



## **What to do when contacted by a debt collector**

There is often panic and confusion from the public around what to do when contacted by a debt collector. Below are tips on what to do when contacted by a debt collector.

1. Do not panic, begin by requesting the following information in writing:
  - The full identity of the debt collector and the company, as well as valid proof of registration with the Council for Debt Collectors (CFDC).
  - The name of the original creditor you owe, what the debt is for, and when it was incurred.
  - The total amount of the capital debt including the interest and collection costs.
2. Only registered debt collectors can collect outstanding debts.
3. Verify the legitimacy of the debt collector's registration with the Council, by accessing the live register for debt collectors on the CFDC website [www.cfdc.org.za](http://www.cfdc.org.za) or call (012) 804 9808.
4. Do not share your personal and financial information such as your bank details or ID number over the telephone. Social Engineering - the psychological manipulation of people into performing actions or divulging confidential information, is a growing phenomenon.
5. Sometimes you may be contacted by more than one debt collector, ensure that you are not paying for the same debt to different debt collectors.
6. Do not avoid communication from a registered debt collector, be cooperative so that you can make a proper arrangement towards paying up your debt/s.
7. Do not commit to a payment agreement that you cannot afford.
8. Do not sign any document that you do not understand, seek legal advice if need be. The Council offers free advice on the Debt Collectors Act.