



Jonathan Mintz
Commissioner

42 Broadway
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Dial 311 (in NYC) or 212-
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nyc.gov/consumers

August 2, 2010

BY E-MAIL



Re: Debt collection question

Dear Ms. [REDACTED]

The New York City Department of Consumer Affairs (the "Department") issues this letter in response to an inquiry you submitted via e-mail. You asked whether there are requirements for specific language that debt collection agencies must use to list their license numbers in letters to consumers. The answer to your question is that New York City law does not require debt collection agencies to use specific language to list their license numbers in letters sent to consumers. However, the New York City rules governing all businesses licensed by the Department mandate certain license number disclosures in all licensee letters and other printed material.

Section 1-05 of the Rules of the City of New York requires:

Any advertisement, letterhead, receipt or other printed matter of a licensee must contain the license number assigned to the licensee by the New York City Department of Consumer Affairs. The license number must be clearly identified as a New York City Department of Consumer Affairs license number and must be disclosed and disseminated in a lawful manner. Any telephone listing consisting solely of the name, address, and telephone number of the licensee need not specify the licensee's license number....

For more information about New York City's laws and rules regulating debt collection agencies, please visit the Department's web site at www.nyc.gov/consumers.

Thank you for your inquiry.

Sincerely,

Department of Consumer Affairs