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Protect yourself with the debt collections harassment laws by [Smith Jhonson](#)

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During the recent times, there has been a steep increase in the financial scams all over the world. This is one major reason why almost all the banks and the private financial institutions have come up with some really strict rules and conducts in order to protect their financial records as well as customer database. They also have strictures to prevent any kind of harassments meted out to their customers in the form of debt collection practices.

To protect the bank consumers from the various harassments by the debt collection agencies, there are some laws that have been implemented quite recently. One such law is known as the debt collections harassment laws. It is designed in such a manner that it helps the debtors from the grasps of the debt collection agents who extends extreme harassments to the victims of debts. Most often than not, the various debt collection agencies violate the codes of conduct that are implemented for them to follow while they deal with customers who have not been able to repay a significant amount of the loan taken.

The debt collections harassment laws are implemented so that the minimum code of conduct is maintained by these debt collection agencies. Strict action can be taken against all people practicing unfair means of debt collection practices. The FDCPA is an act that is established by the federal trade commission which implements a strict code of conduct against all the unfair means of debt collection practices that are meted out to the debtors and the consumers. The federal trade commission is the agency that works for the consumer protection in US to protect them from the clutches of the debt collection agencies and their harassments. This act refrain the agencies from using any form of unfair or unlawful behaviour, deceptive practices, or any kind of abusive behaviour while collecting the debt amount from the consumers and the debtors.

In case you too are a victim of such unfair debt collection practices, you can take the help of the attorney and lodge a case under the debt collections harassment laws against the lending institution or the debt collection agency.

Remember that any form of harassment made to you is considered to be a criminal offence and is punishable by the law. Thus in case you have been through such harassment ever, do not keep quiet. Report the matter to the law immediately.

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Smith Jhonson is a legal advisor who has good information on a [debt collections harassment laws](#). To know more on a [debt collection practices](#) please visits a <http://www.consumerlawfirmcenter.com/>.

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