

Dear Licenced Collection Agencies,

As we all take steps to slow the spread of COVID-19, governments and businesses are practicing social distancing, as recommended by public health authorities. A component of social distancing is allowing employees to work from home where appropriate.

Our Office has received a few questions from collections agencies around requirements for collectors who work from home. Section 24 of the Nova Scotia Collection Agency Regulations considers location requirements:

24 Every holder of a collection agency licence shall, for the purpose of carrying on his activities, maintain separate and adequate premises of which he is the occupant where he may be reached personally, receive clients in private and where he keeps the records and books prescribed by the Act or regulations.

During the period of this pandemic, collectors will be allowed to work from home so long as the following requirements are met:

- the collection call is made from a location in Canada
- the debtor does not enter the premises of the collector
- the call is made through a secure phone line using a business computer (no personal computers or personal phones)
- payments cannot be taken at home
- a debtors privacy is paramount. Calls made from a collector's home must be made from a private location where personal information cannot be viewed or overheard by anyone else

These are temporary measures put in place to assist collection agencies in operating remotely while practicing social distancing.

Should you have any questions on regulatory compliance, please contact our Office at (902-424-5552, Reglicensing@novascotia.ca).

Sincerely,
Rodger Gregg
Registrar, Collection Agencies Act