

2023 Debt Collection Agency New & Renewal License Application Supplement

Instructions: You must enter current information for your business in this Supplement and affirm that your responses are true and complete. For the purposes of this form, the terms “you” and “your” refer to the business entity applying for a license or renewal.

Applicant / Licensee Information:										
<p>(A) Legal Name of Business: <i>Must be exactly as filed with the New York State Secretary of State or County Clerk.</i></p> <p><i>Note: Your corporation or limited liability company must be “active” with the New York State Division of Corporations.</i></p>	<p>(B) DCWP License Number: <i>Fill in if you are <u>renewing</u>; leave blank if this is a <u>new</u> license application.</i></p> <table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"> <tr> <td style="width: 15%;"></td> <td style="width: 15%;"></td> <td style="width: 15%;"></td> <td style="width: 15%;"></td> <td style="width: 15%;"></td> <td style="width: 15%;"></td> <td style="width: 15%;"></td> </tr> </table>									
<p>(C) Business Premises Address: <i>(Building Number, Street Name, Apartment/Suite/Other)</i></p>										
City:	State/Province:	ZIP Code:	Country:							
<p>(D) Website:</p>										

For the purposes of the questions below, the term “debt” is defined to have the meaning set forth in Section 20-489(d) of the New York City Administrative Code. (“The term ‘debt’ means any obligation or alleged obligation of a consumer to pay money arising out of a transaction in which the money, property, insurance, or services which are the subject of the transaction are primarily for personal, family, or household purposes, whether or not such obligation has been reduced to judgment, or any obligation or alleged obligation arising out of a judgment or valid agreement for the payment of child support.”)

<p>1. (a) What is the total number of NYC consumer accounts on which you collected or attempted to collect a debt in 2021 and 2022? Enter number or check NONE.</p> <p><i>This includes any consumer account you referred to an attorney-at-law or law firm to collect or commence an action against the consumer on your behalf.</i></p>	<p>2021</p> <p>_____ (number)</p> <p><input type="checkbox"/> NONE</p>	<p>2022</p> <p>_____ (number)</p> <p><input type="checkbox"/> NONE</p> <p><i>If NONE for either year, explain the nature of your debt collection business and include additional pages, if necessary. You must complete question 1 or your application may be denied.</i></p>
<p>(b) Does your business contact NYC consumers directly to collect debt, including by mail, telephone, or electronic communications?</p>	<p><input type="checkbox"/> YES (contacts consumers directly to collect debt)</p>	<p><input type="checkbox"/> NO (does <i>not</i> contact consumers directly to collect debt)</p>
<p>(c) If YES, what was the total number of written communications sent to NYC consumers to collect debt in 2021 and 2022?</p>	<p>2021</p> <p>_____ (number)</p>	<p>2022</p> <p>_____ (number)</p>

<p>2. (a) Does your business collect debts in a language other than English?</p>	<p><input type="checkbox"/> YES (contacts consumers in a language other than English)</p>	<p><input type="checkbox"/> NO (does <i>not</i> contact consumers in a language other than English)</p>
<p>(b) If YES, which languages?</p>	<p><input type="checkbox"/> Spanish <input type="checkbox"/> Arabic <input type="checkbox"/> Chinese <input type="checkbox"/> Haitian Creole</p>	<p><input type="checkbox"/> Korean <input type="checkbox"/> Russian <input type="checkbox"/> Other: _____</p>
<p>(c) If YES, what services do you provide consumers in a language other than English?</p>	<p><input type="checkbox"/> Collection letters <input type="checkbox"/> Multilingual customer service representatives</p>	<p><input type="checkbox"/> General translation services <input type="checkbox"/> Other: _____</p>
<p>3. Does your business purchase delinquent debt?</p>	<p><input type="checkbox"/> YES (purchases delinquent debt)</p>	<p><input type="checkbox"/> NO (does <i>not</i> purchase delinquent debt)</p>
<p>4. (a) Is your business a law firm that regularly collects debt from NYC consumers?</p>	<p><input type="checkbox"/> YES (law firm; regularly collects debt) <i>If YES, you must answer Questions 4(b) - 4(d).</i></p>	<p><input type="checkbox"/> NO (<i>not</i> a law firm; regularly collects debt) <i>If NO, you must answer Question 4(e).</i></p>
<p>(b) If YES to 4(a), how many cases did you file on behalf of plaintiffs to recover debt against NYC consumers in 2021 and 2022?</p>	<p>2021 _____ (number) Enter "0" if none, but <i>do not leave blank</i>.</p>	<p>2022 _____ (number) Enter "0" if none, but <i>do not leave blank</i>.</p>
<p>(c) If YES to 4(a), what is the total number of New York State-licensed attorneys employed at your law firm in 2021 and 2022?</p>	<p>2021 _____ (number)</p>	<p>2022 _____ (number)</p>
<p>(d) If YES to 4(a), what is the total number of non-legal staff assigned to collect debt employed at your law firm in 2021 and 2022?</p>	<p>2021 _____ (number)</p>	<p>2022 _____ (number)</p>
<p>(e) If NO to 4(a), how many cases were filed on your behalf in New York State courts to recover debt from consumers in 2021 and 2022?</p>	<p>2021 _____ (number) Enter "0" if none, but <i>do not leave blank</i>.</p>	<p>2022 _____ (number) Enter "0" if none, but <i>do not leave blank</i>.</p>

5. Check all the type(s) of business activities that you engage in:

a. Rental debt collections	<input type="checkbox"/>	k. Third party collections	<input type="checkbox"/>
b. Debt buyer	<input type="checkbox"/>	l. Child support collections	<input type="checkbox"/>
c. Furnish consumer information to credit bureaus	<input type="checkbox"/>	m. Student loan debt servicing	<input type="checkbox"/>
d. Bad check recovery	<input type="checkbox"/>	n. Student loan debt collections	<input type="checkbox"/>
e. Consumer credit card collections	<input type="checkbox"/>	o. Initiating consumer collection lawsuits (includes referring cases to an attorney or law firm)	<input type="checkbox"/>
f. Government / Municipal collections	<input type="checkbox"/>	p. Enforcing consumer credit judgments (includes referring cases to an attorney or law firm)	<input type="checkbox"/>
g. Medical debt collections Include percentage: _____ %	<input type="checkbox"/>	q. Mortgage financing	<input type="checkbox"/>
h. Payday loan collections	<input type="checkbox"/>	r. Telecom / Utilities collections	<input type="checkbox"/>
i. Automobile debt collections	<input type="checkbox"/>	s. Collect debt from consumers in the U.S. military service	<input type="checkbox"/>
j. Collect on time-barred or expired debt Include percentage: _____ %	<input type="checkbox"/>	t. Other: _____	<input type="checkbox"/>

6. (a) In 2021 and 2022, was your business subject to:

- (1) an adverse finding in private litigation (other than procedural matters) related to debt collection practices; or
- (2) an adverse finding; license revocation, denial, or suspension; any proceeding (whether pending or resolved); or a settlement agreement related to debt collection practices (other than unlicensed activity) by any regulatory agency, including but not limited to the Federal Trade Commission (FTC), Consumer Financial Protection Bureau (CFPB), State Attorneys General, or a consumer affairs agency in any jurisdiction?

YES NO

(b) If YES, you must provide copies of all unfavorable findings in private litigation and all findings, consent orders, or settlements with any government or regulatory body in 2021 and 2022 and certify below that you provided the required documents. **YOUR APPLICATION WILL BE DENIED IF YOU FAIL TO SUBMIT ACTUAL COPIES OF THE REQUIRED DOCUMENTS WITH THIS APPLICATION.**

I, _____, certify that I provided documents for years 2021 and 2022 required in 6(b).

7. (a) Does your business record telephone conversations with consumers?

YES

NO

(b) If YES, does your business maintain the recordings?

YES

NO

(c) If YES:

What percentage of recordings does your business maintain? AND
How long does your business retain the recordings?

_____ %

_____ (length of time)

8. Does your business or any third party on your behalf charge fees to consumers for processing payments?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
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9. Does your business maintain written protocols, policies, or guidelines addressing the following activities (*check all that apply*):

Handling consumer debt disputes	<input type="checkbox"/>	Providing services to consumers in a language other than English	<input type="checkbox"/>
Responding to consumer complaints	<input type="checkbox"/>	Collecting on medical debt	<input type="checkbox"/>
Providing consumers written verification of debts	<input type="checkbox"/>	Maintaining debt collection records	<input type="checkbox"/>
Collecting time-barred or expired debts	<input type="checkbox"/>	Providing information about a debt to consumer reporting agencies	<input type="checkbox"/>

10. Provide the following information about the person who completed this form:

Person completing this form:		
(A) Name:		
(B) Title:	(C) Company:	
(D) Address:		
(E) Phone:	(F) Fax:	(G) Email:
(H) Relationship to applicant / license holder:		
<input type="checkbox"/> I am a designated representative of the license holder.		
<input type="checkbox"/> I am an owner, partner, or corporate officer of the license holder.		

Affirmation

Please read and sign below.

I am authorized to complete and submit this Debt Collection Agency New & Renewal License Application Supplement (Supplement). I have reviewed the entire Supplement. To the best of my knowledge, this Supplement is true, correct, and complete.

If any of the information in this Supplement changes, Applicant must notify the Department of Consumer and Worker Protection (DCWP) in writing within 10 days of the change.

I understand that the submission of this Supplement does not mean that my license has been renewed and that any operation of my business after the expiration of my current license and before the issuance of a new license may subject me to penalties.

This Supplement shall be deemed executed in the City and State of New York and shall be governed by and construed in accordance with the laws of the State of New York (notwithstanding New York choice of law or conflict of law principles) and the laws of the United States.

PENALTY FOR FALSE STATEMENTS:

Making a false statement or submitting fraudulent materials may be punishable by fine, imprisonment, or both, and also may result in the denial of your application or revocation of your license.

Under Section 175.35 of the New York Penal Law, you may be:

- fined up to \$5,000 or
- fined an amount that is twice the amount of money you received by making the false statement and / or
- sent to jail for up to 4 years

Punishment may also include but not be limited to fines or penalties of up to \$500 for each false statement.

If DCWP denies your license application due to false statements and/or falsified documents, DCWP may prohibit you from submitting another license application for the same license category for one year.

By signing below, I understand and agree that I am swearing or affirming that I have told the truth in this Supplement.

If you submit this form as an electronically filled-in PDF, you may type your name in the signature field.

Signature

Print Name

Print Position/Title

Date

All laws and rules of the City of New York, including the New York City Consumer Protection Law and Rules, are accessible via nyc.gov/dcwp.