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Taking a debt is not a crime but using abusive means to make a debtor repay the loan is quite a big crime. Hence if you have taken a loan and are now taking the abusive behavior of your lender then do not just sit and suffer silently. There are laws to protect you against unfair debt collection practices sometimes utilized by some lenders to extract their money from debtors. Consult an attorney immediately or you can also collect information from the Internet to know the debt collection laws and also how to protect your self from such abusive and unfair debt collection practices. Like we have been taught, knowledge is power and only by knowing about fair debt collection practices act can you protect yourself.

There are many points that qualify as unfair debt collection practices under the debt collection laws. Some of them are listed below to help you understand what kinds of practices fall under the category of unfair. You can collect further information on this subject with the help of the Internet or by consulting an attorney. Some behaviors of lenders that do not fall under the category of fair debt collection practices are:

Using abusive languages or gestures while addressing a debtor when asking for repayment of loan.

Harming the self esteem of a debtor by visiting the neighborhood or the working place of the debtor and creating a scene asking for repayment of money.

Even calling up the debtor at odd hours is prohibited by the law, if the lender cannot give proper reasons for making the call.

Threatening the debtor or any family member of the debtor in any way is considered illegal and is punishable under debt collection laws.

Physically or mentally abusing the debtor to extract repayment will be considered as a criminal offense and can earn the lender a court case.

Even if the lender does not approach the debtor but takes the help of a debt collection agency, it is mandatory that the lender makes sure the agency follows fair debt collection practices. Since a complaint against the agency will not leave the lender out of the loop. Hence if you have taken a debt or are a lender, make sure you know the laws of debt collection well to avoid any unnecessary harassment later on as well as to protect yourself from abuse.

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<http://www.articleside.com/business-articles/significance-of-debt-collection-laws-to-protect-yourself.htm> - [Article Side](#)

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

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