



Department of  
Consumer Affairs

40 years

of ensuring a fair and  
vibrant marketplace

Jonathan Mintz  
Commissioner

August 12, 2009

Staff Counsel  
Research & Investigations

Via U.S. mail

42 Broadway  
8th Floor  
New York, NY 10004

Re: Correspondence # [REDACTED]

+ [REDACTED] tel  
+ [REDACTED] fax

Dear Ms. [REDACTED]

[nyc.gov/consumers](http://nyc.gov/consumers)

The Department of Consumer Affairs (the "Department") issues this letter in response to an inquiry you submitted through the Department's web site on May 6, 2009. You asked about the exact language New York City law requires in dunning letters sent to New York City consumers by debt collection agencies.

The Department licenses and regulates debt collection agencies that attempt to collect debts from consumers residing in New York City. To that end, the Department enforces New York City laws that pertain to debt collection agencies. For information on the requirements of New York City laws and rules, the Department advises you to consult Title 20, Sections 20-488 *et seq.* of the New York City Administrative Code and Title 6, Sections 1-01 *et seq.* and 5-76 *et seq.* of the Rules of the City of New York. Your business is also subject to federal and New York State laws governing disclosures required in dunning letters.

Finally, note that Local Law 15 recently passed in New York City, effective on July 16, 2009, which expands the definition of a "debt collection agency" and requires additional language in dunning letters. You can find information on the new law and the Department's proposed rules on the Department's website at [www.nyc.gov/consumers](http://www.nyc.gov/consumers). Please check the Department's website regularly for updates on the new rules.

Thank you very much.

Sincerely,

[REDACTED SIGNATURE]