Debt Collectors Can Now Legally Contact You Through Social Media - What You Need to Know

December 3, 2021 - The Consumer Financial Protection Bureau has finalized new rules for debt collectors when making contact with consumers. As of November 30th, it is now legal for them to email, text and direct message debtors through their social media accounts.

Tweet

(function() {
var s = document.createElement('SCRIPT'), s1 = document.getElementsByTagName('SCRIPT')[0];

s.type = 'text/javascript';
s.src = 'http://widgets.digg.com/buttons.js';
s1.parentNode.insertBefore(s, s1);
})();

(function() {
var po = document.createElement('script'); po.type = 'text/javascript'; po.async = true;
po.src = 'https://apis.google.com/js/plusone.js';
var s = document.getElementsByTagName('script')[0]; s.parentNode.insertBefore(po, s);
})();

Under the new rules, collectors can't legally post to a debtor's public time-line. The communication has to remain private. In most cases, that means it must be in the form of a direct message that isn't accessible by anyone other than the person being contacted. In that communication, they must identify themselves and clearly state why they are making contact. They also have a right to follow social media accounts and can even legally issue a "friend request" as long as they identify themselves in the request.

Anyone contacted in this way has the right to tell a collector not to contact them again; just as they do with any other form of communication that is used. But consumers do need to understand that just because they tell a debt collector to make no further contact, they are not protected against further collection activities including law suits.

Debt collectors are barred by law from harassing consumers. This includes making threats to sue them when they have no intent of filing suit, contacting them more than seven times in seven consecutive days, contacting them within seven days of having had a conversation with them or filing an adverse action on their credit report in less than 14 days of attempting to make contact by mail. Violations of these rules can be reported to the CFPB.

It should also be noted that while these rules apply to debt collectors - which are typically companies hired by the owner of a debt to collect on it - they don't apply to debt owners that are attempting to collect on debts which belong to them.
by Jim Malmberg
Note: When posting a comment, please sign-in first if you want a response. If you are not registered, click here. Registration is easy and free.

Follow ACCESS