. Bail Bond Agent and Collateral). Instead of including such a lengthy “Know Important Terms” section, the document should use more basic language, or terms and their definitions, more clearly in the body of the document so that consumers aren’t required to spend significant time engaging in lengthy cross referencing.
- It is crucial that consumers know who they are dealing with and the Bail Bond Bill of Rights document should clearly spell out how consumers can protect themselves against unscrupulous bail bond practices. As such, the following sentence should be moved to the first page of the document: *The bail bond agent does not work for the court or the government but must be licensed by the New York State Department of Financial Services.* Further, the information at the end of the document about how to report an unlicensed bondsmen should also appear on the first page of the document and include information for the DFS website where consumers can find the list of licensed bail agents and bail bond companies.

⁴ <https://www1.nyc.gov/assets/dca/downloads/pdf/consumers/Consumer-Bill-of-Rights-Regarding-Tax-Preparers-English.pdf>
<https://www1.nyc.gov/assets/dca/downloads/pdf/consumers/Consumers-Beware-Debt-Settlement-Services-English.pdf>

How the Process Works

- This section is unnecessary since people are already at the bail bondsman when they receive the Bail Bond Bill of Rights. Further, aspects of the description of the process are confusing and inaccurate.
- Once the forthcoming New York State Department of Financial Services regulations are finalized, the timeline needs to be added instead of using the term “immediately.”

Compensation Cap Chart

- The term “compensation cap” used throughout the document is confusing, since this is not a term used in bail contracts or in any other areas of the bail process. This term should be removed and replaced with a more commonly used term.
- The Compensation Cap chart is missing the maximum allowable fees for bonds \$200 or less.
- DCA should consider directing consumers to an online calculator so they can easily and quickly calculate maximum allowable fees.⁵
- The layout of the chart of examples and explanations of legal and illegal fees is confusing. The example and explanation are side by side in the “Legal” section of the chart, but top and bottom in the “Illegal” section.

What to Do if a Bail Agent Breaks the Law

- This entire section should be moved up to the beginning of the document. This is a key disclosure that consumers should be aware of immediately.
- Similar to other bill of rights documents, the Bail Bond Bill of Rights should include language so people know they can call with other complaints or for more information, instead of just to report illegal practices. Consumers should be encouraged to report *any* questions over fees, contract and conduct.

Thank you for your consideration.

Sincerely,



Peter Goldberg
Brooklyn Community Bail Fund

⁵ <https://nybondcalculator.org/>

January 18th
New York City Department of Consumer Affairs
DCA hearing room
42 Broadway, 5th Floor
New York, NY 10004

Hearing and comments on new rules to implement Local Laws 142 and 143 of 2018, which require that bail bond agents make certain disclosures

The following testimony is entered into the record on behalf of the Bail Bond Accountability Coalition.

The Bail Bond Accountability Coalition (BBAC) seeks the meaningful regulation, contraction, and eventual replacement of the commercial bail bonds industry through the increased use of existing alternative forms of bail and release without conditions. We also demand a commitment from the state to create non-predatory support structures that meet the needs of those who have had to depend on the industry for release, ensuring that its dissolution truly results in decarceration. Finally, in our fight to end the multi-million dollar transfer of wealth from low-income communities of color to the pockets of private industry, we also seek to provide redress for those who have already been exploited.

Consumers in New York City continue to be taken advantage of by predatory bail bond companies every day. Last year, the New York Comptroller reported that as much as \$20 million is siphoned off from mostly marginalized communities through premiums alone. We know that the many illegal fees charged by agents and illegally withheld collateral mean that the full financial impact is much higher. The criminal legal system in general, and the commercial bail bond industry specifically, drive economic inequality in our city. As a general point, the industry should be abolished; although we appreciate that this demand is outside the scope of the Department of Consumer Affairs.

The most effective tool DCA has to combat bad actors is to sue them and to shut them down, as the agency did with Marvin Morgan Bail Bonds, a notoriously corrupt agency. Unfortunately, we have already had complaints from the new company operating at Marvin's old location in the Bronx.

With that in mind, we would submit that the current draft proposed by DCA to protect consumers facing an industry with a long history of abuses is not up to this vital task. In general, the document is long, confusing and overly complicated. Was any of the language proposed work-shopped with actual consumers of bail bonds? Why or why not?

Many sections of the document are unclear, confusing and imprecise – exactly what we should seek to avoid when people are trying to negotiate a contract in order to get a loved one released from Rikers Island, where – we should add – they could be stabbed or beaten or killed at any moment.

The approach listed out for filing a complaint is counter to other Bill of Rights documents your agency has created and is not the way government should work. *Any* questions over fees, contract and/or conduct should be reported, and the *government* should identify what's lawful or not. The current framing around "illegal conduct" and examples of legal/illegal will act as a deterrent to seeking help.

There are key rights omitted from the Bail Bond Bill of Rights that should be included, such as: you have the right to know who you are dealing with and their license status – and other items that are detailed in the disclosures and postings required. Consumers should know that bail bonds companies need to have the posters on the wall. As a secondary issue we are interested in hearing the agency's plans for enforcement on the posters, additional disclosures and the consumer bill of rights.

The language in the bill of rights also is confusing as to who the intended audience is in various sections. There is a lack of clarity on "You" / "Defendant"/ "Consumers" throughout. The language also does not reflect the reality that in many cases, a bail bond is secured with multiple signers. Bail bond companies might have different documents that defendants are required to sign, as opposed to indemnitors or family members, all signed at different times. The lack of clarity could have serious consequences: the current language would not let a signer know that premiums and maximum charges are for the whole bond, not each contract or signer.

Some of the terminology does not reflect the language that is commonly used during these transactions. For example, "Compensation Cap," a central term in the document, is not used in bail bond contracts or in practice. Many defense attorneys and family members seeking to secure someone's release, may not know what it means. At core, this document is meant to make things clear for consumers and should use the language that people see and recognize.

Many of the definitions included in the draft Bill of Rights are imprecise, confusing, inaccurate and do not reflect how bail bond transactions actually operate in reality. In part this speaks to the challenge of regulating this industry, but misleading information in many cases is worse than no information at all. We have issues with the definitions for bail, bail bond, bail bond agent, cash bail, collateral, disposition, compensation cap, and exonerate. We would be happy to elaborate on these definitions in a follow-up meeting.

A Bill of Rights should not require so many definitions. Again, we point the agency to prior examples of Bill of Rights you have produced. Families in distress need clear usage that does not require cross-referencing definitions, or a long list of terms.

As we recommend a shorter document, we would suggest eliminating the process section of the document. Consumers are already at the bail bond office when they come across this document, so that explainer is not necessary. There are other materials, such as "Bail's Set, What's Next" that could be used to inform consumers about the

process. The hypothetical scenario could also be eliminated and we would encourage DCA to provide a bail bond calculator on its website, with a link on the bill of rights so that people can check how much money they can be charged on a specific bond.

We look forward to opening a meaningful dialogue with DCA in order to create the most useful document possible to protect consumers.

Thank you very much for your consideration of these comments.

Nick Encalada-Malinowski

On Behalf of the Bail Bonds Accountability Coalition, including

Bronx Defenders

Community Development Project at The Urban Justice Center

Corrections Accountability Project at The Urban Justice Center

New York County Defender Services

VOCAL-NY

January 18, 2019

Commissioner Lorelei Salas
c/o Casey Adams, Director of Legislative Affairs
New York City Department of Consumer Affairs
42 Broadway, 8th Floor
New York, NY 10004

Electronic mail to rulecomments@dca.nyc.gov

To Commissioner Salas:

Color Of Change urges the Department to significantly revise the proposed Bail Bond Consumer Bill of Rights to effectively achieve its goal of protecting consumers from a known abusive industry.

Color Of Change, as part of the Bail Bond Accountability Coalition, has called on the state to act decisively to stop the abuses of the predatory bail bond industry through regulation, reduction, and elimination. Our members know that Black New Yorkers - disproportionately impacted at every stage of the criminal legal system - are hurt by the abuses of the bail system and the commercial bond industry that profits from it. The city, through this Bill of Rights, has the chance to add protection to vulnerable consumers. While it will not overcome the fundamental imbalance between consumers securing a bail bond and the bail bond industry, a clearer document would play a valuable role in reducing harm. The revised version must make sure consumers have both the clearest and easiest route to receiving assistance from the city government, and give consumers the best chance to protect themselves.

As you know, people seeking a bail bond for a loved one are in a vulnerable and urgent situation racing the clock, as continued detention can mean the loss of jobs, custody, housing, health, or even life. This vulnerability is what the bail industry takes advantage of, from requiring abusive terms to charging consumers illegal fees.

As written, the Bill of Rights is excessively long, often confusing, and sometimes inaccurate. For example, on the critical issue of how much bail agents can legally charge consumers, the document repeatedly uses "Compensation Cap," a term that in our experience *is not used in consumer facing documents*. This is not helpful; nor is an approach loaded with definitions that require cross-referencing by overwhelmed consumers. We recommend clear usage tested and developed with impacted people.

Crucially, the Bill of Rights needs to clearly and unequivocally open the door for consumers to get answers and assistance. This means revising the language on questions and complaints to better align with prior DCA Bills of Rights, instead of specifying legal and illegal conduct and encouraging contact only for illegal conduct. Consumers must be encouraged to seek help for *any* concerns and leave it to their government to make the determinations about legality. Otherwise, they're deterred from seeking help and the City reinforces the burden on consumers to be experts in impossible circumstances.

We strongly affirm the testimony of the Bail Bond Accountability Coalition, and add the voice of our nearly 200,000 New York City members to call on DCA to substantially revise the Bill of Rights in partnership with us and with the people who face abuse by the bail bond industry.

For further questions about this please contact Kristen Miller, Criminal Justice Campaign Manager, at kristen.miller@colorofchange.org.

Sincerely,
Scott Roberts
Senior Criminal Justice Campaign Director
Color Of Change
<https://colorofchange.org/>

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THE COUNCIL
OF
THE CITY OF NEW YORK

RORY I. LANCMAN
COUNCIL MEMBER
TWENTY-FOURTH DISTRICT, QUEENS

CHAIR
COMMITTEE ON
THE JUSTICE SYSTEM

COMMITTEES
FINANCE
LAND USE
RULES
PUBLIC SAFETY
CRIMINAL JUSTICE
TRANSPIRENCY AND INVESTIGATIONS

SUBCOMMITTEE
ZONING AND FRANCHISES

January 18, 2018

Commissioner Lorelei Salas
NYC Department of Consumer Affairs
42 Broadway
New York, NY 10004

Dear Commissioner Salas,

Last year the City Council passed Local Laws 142 and 143 requiring bail bond agents to provide consumers with information regarding their rights under State Law. I appreciate the opportunity to provide input on the implementation of these laws.

As we have seen time and time again, some commercial bail bond businesses deceitfully maximize their profits by charging illegal fees, failing to return refundable collateral, and taking advantage of people in desperate need of help. Making consumers aware of the laws that currently exist to protect them and empowering them to report bad actors, as Local Laws 142 and 143 aim to do, will prevent the further draining of resources from already struggling communities and the exploitation of criminal defendants and their families.

Local Law 143 requires bond agents to provide consumers with a bill of rights before they enter into a contract. The current proposed bill of rights for bail bond consumers runs around 1,500 words, almost twice the length of the average New York Times op-ed. Consumers who find themselves seeking a commercial bail bond are often distressed and in a hurry to get a loved one out of jail. A lengthy document, even if it is explaining their rights, might prove more overwhelming than helpful.

I am additionally concerned that the bill of rights is overly complex and contains too much technical jargon. For instance, the use of terms like “compensation cap” actually adds confusion when it should be simplifying matters for consumers. That phrase does not appear in New York State’s Insurance Law regulating bond agents nor can it be expected to appear on any other paperwork a consumer will receive when acquiring a bail bond and is not straightforward enough to avoid the need for further explanation.

In order to prevent consumers of limited English proficiency from unknowingly signing the consumer bill of rights, I also encourage you to consider placing a notice near the required signature block that they may request a copy in one of the six designated languages.

As the Department of Consumer Affairs reviews and revises the proposed bill of rights, I urge you to work in close consultation with advocates and organizations who are on the ground every day with consumers in the communities most affected by unscrupulous commercial bail bond businesses. Their input about the practical realities of seeking a bond or recovering refundable collateral will help make this bill of rights as useful as possible.

I hope we will also soon be given the opportunity to see a version of the sign that bail bond agents will be required to conspicuously post pursuant to Local Law 142. I sponsored that law in the Council specifically to operate with Local Law 143 and for them to complement to one another. The public should be given the opportunity to see and provide comment on the required signage as they have on the consumer bill of rights.

Very truly yours,

A handwritten signature in black ink, appearing to read 'Rory I. Lancman', with a stylized, cursive script.

Rory I. Lancman



THE CITY OF NEW YORK
OFFICE OF THE COMPTROLLER
SCOTT M. STRINGER

January 18, 2019

Commissioner Lorelei Salas
c/o Casey Adams, Director of Legislative Affairs
New York City Department of Consumer Affairs
42 Broadway, 8th Floor
New York, NY 10004

Electronic mail to rulecomments@dca.nyc.gov

Re: Proposed rules to implement Local Laws 142 and 143 of 2018

To Commissioner Salas:

As I know you are well aware, the human and fiscal costs of bail are immense. My office has documented that in fiscal year (FY) 2017 alone, people spent at least some time in city jails 33,000 times because they had not posted bail.¹ In fact, even when people are able to post bail, fully 70 percent spend at least some time in jail beforehand because the process is so difficult.

Private bail bond agents are a key piece of the problem. The moment a person enters a bail bond establishment, they are in the depths of a crisis. Their loved one has just been sent, or is about to be sent, to a notoriously violent jail; the terminology is foreign; and critically, time is of the essence.

Recent enforcement action by your office highlighted the all too common abuses in the industry: excessive and illegal fees, withholding copies of key documents, and failure to return collateral.² These abusive practices not only impose unnecessary costs on the accused and their families but also hinder the timely release of defendants and add to the city's daily jail population.

I continue to believe that the most effective way to address the abuses perpetuated by the private bail industry is to ban the industry. But such action will require a change to state law. While we wait for action from Albany, we must do everything in our power to address the problems in this industry. To that effect, I strongly urge you to reevaluate the proposed language for the Bail Bond Consumer Bill of Rights. As currently written, I fear that critical pieces of information will be misinterpreted or simply overlooked. With feedback and insight from stakeholders, including users of bail bonds, I recommend redrafting the bill of rights with the overarching goals of brevity and clarity.

¹ New York City Comptroller, *The Public Cost of Private Bail: A Proposal to Ban Bail Bonds in NYC*, January 2018:
https://comptroller.nyc.gov/wp-content/uploads/documents/The_Public_Cost_of_Private_Bail.pdf.

² <https://www1.nyc.gov/site/dca/media/pr021518.page>

I recognize that the bail bond process is governed by complicated laws. Yet, DCA has previously produced Consumer Bills of Rights on other complicated topics that were more concise and easier to read. For example, both the Consumer Bill of Rights for Tax Preparers³ and the Consumer Bill of Rights for Immigration Assistance Service Providers⁴ begin with opening statements that are 20 to 34 words long and span two lines on the page. In contrast, the proposed opening language in the bail bond document is 117 words. (See comparison tables below.)

Similarly, the section on filing a complaint in the proposed Bail Bond Consumer Bill of Rights is excessively wordy and confusing. Rather than simply providing the options for how to file complaint, the proposed language conditions filing a complaint on “if you think the bail bond agent broke the law by charging excessive fees.” Then the language distinguishes between types of illegal activity that should be reported to the State Department of Financial Services (unlicensed agents, illegal fees, failure to return collateral) versus complaints that should be directed to DCA (refusing to provide document copies, failing to provide a complete receipt, false advertising). This is confusing and will potentially deter calls for assistance. Consumers should be encouraged to call either 311 or DFS for all complaints, and the City should ensure that 311 agents receive proper guidance on directing calls.

The proposed section “Know Important Terms” is also needlessly long. LL 143 explicitly requires that the bill of rights include “Explanations of the commonly offered services and commonly used industry terms, such as “premium or compensation” and “collateral,” including, but not limited to, the difference between nonrefundable premium or compensation and refundable collateral.” However, the proposed rules include definitions for 12 different terms. DCA should carefully weigh whether or not each of these 12 terms requires a definition, with an aim to limit the section to as few terms as possible.

Additionally, under state law, the formula for calculating the maximum legal bond premium is complicated and difficult to compute without a calculator. DCA should consider directing people to an online calculator, such as the one created by the Brooklyn Community Bail Fund and available at: <https://nybondcalculator.org/>. The document should also clearly state that the maximum fee applies to the bond as a whole. In some cases, multiple people act as an indemnifier and sign a contract for the same bond. It should be clear that the sum of fees cannot exceed the cap.

Going forward, DCA should consult with key constituents, including prior users of bail bonds, former defendants, and public defenders. In addition to DCA’s existing Consumer Bills of Rights, DCA should also use the brochure designed by the Center for Urban Pedagogy and the Brooklyn Community Bail Fund as a template.⁵ This brochure was the result of a long, iterative process that attempted to boil down the complicated process into its most pertinent points.

³ <https://www1.nyc.gov/assets/dca/downloads/pdf/consumers/Consumer-Bill-of-Rights-Regarding-Tax-Preparers-English.pdf>

⁴ <https://www1.nyc.gov/assets/dca/downloads/pdf/consumers/CBoR-Immigration-Assistance-Service-Providers-English.pdf>

⁵ http://welcometocup.org/file_columns/0000/0954/bail_s_set_final_pdf.pdf

The Bail Bond Consumer Bill of Rights is an opportunity to reduce the harm caused by a predatory industry and facilitate releases from jail – goals that I know we both share. My staff and I are always available if you would like to discuss this matter further.

Sincerely,



Scott M. Stringer
New York City Comptroller

Comparison of Opening Statement in DCA Consumer Bills of Rights

Tax Preparers	Immigration Assistance	Bail Bonds (proposed)
<p>By law, tax preparers must give you a copy of this document before beginning any discussions about tax preparation services.</p>	<p>Immigration Assistance Service Providers are people or businesses that charge fees for any kind of immigration-related services. They are not lawyers and are not typically accredited or recognized by the U.S. Department of Justice.</p>	<p>This document outlines rights, defines important terms, and describes processes. Take the time to read and understand the Consumer Bill of Rights before you sign that you received it. The terms written in bold are defined below. By law, bail bond agents must give you a copy of this document before you sign a contract. They must give you this document in your preferred language if it is one of the six designated citywide languages (Spanish, Bengali, Chinese, Haitian Creole, Korean, Russian) available on the Department of Consumer Affairs (DCA) website nyc.gov/dca. If you sign any document, including a contract, the bail bond agent must give you a copy of the signed document for you to keep.</p>

Comparison of Section on Filing a Complaint in DCA Consumer Bills of Rights

Tax Preparers	Immigration Assistance	Bail Bonds (proposed)
<p>For more information or to file a complaint against an individual offering tax preparation services, call 311 or visit nyc.gov/dca</p>	<p>Contact 311 to file a complaint about a business providing immigration services. You do not have to give your name or your immigration status to make a complaint. 311 can take calls in many different languages. You can also file a complaint online or get additional information at nyc.gov/dca.</p>	<p>If you think the bail bond agent broke the law by charging excessive fees, you should file a complaint. To report an unlicensed bail bond agent, or a bail bond agent charging illegal fees or failing to return or refund collateral, contact the New York State Department of Financial Services (DFS) at (800) 342-3736 or dfs.ny.gov. To report other illegal business practices, contact the New York City Department of Consumer Affairs (DCA) by calling 311 or visiting nyc.gov/dca. Illegal business practices may include refusing to provide copies of documents; failing to provide a complete receipt or providing an illegal receipt; or false advertising.</p>