

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

Web: <http://www.finance.idaho.gov>

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000. LEGAL AUTHORITY.

This chapter is promulgated pursuant to Sections 26-2228(4) and 26-2248, Idaho Code. (4-11-19)

001. TITLE AND SCOPE.

The title of this chapter is “Rules Pursuant to the Idaho Collection Agency Act,” which rules are administered by the Idaho Department of Finance, and may be cited as IDAPA 12.01.11. These rules interpret the Idaho Collection Agency Act, Title 26, Chapter 22, Idaho Code. (4-11-19)

002. -- 004. (RESERVED)

005. INCORPORATION BY REFERENCE.

For the purposes of the Act and the “Rules Pursuant to the Idaho Collection Agency Act,” the full text of the following is incorporated by reference: (3-20-20)

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>. (3-20-20)

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. (3-20-20)

006. -- 999. (RESERVED)

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