

Temporary remote working guidelines for collection agencies

March 19, 2020

As a regulator, we have responsibilities to all our stakeholders, which includes delivering on certain services. We also believe that it's important to be especially thoughtful and caring during this time. Sometimes those two things can seem at odds with each other – managing our business and following the law with being compassionate towards the needs of our licensed businesses. We are trying to balance those things to the best of our ability during this difficult and changing time. We ask for your patience and your trust while we navigate these waters.

We understand how important it is for your business to be able to continue operating in a time of social distancing or possible quarantine or ordered business closure. To support you, we have created guidelines so that, as a licensed debt collection agency, your employees can temporarily telecommute or remote work.

Please understand that this adaptation and guidelines are meant for the COVID-19 pandemic only and until future notice:

1. A telecommuter employed by a licensee who complies with these guidelines may only telecommute from their home-based location.

2. If law or health directives allow, telecommuters are only to directly meet and serve clients from licensed locations and not at remote or unlicensed home-based locations.
3. A telecommuter may not, in the course of conducting business, display on any visual representation, correspondence or business cards or on any printed or electronic advertisement, a name, address, telephone number, fax number or other identification (electronic or otherwise), other than those relating to the licensed location.
4. Other than cell phone numbers or corporate IP based phone numbers, telecommuters may not disclose their personal telephone number(s) to suppliers or clients nor reveal that they are conducting business from any unlicensed location.
5. Payments for services may be received only at the licensed office unless those payments are through electronic means via credit card or immediate EFT, and no payment information is retained or stored in the home-based location.
6. All client files, arrangement details and associated original records of accounting or contracts handled by a telecommuter must be kept at the businesses' licensed location. (It is permissible for telecommuters to retain copies of routine correspondence and other records at their home-based location).
7. Persons selling or otherwise arranging for the supply of goods and services to consumers with the expectation of receiving payment or benefit for so doing, are deemed to be acting as licensees and are required to comply with the provisions of these guidelines.
8. With the exception of paragraphs 6 and 7 above, these guidelines do not apply to employees of licensees performing purely accounting or other administrative functions.

We are consistently monitoring and reassessing the impact of this pandemic and we will let you know of any updates as quickly as we can. Please [visit our website](#) regularly, our home page is the best place to start for updates.

If you have questions about any of the guidelines above, please contact Mike Collyer, Manager of Industry Relations, at 778.747.0308 or by email at Mike.Collyer@consumerprotectionbc.ca.

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