

## IDAPA 12 – IDAHO DEPARTMENT OF FINANCE

### Consumer Finance Bureau

#### 12.01.11 – Rules Pursuant to the Idaho Collection Agency Act

##### **Who does this rule apply to?**

*The rule applies to persons engaging in debt collection, credit counseling or debt management, debt settlement, and credit repair in Idaho.*

##### **What is the purpose of this rule?**

*The rule provides a definition of the federal Fair Debt Collection Practices Act, incorporated by reference within the Idaho Collection Agency Act.*

##### **What is the legal authority for the agency to promulgate this rule?**

*This rule implements the following statutes passed by the Idaho Legislature:*

Banks and Banking -  
Collection Agencies:

- [Section 26-2228, Idaho Code](#) – Powers of the Director
- [Section 26-2229A, Idaho Code](#) – Requirement of Fair, Open and Honest Dealing
- [Section 26-2248, Idaho Code](#) – Administration of the Act

##### **Who do I contact for more information on this rule?**

Idaho Department of Finance  
800 Park Boulevard, Suite 200  
Boise, Idaho 83712  
Phone: (208) 332-8000  
Fax: (208) 332-8096  
Email: [Finance.InternetMail@finance.idaho.gov](mailto:Finance.InternetMail@finance.idaho.gov)  
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## 12.01.11 – RULES PURSUANT TO THE IDAHO COLLECTION AGENCY ACT

### **000. LEGAL AUTHORITY.**

This chapter is promulgated pursuant to Sections 26-2228(4) and 26-2248, Idaho Code. (7-1-21)T

### **001. SCOPE.**

These rules interpret the Idaho Collection Agency Act, Title 26, Chapter 22, Idaho Code. (7-1-21)T

### **002. -- 004. (RESERVED)**

### **005. INCORPORATION BY REFERENCE.**

For the purposes of the Act the full text of the following is incorporated by reference: (7-1-21)T

**01. Fair Debt Collection Practices Act.** As set forth in 15 U.S.C. 1692, et seq., as amended to and including January 1, 2020. Fair Debt Collection Practices Act is available for viewing online at: <https://www.gpo.gov/fdsys/pkg/USCODE-2016-title15/html/USCODE-2016-title15-chap41-subchapV.htm>. (7-1-21)T

**02. Availability of Documents.** Unless otherwise available, the documents incorporated by reference may be viewed at the central office of the Idaho Department of Finance. (7-1-21)T

### **006. -- 999. (RESERVED)**

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