



Department of
Consumer Affairs

40 years

of ensuring a fair and
vibrant marketplace

Jonathan Mintz
Commissioner

February 2, 2010

██████████
Staff Counsel
Research & Investigations

████████████████████
████████████████████

Re: Debt collection question

42 Broadway
9th Floor
New York, NY 10004

Dear Ms. ██████████

██████████ tel
██████████ fax

The New York City Department of Consumer Affairs (the "Department") issues this letter in response to an inquiry you submitted via e-mail on October 30, 2009. You asked whether the time periods specified in Section 1-13 of the Rules of the City of New York are computed in business days or calendar days.

nyc.gov/consumers

Section 1-13 states:

A licensee or license applicant must respond in writing to the Department about any complaint sent to the licensee or applicant by the Department. The response must be made within 20 days of the date the complaint is sent to the licensee or applicant and must set forth the licensee's or applicant's position regarding the transaction which is the subject of the complaint, including the facts which the licensee or applicant believes justify its position. The licensee or applicant must respond to subsequent communications from the Department concerning the complaint within 10 days after receiving a communication.

The Department computes the 20- and 10-day periods referenced in Section 1-13 in calendar days.

For more information about the above laws and rules, please visit the Department's web site at www.nyc.gov/consumers.

Thank you for your inquiry.

Sincerely,

████████████████████
