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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2010

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A N A C T

RELATING TO FINANCIAL INSTITUTIONS - RHODE ISLAND FAIR DEBT  
COLLECTION PRACTICE ACT

Introduced By: Representatives Fellela, Carnevale, Giannini, Almeida, and DaSilva

Date Introduced: February 23, 2010

Referred To: House Judiciary

It is enacted by the General Assembly as follows:

1 SECTION 1. Section 19-14.9-6 of the General Laws in Chapter 19-14.9 entitled "Rhode  
2 Island Fair Debt Collection Practices Act" is hereby amended to read as follows:

3 **19-14.9-6. Harassment or abuse.** -- A debt collector may not engage in any conduct the  
4 natural consequence of which is to harass, oppress, or abuse any person in connection with the  
5 collection of a debt. Such conduct shall include, but not be limited to:

6 (a) Using or threatening to use violence or other criminal means to harm the physical  
7 person, reputation, or property of any person;

8 (b) Using obscene or profane language or language the natural consequence of which is  
9 to abuse the hearer or reader;

10 (c) Advertising for sale of any debt to coerce payment of the debt;

11 (d) Causing a telephone to ring or engaging any person in telephone conversation  
12 repeatedly or continuously with intent to annoy, abuse, or harass any person at the called number;

13 (e) Except as provided in section 19-14.9-4, placing telephone calls without meaningful  
14 disclosure of the caller's identity; and

15 (f) Placing telephone calls to any person on a Sunday.

16 SECTION 2. This act shall take effect upon passage.

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EXPLANATION  
BY THE LEGISLATIVE COUNCIL  
OF

A N A C T

RELATING TO FINANCIAL INSTITUTIONS - RHODE ISLAND FAIR DEBT  
COLLECTION PRACTICE ACT

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- 1           This act would make it illegal for any debt collector to place telephone calls to a person
- 2   on Sunday.
- 3           This act would take effect upon passage.

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