

**Sec. 36a-809-11. False or misleading representations**

A consumer collection agency shall not use any false, deceptive or misleading representation or means 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 consumer collection agency is vouched for, bonded by or affiliated with the United States or any state, including the use of 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 consumer collection agency 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 result in the arrest or imprisonment of any person or the seizure, garnishment, attachment or sale of any property or wages of any person unless such action is lawful and the consumer collection agency or creditor intends to take such action.

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

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

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

(B) Become subject to any practice prohibited by Sections 36a-809-6 to 36a-809-17, inclusive, of the Regulations of Connecticut State Agencies.

(7) The false representation or implication, made in order to disgrace the debtor, that the debtor committed a crime or engaged in other conduct.

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

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

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

(11) The failure to disclose clearly, in all communications made to collect a debt or to obtain information about a debtor, that the consumer collection agency is attempting to collect a debt and that any information obtained will be used for that purpose. This subdivision shall not apply to any consumer collection agency communicating for the purposes of acquiring location information permitted by subsection (b) of section 36a-809-9 of the Regulations of Connecticut State Agencies.

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

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

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(14) The use of any business, company or organization name other than the true name of the consumer collection agency's business, company or organization.

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

(16) The false representation or implication that a consumer collection agency operates or is employed by a credit rating agency, as defined in section 36a-695 of the Connecticut General Statutes.

(Adopted effective July 29, 2008)