



## INSTRUCTIONS

Even if you owe money, the law protects you against unlawful debt collection conduct.

Use one page to record each contact by the collector. Keep these records, as they may help you to make a complaint or in some cases seek compensation.

Remember calls are often recorded, so make sure your record is as accurate as possible.

**Get urgent advice on whether you owe the debt, the consequences for you of not paying and how to immediately stop any distressing conduct by a debt collector.**

### Need help?

**MoneyHelp** (free financial counselling service) Ph: 1800 007 007

**Web:** [www.moneyhelp.org.au](http://www.moneyhelp.org.au)

**Consumer Action Law Centre** (free legal advice)

Ph: 1300 881 020

**Web:** [www.consumeraction.org.au](http://www.consumeraction.org.au)

We have resources which can help stop debt collectors harassing you, and in some cases seek compensation if you have experienced illegal practices.

See Consumer Action's **Fact Sheets on Debt Collection:**

[www.consumeraction.org.au/fact-sheets](http://www.consumeraction.org.au/fact-sheets)

The ACCC and ASIC publish a brochure for consumers

**Dealing with debt: Your rights and responsibilities**

[www.accc.gov.au/debt](http://www.accc.gov.au/debt)

**Warning:** This notepad is for information only and should not be relied upon as legal advice. This information applies only in Victoria and was updated on 8 October 2012.

## Debt Collection Contact Record

Date:  Time:  am/pm

Name of caller (ask for this) \_\_\_\_\_

Name of business: \_\_\_\_\_

*(eg debt collection agency or company who says you owe them money)*

**Have you considered whether you owe the debt?**

Yes / No / Not sure

*(Note: Don't take the debt collector's word for it - see our factsheets to determine if you actually owe the debt)*

**Did they provide proof of the debt?** Yes / No

**What was the reason given for the call?**

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**What did they say would happen if you didn't pay?**

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**Tick any of these that happened and fill in notes below:**

- Pressured me to pay more than I can afford
- Contacted me after I asked them not to
- Said would contact my employer
- Said they'd tell family/friends and/or ask for payment
- Said would take my household possessions
- Threatened me
- Contacted family/friend/work colleague/other
- Left voicemail about the debt that others could have heard
- Other (please describe)

*Remember: Calls are sometimes recorded so it's important to record the right information. Write any other important information here, e.g. agreed payment plan, any specific threats made)*

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(Note: Don't take the debt collector's word for it - see our factsheets to determine if you actually owe the debt)

Did they provide proof of the debt? Yes / No

What was the reason given for the call?  
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What did they say would happen if you didn't pay?  
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