Glossary of Common Debt Collection Terms

English ↔
Traditional Chinese

March 2026

常見債務催收術語詞彙表

英文 ↔*繁體中文*

2026 年 3 月

Consumer and Worker Protection

Introduction

The Department of Consumer and Worker Protection (DCWP) licenses and regulates businesses that collect personal debt from consumers living in New York City. DCWP also enforces laws and rules to protect consumers from abusive debt collection practices.

To help consumers during the debt collection process, DCWP created this glossary. It includes terms that are often used in debt collection communications. The glossary also contains references (laws, agencies) that are important for consumers to know. Bilingual glossaries in the top 10 languages spoken by New Yorkers are available at **nyc.gov/dcwp**.

Note:

- Italicized words in descriptions indicate words that are defined elsewhere in this glossary.
- The headings also include:
  - Related headings in bold for further clarification. (For example, “See **heading** also”.)
  - Headings in bold which refer to the full definition of a term. (For example, “See **heading**”.)
  - Alternate headings in italics. (For example, “Also *term*”.)
- Unless stated otherwise, all descriptions reflect New York City laws and regulations.
- This glossary is not intended to be legal advice.
- Consumers can file a complaint against a debt collector by visiting **nyc.gov/consumers** or calling 311.

簡介

消費者與勞工保護部 (DCWP) 負責核准並監管向紐約市消費者催收個人債務的企業。同時，DCWP 還負責執行相關法律與規範，保護消費者免於遭受不當債務催收行為的影響。

為協助消費者應對債務催收流程，DCWP 編製了本詞彙表。內容收錄債務催收溝通時經常使用的詞彙，並提供消費者須知悉的相關重要依據（法律、主管機關）。紐約市民前十大常用語言的雙語詞彙表，可至網站 **nyc.gov/dcwp** 查詢。

注意：

- 說明內以斜體標示的字詞，代表其在本詞彙表的其他條目已有定義。
- 各標題亦包含：
  - 粗體顯示的相關標題，供進一步說明。（例如：「另請參閱**標題**」。）
  - 粗體標題，指向詞彙完整定義。（例如：「請參閱**標題**」。）
  - 斜體替代標題。（例如：「亦稱*詞彙*」。）
- 除另有說明外，所有解釋均依紐約市法律與規範。
- 本詞彙表不構成法律意見。
- 消費者如欲對債務催收人提出申訴，可至網站 **nyc.gov/consumers** 或撥打 311 專線。

Glossary / 詞彙表

A

Abusive language Swear words (or curse words), derogatory language, insults or offensive language. A *debt collector* may not use abusive language when attempting to collect a *debt*. This applies to communication in writing or when speaking to consumers.	**辱罵性語言** 髒話（或詛咒用語）、貶低性語言、侮辱或冒犯性語言。 *債務催收人*在催收*債務*時不得使用辱罵性語言。無論是書面溝通或口頭交談均適用。
Account A record or file of a specific consumer's *debt* maintained by the *original creditor* or *debt collector*.	**帳戶** 由*原始債權人*或*債務催收人*保存的特定消費者的*債務*紀錄或檔案。
Accrued interest The amount of *interest* already added to a *debt,* increasing the total amount of money a borrower owes. Consumers have the right to receive an *itemization of a debt* that shows accrued interest or fees added to the amount of the debt.	**應計利息** 指已加計至*債務*金額的*利息*，這會提高借款人應償還的總金額。 消費者有權取得*債務明細*，列明已加計的利息或費用。
Answer (See **Judgment, Legal Complaint**, and **Lawsuit** also) A legal document that a consumer (a Defendant in a case) must file in response to a Summons or *Legal Complaint* filed by the owner or collector of the *debt* (the Plaintiff in the case). The Answer will state whether the Defendant/consumer agrees or disagrees with the claims and list any defenses. It is important to seek legal help immediately if you receive a summons or Legal Complaint. If the Defendant/consumer does not file an Answer after receiving a Summons or Legal Complaint, the court may enter a *default judgment* against the Defendant/consumer.	**答辯狀**（另請參閱：**判決、法律訴狀**和**訴訟**） 消費者（案件中的被告）針對債權人或*債務*催收人（案件中的原告）所提交的傳票或*法律訴狀*，必須提交的法律文件。答辯狀需說明被告/消費者是否認同相關主張，並列出各項抗辯理由。 若收到傳票或法律訴狀，應立即尋求法律協助。 若被告/消費者收到傳票或法律訴狀後未提出答辯，法院可對其作出*缺席判決*。
Arrears The status of a *debt* that is unpaid and overdue. Delinquent *accounts* are often referred to as "in arrears".	**預期欠款** *債務*未償還且已逾期的狀態。逾期*帳戶*通常稱爲「欠款預期」。
Assignment When a *creditor* or debt owner sells or transfers the right to collect a *debt* to another company, such as a *debt buyer*.	**債權轉讓** *債權人*或債務所有人，將收取*債務*的權利出售或移轉給其他公司（例如*債務買方*）的行爲。

B

Bankruptcy discharge A court order stating that the consumer does not have to pay a *debt. Creditors* or *debt collectors* may no longer attempt to collect the debt.	**破產免責** 法院裁定消費者無須償還特定*債務*的命令。*債權人*或*債務催收人*不得再嘗試催收該筆債務。

C

Cease contact request This informs a *debt collector* to stop any further contact with the consumer about a *debt*. Consumers may make this request by phone or in writing at any time.[*]	**停止聯絡請求** 告知*債務催收人*，停止就該筆*債務*與消費者進行任何後續聯絡。 消費者可隨時以電話或書面形式提出此請求。[*]
Charge off When a *creditor* writes off a *debt* as unlikely to be collected through normal billing practices. The debt is still owed and may be sent to *collections*, sold, transferred or pursued legally. It may also appear on the consumer's *credit report*.	**呆帳註銷** *債權人*認定該*債務*依一般帳務作業難以回收，而予以註銷。 該債務仍須償還，仍可送交*催收*、出售、移轉或依法追討，且可能出現於消費者的*信用報告*中。
Collections (See **Charge off** also) The process of attempting to collect on an overdue *debt*. Collections may be handled by the *original creditor*, a *debt collection agency*, a *debt buyer* who has acquired that debt, or an attorney/law firm.	**催收**（另請參閱：**呆帳註銷**） 針對逾期*債務*進行收取的流程。 催收業務可由*原始債權人*、*債務催收機構*、已取得該債務的*債務買方*，或律師/律師事務所辦理。
Collection Communications (See **Communication disclosures**, and **Cease contact request** also) Phone calls, letters, emails, or texts from a *debt collector*. In New York City, a debt collector may contact a consumer no more than three times[*] in a seven-day period as long as: • contact is by telephone or electronic means, such as email, texts or instant message; • contact is only made between 8:00 a.m. and 9:00 p.m. Eastern Time (ET); and • consumer did not respond. If a consumer does respond, a debt collector may reply to the consumer without that counting towards the three-time limit. There is no limit on the number of collection letters a debt collector can send to a consumer via U.S. mail.[†]	**催收溝通**（另請參閱：**溝通揭露事項、停止聯絡請求**） *債務催收人*發出的電話、信件、電子郵件或簡訊等聯絡。 在紐約市，債務催收人於 7 日內聯絡消費者，不得超過 3 次[*]，且須符合： • 聯絡方式爲電話或電子方式，例如：電子郵件、簡訊或即時訊息等； • 聯絡時間限於上午 8:00 至晚上 9:00，東部時間 (Eastern Time, ET)；且 • 消費者未回覆。 若消費者已回覆，催收人可直接回應，該次回覆不計入 3 次上限。 債務催收人以美國郵政寄送催收信件，次數無上限。[†]

[*] Takes effect on September 1, 2026.
（本規定自 2026 年 9 月 1 日起生效。）

[†] Takes effect on September 1, 2026. Before the effective date, a debt collector may contact a consumer no more than two times a week.
（本規定自 2026 年 9 月 1 日起生效。生效日前，債務催收人每週聯絡消費者不得超過 2 次。）

Collection fees (See **Itemization of a debt** also) A fee (or charge) that a *debt collector* adds to the amount it attempts to collect from a consumer. Collectors may only add fees if the original contract creating the *debt* permitted those fees, or if allowed by law.	催收費用（另請參閱：**債務明細**） *債務催收人*向消費者催收債務時，於應收金額外另行加收的費用。僅在創立*債務*的原始合約允許或法律有明文規定的情形下，債務催收人方可加收該項費用。
Communication disclosures (See **Collection communications** also) Information that must be disclosed to consumers by *debt collectors* in any *collection communications*. In all letters and conversations with consumers, debt collectors must disclose: • that the communication is from a debt collector and is an attempt to collect a *debt*; • whether the communication is being recorded on a phone call;* • that any information the consumer provides may be used to collect that debt; • specific details about the debt, such as the name of the *original creditor* and the amount of the debt at the time of the communication; • contact information for responding to the debt collector, including a callback number and the name of the person to contact*; and • the *debt collection agency's DCWP license number* (only required to be included in letters to consumers).	**溝通揭露事項**（另請參閱：**催收溝通**） *債務催收人*在任何*催收溝通*過程中，必須向消費者揭露的相關資訊。 無論是書面信件或口頭對談，債務催收人均須揭露以下事項： • 本次溝通的發起人爲債務催收人，目的是催收*債務*； • 若爲電話溝通，本次通話是否被錄音；* • 消費者提供的任何資訊，均可能被用於催收該筆債務； • 該筆債務的具體細節，*包含原始債權人*姓名、溝通當下的債務金額； • 回覆債務催收人的聯絡方式，含回撥電話號碼及對接聯絡人姓名*；以及 • 該*債務催收機構*的 *DCWP 執照編號*（僅要求在寄發給消費者的書面信件中載明）。
Consumer Reporting Agency (CRA) (See **Credit Bureau**)	**消費者信用報告機構 (CRA)**（另請參閱：**信用局**）
Credit bureau (See **Consumer Reporting Agency** also) A private company that collects and shares consumer *credit* information and makes it available on *credit reports*. The main credit bureaus in the U.S. are Equifax, Experian, and TransUnion. Under the *Fair Credit Reporting Act*, consumers have the right to dispute incorrect information on their credit reports, including if they have been a victim of identity theft.	信用局（另請參閱：**消費者信用報告機構**） 專門收集和分享消費者*信用*資訊，並將其彙整於*信用報告*中供查閱的民營企業。 美國的主要信用機構有 Equifax、Experian 和 TransUnion。 依據*《公平信用報告法》(Fair Credit Reporting Act)* 的規定，消費者有權對信用報告中的不實資訊提出異議，身分盜用受害者亦適用此權利。
Credit report A record of a consumer's credit and payment history.	信用報告 記載消費者信用狀況與還款紀錄的文件。

* Takes effect on September 1, 2026. Before the effective date, only debt collection agencies must disclose this information.
（本項規定自 2026 年 9 月 1 日起生效。生效日前，僅債務催收機構有義務揭露上述標註的資訊。）

Under the *Fair and Accurate Credit Transaction Act,* consumers can get a free weekly online copy of their credit report from each *credit bureau* at **AnnualCreditReport.com**.

Debt collectors must send consumers a written notice before reporting any negative debt information in their credit report to the credit bureau. They must also inform consumers that their data will be shared with the credit bureau.

依據*《公平且準確的信用交易法》(Fair and Accurate Credit Transaction Act)* 規定，消費者可於以下網站向每家*信用局*免費索取每週一次的線上信用報告副本：**AnnualCreditReport.com**。

*債務催收人*若要將負面債務資訊上報至信用局，必須事前以書面形式通知消費者，並告知其相關資料將被分享至信用局。

Creditor (See **Original creditor** and **Current creditor** also)
A person, company, or entity who claims ownership of the *debt*.

A creditor may collect debt on its own, or use third-party *debt collectors* to attempt to collect a debt.

債權人（另請參閱：**原始債權人**和**現任債權人**）
主張對該筆*債務*享有所有權的個人、公司或機構。

債權人可自行催收債務，亦可委託第三方*債務催收人*進行催收。

Current balance (Also *Outstanding balance*)
The total amount claimed to be owed.

Consumers have a right to request an *itemization of a debt* that shows the current or *outstanding balance*.

當前餘額（亦稱*未償餘額*）
被主張應償還的債務總金額。

消費者有權要求債務催收人提供顯示當前或*未償餘額*的*債務明細*。

Current creditor (See **Creditor** also)
A person or business that currently owns the *debt* and may collect it.

現任債權人（另請參閱：**債權人**）
目前持有該筆*債務*所有權，並有權進行催收的個人或企業。

D

DCWP license number
A number assigned by DCWP to private companies or organizations registered with the City of New York as licensed *debt collection agencies*. Licensed debt collection agencies must provide their DCWP license number in all *collection communications* with the consumer.

In-state and out-of-state debt collection agencies must possess an active DCWP license and comply with New York City laws and regulations. To check if a debt collection agency is licensed, consumers can:

- Visit nyc.gov/consumers.
- Contact 311 (212-NEW-YORK outside NYC) and say “Business Background Check.”

DCWP 執照編號
由 DCWP 核發給已向紐約市政府登記並取得執照的*債務催收機構*的專屬編號。取得執照的債務催收機構，在與消費者的所有*催收溝通*中，均須提供該 DCWP 執照編號。

無論是紐約州內還是紐約州外的債務催收機構，均須持有有效的 DCWP 執照，並遵守紐約市相關法律與規範。消費者可透過以下方式查詢債務催收機構是否具備合法執照：

- 造訪網站：nyc.gov/consumers。
- 撥打 311（紐約市以外請撥打 212-NEW-YORK）並說出「Business Background Check」（企業背景查詢）。

Debt (See **Collections** also)
The money a consumer owes, or is alleged to owe, to a *creditor* or owner of the *debt*.

Consumer debt refers to money owed for personal, family, or household purposes. This includes credit cards, car loans, medical bills, student loans, mortgages, and other household debts.

債務（另請參閱：**催收**）
消費者被主張應償還予*債權人*或*債務*所有人的金額。

個人消費債務指因個人、家庭或居家生活所需而產生的債務，包含信用卡欠款、汽車貸款、醫療帳單、學生貸款、房屋貸款及其他居家相關債務。

Debt buyer (See **Debt collector** also) A company that purchases *debts* from *original creditors* and *current creditors* and may attempt to collect them. All debt buyers must be licensed as a *debt collection agency* by DCWP to collect debts from New York City consumers.	債務買方（另請參閱：**債務催收人**） 向*原始債權人*及*現任債權人*購買*債務*，並可對該筆債務進行催收的公司。 所有向紐約市消費者催收債務的債務買方，均須向 DCWP 取得*債務催收機構*執照。
Debt collection agency A company or entity hired to collect *debts* on behalf of a *current creditor* or debt owner. *Debt buyers*, collection attorneys, and collection law firms also fall under the category of debt collection agencies. All debt collection agencies must be licensed by DCWP.	**債務催收機構** 受*現任債權人*或債務所有人委託，代為催收*債務*的公司或機構。*債務買方*、催收律師及催收律師事務所，亦歸屬於債務催收機構的範疇。 所有債務催收機構均須向 DCWP 取得合法執照。
Debt collector (See **Debt buyer***,* **Debt collection agency***,* **Creditors** also) A private company or individual, including a debt collection attorney or law firm, that seeks to collect overdue personal or household *debt* from NYC consumers. The debt collector may: • own the debt (for example, if they are the *original creditor* or if they purchased the debt from a *creditor*) and collect the debt on behalf of itself; or • be hired by a creditor or other company to assist in collecting the debt. Debt collectors must follow all NYC Laws, Rules and Regulations.	債務催收人（另請參閱：**債務買方、債務催收機構、債權人**） 向紐約市消費者催收逾期個人或居家*債務*的民營企業或個人，包含催收律師、催收律師事務所。債務催收人可能： • 自身為債務所有人（例如其為*原始債權人*，或自*債權人*處購買該筆債務），並為自身利益進行催收；或 • 受雇於債權人或其他公司，協助催收債務。 所有債務催收人均須遵守紐約市所有相關法律、規則與規範。
Debt settlement or payment plan An agreement by a *debt collection agency* to resolve the *debt* owed, either as a reduced payment in full, or as scheduled partial payments. After a consumer accepts to resolve the debt through a debt settlement or payment plan, the debt collection agency must send the consumer a letter confirming the agreement within five days. The letter must include: • name and address of the consumer; • date the agreement was made; • name of the *original creditor*; • amount due and the due date of each payment; • name of the debt collection agency; • name of the *debt collector* employee, or the employee's supervisor, who reached the agreement; • address where the consumer should mail payments; and • any other terms or conditions of the agreement.	**債務和解或分期付款方案** *債務催收機構*與消費者達成的*債務*解決協議，得以減免後全額付清，或是約定分期繳款方式處理。 消費者同意透過債務和解或分期付款方案解決債務後，債務催收機構必須在 5 日內寄發確認函給消費者。信件必須載明： • 消費者的姓名和地址； • 協議簽訂日期； • *原始債權人*的姓名； • 每筆應繳金額與繳款截止日期； • 債務催收機構名稱； • 達成協議的*債務催收人*或其主管姓名； • 消費者應郵寄付款的地址；以及 • 該協議的任何其他條款或條件。

Debt Verification Documentation that a *debt collector* provides to a consumer to show that a *debt* is valid, is owed by a consumer, and that the amount is correct. All consumers have the right to request this information from any debt collector at any time during the collection cycle. If a consumer requests verification, the debt collector must stop all collection activity until verification is provided. Debt collectors must provide verification within 60 days of a consumer's request or *dispute*, or they lose the right to collect on that debt (except *original creditors*).* In response to a consumer's request for debt verification, the debt collector must provide original *account* documentation issued by the original creditor confirming the transaction that created the debt. For example, a copy of a final statement (bill) by the original creditor showing the amount owed.	**債務驗證** *債務催收人*提供給消費者、用以證明該*債務*真實有效、確實應由該消費者負責且金額正確的文件資料。所有消費者在催收期間的任何時間，都有權向任何債務催收人請求提供此項資料。若消費者提出驗證請求，債務催收人必須暫停所有催收行爲，直到完成驗證爲止。 債務催收人必須在消費者提出請求或*異議*後 60 日內提供驗證文件，否則將喪失該筆債務的催收權利（*原始債權人*除外）。* 針對消費者的債務驗證請求，債務催收人必須提供原始債權人開立的*帳戶*文件，證明產生該筆債務的交易。例如：原始債權人出具的最後帳單（明細）副本，載明應繳金額。
Debtor A consumer who owes or is claimed to owe money to a *creditor.*	**債務人** 對*債權人*負有債務，或被主張應償還金額的消費者。
Default Failure to meet repayment obligations on a *debt*.	**違約** 未履行*債務*的償還義務。
Default judgment (See **Judgment** also) A court ruling/decision against a consumer who did not respond to or did not appear in a *debt collection lawsuit*. A consumer may ask the court to vacate the default judgement within a certain amount of time. A default judgment alone is not enough for a *debt collector* to provide as *debt verification* in response to a *dispute* or request for verification. †	**缺席判決**（另請參閱：**判決**） 法院針對未回應*債務催收訴訟*或未到庭的消費者所作出的裁定。消費者可在一定期限內向法院聲請撤銷該缺席判決。 僅憑缺席判決，不足以做爲*債務催收人*回應*異議*或驗證請求時的*債務驗證*文件。†
Dispute a debt (also *Contest a debt* or *Request verification of the debt*) Consumers who do not recognize a *debt* or disagree that they owe the amount of debt claimed by a *debt collector* may contest all or part of the debt in oral and/or in written format at any time. When disputing a debt under federal, state, and New York City laws, consumers have a right to:	**債務異議**（亦稱：*質疑債務*或*請求債務驗證*） 消費者若不認該筆*債務*，或不同意*債務催收人*主張的金額，可隨時以口頭及/或書面方式對全部或部分債務提出質疑。 依據聯邦、州及紐約市法律，消費者提出債務異議時，有權：

* Takes effect on September 1, 2026.
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- say they do not recognize the debt or owe the debt as claimed;
- request the name and address of the *original creditor* if different from the current one; and
- request that the debt collector provide information to show that the debt belongs to the consumer and/or that the amount is correct. (See *debt verification*.)

- 表示不認該債務或不認應繳該金額；
- 要求提供*原始債權人*的姓名和地址（如果原始債權人與現任債權人不同）；以及
- 要求債務催收人提出證明，確認該債務屬於該消費者，且金額正確。（參見：*債務驗證*。）

E

Electronic communications
Methods of contact other than verbal communication or hard copy mail. Electronic communications include email, text messages, instant messages, and social media.

Debt collectors must obtain consumer consent before contacting consumers by electronic communications to collect a *debt*.[*]

電子溝通
除口語或實體信件之外的聯絡方式，包括電子郵件、簡訊、即時訊息與社群媒體。

*債務催收人*以電子方式聯絡消費者催收*債務*前，必須先取得消費者同意。[*]

Excessive calling (See **Collection communications** and **Harassment**)

過度通話（另請參閱：**催收溝通**和**騷擾**）

Exempt funds
Money that cannot be taken to satisfy a *judgment.* This can include but is not limited to Social Security, child support, and unemployment payments.

豁免款項
依法不得用以清償*判決*債務的款項，包括但不限於：社會安全金、子女扶養費、失業救濟金。

Exempt Income Protection Act (EIPA)
New York State law that automatically protects a certain amount of money in a consumer's bank *account* from being frozen or seized by *debt collectors*.

Under the EIPA, the bank must provide a consumer with an Exemption Claim Form before freezing the consumer's bank account. The consumer may use this form to claim that the frozen funds are exempt.

The following funds (in alphabetical order) are typically exempt from being frozen or garnished under the EIPA:

- Black lung benefits
- Child support payments
- Public assistance (for example, Temporary Assistance for Needy Families)
- Public or private pensions
- Railroad Retirement Board benefits
- Social Security, including retirement, survivors, and Disability benefits
- Spousal support or maintenance
- Supplemental Security Income
- Unemployment Insurance
- Veterans Affairs benefits
- Workers' compensation

《豁免所得保護法》(EIPA)
紐約州法律，自動保護消費者銀行*帳戶*內一定金額的款項，不被*債務催收人*凍結或扣領。

依 EIPA 規定，銀行在凍結消費者帳戶前，必須提供消費者一份豁免聲請表。消費者可透過此表格主張被凍結款項屬於豁免範圍。

依 EIPA，下列款項（按字母排序）通常不得被凍結或扣抵：

- 子女撫養費款項
- 工傷賠償
- 公共或私人退休金
- 公共援助（例如貧困家庭臨時援助）
- 失業保險
- 社會安全金，包括退休金、遺屬和殘障福利
- 肺塵病福利
- 退伍軍人福利
- 配偶扶養費或生活扶助費
- 補充性社會安全收入
- 鐵路退休局福利

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F

Fair and Accurate Credit Transaction Act (FACTA) A federal law that allows consumers to request and obtain a free weekly *credit report* from each of the three nationwide consumer *credit bureaus*. Consumers can visit **AnnualCreditReport.com** to get their free online report.	**《公平正確信用交易法》(FACTA)** 聯邦法律，賦予消費者每週免費向全美三大*信用局索*取*信用報告*一次的權利。 消費者可以造訪 **AnnualCreditReport.com** 獲取免費線上報告。
Fair Credit Reporting Act (FCRA) A federal law that promotes the accuracy, fairness, and privacy of information in the files of *consumer reporting agencies*. The FCRA also gives consumers the right to see their *credit reports* and to dispute errors.	**《公平信用報告法》(FCRA)** 聯邦法律，旨在保障*信用報告機構*資訊的正確性、公平性與隱私。FCRA 亦賦予消費者查閱*信用報告*、對錯誤資訊提出異議的權利。
Fair Debt Collection Practices Act (FDCPA) A federal law to protect *debtors* from abusive, unfair or deceptive *debt collection* practices.	**《公平債務催收法》(FDCPA)** 聯邦法律，用以保護*債務人*免於遭受不當、不公平或欺瞞性*債務催收*行爲的影響。
Fake debt (See **Phantom debt**)	**虛假債務**（另請參閱：**幻影債務**）
Financial assistance policy (See **Medical debt** also) A program all hospitals in New York must offer to eligible consumers in order to reduce or forgive charges for medical goods or services. All hospitals in New York City must have a financial assistance policy. All *debt collectors* collecting on behalf of hospitals must have the hospital's financial assistance policy available.	**財務援助政策**（另請參閱：**醫療債務**） 紐約州所有醫院均必須向符合資格的消費者提供的方案，用以減免或免除醫療相關費用。 紐約市所有醫院都必須訂有財務援助政策。所有受醫院委託的*債務催收人*，都必須備有該醫院的財務援助政策。
Frequency of contacts (See **Collection communications**)	**聯絡頻率**（另請參閱：**催收溝通**）

G

Garnishment / Income execution (See **Judgment** also) When a Court orders an employer to withhold wages to pay a *creditor*. A *debt collector* must obtain a court order or *judgment* to carry out a garnishment or income execution.	**薪資扣抵/所得執行**（另請參閱：**判決**） 法院命令雇主直接從薪資中扣款，用以償還*債權人*。*債務催收人*必須取得法院裁定或*判決*，才能執行薪資扣抵或所得執行。

H

Harassment
Using pressure, annoyance, intimidation, or abuse to collect on a *debt.*

Debt collectors may not harass consumers. Examples of illegal conduct are:

- Threatening violence;
- Threatening criminal action;
- Using obscene, profane, or *abusive language*; and
- Repeated or continuous phone calls or texts.

騷擾
以施壓、煩擾、恐嚇或不當手段進行*債務*催收。

*債務催收人*不得騷擾消費者。不合法行爲的範例包括：

- 威脅暴力；
- 威脅提起刑事訴訟；
- 使用猥褻、粗俗或*辱罵性語言*；以及
- 重複或持續撥打電話、傳送簡訊。

I

Interest (See **Itemization of a debt** also)
The cost of borrowing money or buying goods or services on *credit*. Interest is typically calculated as a percentage of the amount due. The law may allow interest to be added to the collectable amount of the *debt*, such as when interest is included in the amount awarded in a *judgment*.

利息（另請參閱：**債務明細**）
借貸金錢或以*信用*方式購買商品、服務所產生的成本。利息通常以應繳金額的百分比計算。法律可允許將利息加計至可催收的*債務*金額內，例如法院*判決*中包含的利息。

Itemization of a debt
In a *validation notice,* a list or breakdown of the moneys owed that must include:

- original amount owed when debt collection practices began;
- amount of any *accrued interest*;
- amount of any other *collection fees* and charges; and
- any payments made by the consumer.

債務明細
在*債務確認通知*中，必須詳列應繳金額的項目，包含：

- 催收流程開始時的原始債務金額；
- 任何*應計利息*的金額；
- 任何其他*催收費用*和收費的金額；以及
- 消費者已繳納的任何款項。

J

Judgment (see **Lawsuit, Default judgment** and **Garnishment/income execution** also)
A court order stating the outcome of a *lawsuit*.

A judgment allows a *creditor* to collect from a *debtor* for up to 20 years, including by wage *garnishment* or property seizure.

判決（另請參閱：**訴訟、缺席判決**和**薪資扣抵/所得執行**）
法院就*訴訟*結果所作正式命令。

判決賦予*債權人*對債務人長達 20 年的追討權，包括薪資*扣抵*或財產扣押。

L

Language access services (See **Limited English Proficiency** also)
Any service made available to consumers in a language other than English. This includes translation.

語言協助服務（另請參閱：**英語能力有限**）
以除英語以外的語言向消費者提供的任何服務，包含翻譯。

Lawsuit (See **Judgment** and **Answer** also)
A case before the New York State court to determine an outcome on the *debt collection* claim.

訴訟（另請參閱：**判決**和**答辯狀**）
紐約州法院審理的債務催收請求案件。

Legal Complaint (See **Lawsuit, Answer,** and **Judgment** also) A legal document submitted by the *creditor*/*debt owner* or an attorney representing them that initiates a collection *lawsuit* to recover an alleged *debt*.	**法律訴狀**（另請參閱：**訴訟、答辯狀**和**判決**） 由*債權人*/*債務所有人*或其律師提供的法律文件，用以啓動*債務*催收*訴訟*。
Limited English Proficient (LEP) A term that refers to individuals who do not speak English as their primary language and who have a limited ability to read, speak, write, or understand English.	**英語能力有限**（請參閱：**語言協助服務**） 指並非以英語爲母語，且聽說讀寫或理解英語的能力有限者。
Litigation (See **Lawsuit**)	**訴訟程序**（請參閱：**訴訟**）

M

Medical debt (See **Financial assistance policy** also) A consumer's alleged obligation to pay for health care services, products, or devices provided by a hospital, a health care professional, or an ambulance service. Medical debt doesn't include *debt* charged to a credit card unless the credit card is issued specifically for the payment of health care services, products, or devices.	**醫療債務**（另請參閱：**財務援助政策**） 消費者被主張應支付醫院、醫療人員提供的醫療保健服務、產品或裝置或救護車服務的費用債務。 醫療債務不包含一般信用卡費用，除非該卡專門用於支付醫療相關費用。
Mini-Miranda Warning A statement that *debt collectors* must deliver at the start of any *collection communication* with a consumer, whether orally or in writing. The warning informs consumers that the communication is from a debt collector attempting to collect the *debt*, that anything they say may be recorded, and any information they provide may be used to collect the debt.	**米蘭達警告** *債務催收人*在與消費者進行任何*催收溝通*之初必須提供的聲明，無論是口頭還是書面形式。 聲明中告知，此次聯絡由債務催收人發出，目的爲催收債務，所言內容可能被錄音，提供的資訊可能用於催收。
Misrepresentation The use of false, deceptive, or misleading practices in *debt collection*. *Debt collectors* may not make misrepresentations to consumers, including: • falsely representing or implying that the debt collector is an attorney, legal office, government agency, marshal, or sheriff; • falsely representing or implying that the consumer committed a crime, or that nonpayment of any *debt* will result in the consumer's arrest or imprisonment or the seizure, *garnishment*, attachment, or sale of the consumer's property or wages unless the action is lawful and the debt collector or *creditor* intends to pursue it; or • reporting, or threatening to report, inaccurate *credit* information to a *credit bureau*.	**不實陳述** 在*債務催收*中使用虛假、欺騙性或誤導性的做法。 *債務催收人*不得向消費者做出不實陳述，包括： • 謊稱或暗示債務催收人是律師、法律辦公室人員、政府機構人員、法警或警長； • 謊稱或暗示消費者涉及犯罪，或聲稱若消費者未償還*債務*，將導致其遭到逮捕、監禁，或其財產或薪資將被扣押、*扣抵*、查封或拍賣，除非此類行動合法且債務催收人或*債權人*有意採取此類行動。 • 向*信用局*通報或威脅通報不準確的*信用*資訊。

O

Old debt (See **Time-barred debt** and **Statute of limitations**)	**舊債（另請參閱：已逾時效債務和訴訟時效）**
Original creditor (See **Creditor** also) A person or business that provided the original service, product, or credit that is the source of a *debt* collection attempt.	**原始債權人**（另請參閱：**債權人**） 最初提供服務、商品或信用，因而產生後續*債務*催收的個人或企業。
Outstanding balance (See **Current balance**)	**未償餘額**（另請參閱：**當前餘額**）

P

Payday Loans Short-term, high-*interest* loans that consumers are required to repay on their next paycheck. Payday loans are illegal in New York State.	**發薪日貸款** 短期、高*利息*的貸款，要求消費者在下次領薪時償還。 發薪日貸款在紐約州屬違法行為。
Phantom debt (also *Fake debt*) *Debt* that is made up and that a consumer does not owe. If a consumer does not recognize a debt or believe they owe that debt, they have a right to *dispute a debt* and receive *debt verification* from *debt collectors.*	**幻影債務**（亦稱*虛假債務*） 完全捏造且消費者根本不欠繳的*債務*。 若消費者不認該債務或不認為自己欠下這筆債務，其有權*對該債務提出異議*並要求*債務催收人*提供*債務驗證*。
Principal The initial amount of the *debt* or the amount that remains unpaid by a consumer. It does not include *collection fees* and *interest*.	**本金** 消費者所欠*債務*的原始金額，或尚未償還的金額。不包括*催收費用*和*利息*。

S

Scams A scheme to defraud or trick a consumer into paying a *fake debt* the consumer does not owe. Scammers may threaten consumers with criminal charges or refuse to give information about the *debt collection agency*, the *original creditor*, or the *debt*. Legitimate *debt collectors* must provide their company name, mailing address, telephone number, *DCWP license number*, and information about the debt. It is good practice to always ask for information to be sent in writing to the address that the debt collector should already have on file before you discuss the debt.	**詐騙** 一種騙局，以詐欺或欺騙方式，使消費者繳納一筆根本不欠繳的*虛假債務*。詐騙者可能會以刑事罪名威脅消費者，或拒絕提供*債務催收機構*、*原始債權人*及*債務*相關資訊。 合法的*債務催收人*必須提供其公司名稱、郵寄地址、電話號碼、*DCWP 執照編號*，以及債務相關資訊。建議在討論債務前，一律要求對方以書面形式將相關資訊寄送至債務催收人應已留存的地址。
Statute of Limitations (also *Time-barred debt or Old debt*) A certain time after which a *debt collector* may no longer file a *lawsuit* to collect on a *debt*. The New York time limit to sue for consumer debt is three years.	**訴訟時效**（亦稱*已逾時效債務或舊債*） 超過一定時間後，*債務催收人*即不得再提起*訴訟*追討該筆*債務*。紐約州針對消費者債務的起訴期限為 3 年。

Debt collectors may not attempt to collect an *old debt* whose statute of limitations has passed unless they first inform consumers in writing that[*]:

- the legal time limit (statute of limitations) to sue to collect the debt has expired,
- it is illegal under federal law to sue or threaten to sue a consumer for an old debt; and
- if sued illegally, consumers may defend the case by informing the court that the statute of limitations has expired to prevent the *creditor* from obtaining a *judgment*.

債務催收人不得嘗試催收已超過時效的*舊債*，除非先以書面形式告知消費者以下內容：[*]

- 可起訴追債的法定期限（訴訟時效）已屆滿；
- 依據聯邦法律規定，就舊債起訴或威脅起訴屬於違法行爲；以及
- 若遭非法起訴，消費者可向法院主張時效已過，以防止*債權人*取得*判決*。

Substantiation of a debt (See **Debt verification**)

債務證實（另請參閱：**債務驗證**）

T

Time-barred debt (See **Statute of limitations** or **Old debt**)

已逾時效債務（另請參閱：**訴訟時效**或**舊債**）

Tradeline

A term for a credit *account* on a consumer's *credit report*. There is a separate tradeline each time a consumer is approved for *credit*. Tradelines include, but are not limited to:

- credit limits;
- *current balance*;
- payment history; and
- lender or *original creditor* names and addresses.

信用帳戶紀錄

消費者*信用報告*上對每一筆信用*帳戶*的專門稱呼。消費者每獲核發一筆*信用*額度，即會產生一筆獨立的信用帳戶紀錄。內容包括但不限於：

- 信用額度；
- *當前餘額*；
- 還款紀錄；以及
- 出借人或*原始債權人*的姓名與地址。

U

Unverified debt notice

A written notice that the *debt collector* must send within 60 days of receiving the consumer's *dispute* or *debt verification* request.[†]

Consumers should save a copy of this notice and send it to any other collector that attempts to collect on the *debt*.

未驗證債務通知

債務催收人在收到消費者*異議*或*債務驗證*請求後 60 日內，必須寄發的書面通知。[†]

消費者應留存此通知的副本，並將其發送給其他嘗試催收同一筆*債務*的催收人。

V

Validation notice

A letter a *debt collector* must mail to consumers within five days after first contacting them in relation to a *debt* that discloses general information about the debt and the consumer's rights.

驗證通知

*債務催收人*首次與消費者聯絡後 5 日內必須寄發的信件，內容揭露*債務*基本資訊與消費者權益。

[*] Takes effect on September 1, 2026.
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This notice must tell consumers they have a right to *dispute a debt* and to request *debt verification* from the debt collector at any time in the *collection* process. Consumers can dispute a debt or request debt verification orally or in any of the ways that the debt collector uses to collect upon a debt.

此通知必須告知消費者：在整個*催收*過程中，其隨時有權*對債務提出異議*，並請求*債務驗證*。消費者可透過口頭或任何債務催收人用來催收的方式提出異議或驗證請求。

Z

Zombie debt

Debt that a *debt collector* suddenly seeks to collect after a long period of time. The term refers to the debt's resurrection from the dead.

Zombie debt may include:

- debt already settled;
- debt from a *bankruptcy discharge*;
- *time-barred debt*;
- debt that no longer shows up on a consumer's *credit report*; and
- debt that was never owed.

Consumers have a right to *dispute a debt* and request that the debt collector provide *debt verification.*

殭屍債務

經過長時間後，*債務催收人*突然重新追討的*債務*。用語意指債務「像殭屍一樣死而復生」。

殭屍債務可能包括：

- 已經清償的債務；
- *破產免責*所產生的債務；
- *已逾時效債務*；
- 不再顯示於消費者*信用報告*中的債務；以及
- 從未欠繳的債務。

消費者有權*對債務提出異議*，並要求債務催收人提供*債務驗證*。