

# What to do if you are contacted by a collection agency?

## What is a collection agency?

It is a company that acts as an intermediary between the creditor and the debtor

## How do they act?

They contact the debtor to **claim the** amount they owe to a third party



They usually use a **demanding tone** and even threaten to include you in a file of delinquent accounts.

## Why do they have my data?

In order for the creditor company to transfer your data to the collection agency, two assumptions must be made:

That the collection agency and the creditor have signed a **contract**.



That you have given your **consent** to the processing of your **data**.

### In addition:

- The debt must be true, due, enforceable and unpaid.
- You must be informed and notified within a maximum period of 30 days

## What can you do if you are contacted by a collection agency?



### IF THE DEBT IS REAL

**Pay it off as soon as possible** to avoid increasing interest debt.

You can try to **negotiate payments by installments** with the company.



### IF THE DEBT IS NOT REAL

**Ask for documentation** that proves the debt exists.

If you haven't heard back in a month, **contact us**.

## What can I achieve by starting my claim?



- Get removed from the **delinquent account file**.
- Do not pay the **illegitimate debt** that is claimed.
- Receive **compensation** for inclusion in the file.
- **Compensation for damages** depending on the moral affection or social damage.

At **ASUFIN** we help you get removed from the delinquent account file

**MAKE YOUR CLAIM**

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