Sec. 36a-647-6. Representations, devices, practices

A creditor shall not use any fraudulent, deceptive or misleading representation, device or practice in connection with the collection of any debt. Without limiting the general application of the foregoing, the following conduct is a violation of this section:

(1) The false representation or implication that the creditor is vouched for, bonded by or affiliated with the United States, any state or any political subdivision thereof, including the use of any title or any badge, uniform or facsimile thereof.

(2) The false representation of:

(A) The character, amount or legal status of any debt; or

(B) Any services rendered or compensation which may be lawfully received by any attorney or consumer collection agency that may be employed for the collection of a debt.

(3) The false representation or implication that any individual is an attorney or that any communication is from an attorney.

(4) The representation or implication that nonpayment of any debt will or may result in the seizure, garnishment, attachment or sale of any property or wages of any person unless such action is lawful and the creditor intends to take such action.

(5) The representation or implication that nonpayment of any debt will or may result in the arrest, imprisonment or criminal prosecution of any person.

(6) The threat to take any action that cannot legally be taken or that is not intended to be taken.

(7) The false representation or implication that a sale, referral or other transfer of any interest in a debt shall cause the consumer debtor or consumer debtor agent to:

(A) Lose any claim or defense to payment of the debt; or

(B) Become subject to any practice prohibited by the provisions of sections 36a-647-2 to 36a-647-7, inclusive, of the Regulations of Connecticut State Agencies.

(8) The false representation or implication that the consumer debtor committed any crime or engaged in any shameful or disgraceful act.

(9) Communicating or threatening to communicate to any person debt information that is known or that should be known to be false, including the failure to communicate that a disputed debt is disputed.

(10) The use or distribution of any written communication that simulates or is falsely represented to be a document authorized, issued or approved by any court, official or agency of the United States or of any state or which creates a false impression as to its source, authorization or approval.

(11) The use of any other false representation or deceptive means to collect or attempt to collect any debt or to obtain information concerning a consumer debtor or consumer debtor agent.

(12) The failure to disclose clearly in all communications made to collect a debt or to obtain information about a consumer debtor or consumer debtor agent that the creditor is attempting to collect a debt. This subsection shall not apply to any creditor communications for the purpose of acquiring location information permitted by section 36a-647-3 of the Regulations of Connecticut State Agencies.

(13) The false representation or implication that accounts have been turned over to innocent purchasers for value.

(14) The false representation or implication that documents are legal process.

(15) The use of any business, company or organization name other than the true name of the creditor's business, company or organization.

(16) The false representation or implication that documents are not legal process forms or do not require action by the consumer debtor or consumer debtor agent.

(17) The false representation or implication that a creditor operates or is employed by a consumer reporting agency.

(Effective July 6, 1979; Transferred April 24, 1995; Amended October 2, 2006)