

**§5-116. Illegal, fraudulent or unconscionable conduct in attempted collection of debts**

1. In attempting to collect an alleged debt arising from a consumer credit sale, consumer lease or consumer loan, a person shall not:

- A. Use or threaten force or violence; [PL 1973, c. 762, §1 (NEW).]
- B. Threaten criminal prosecution; [PL 1973, c. 762, §1 (NEW).]
- C. Disclose or threaten to disclose information affecting the debtor's reputation for credit worthiness with knowledge or reason to know that the information is false; [PL 1973, c. 762, §1 (NEW).]
- D. Communicate more than twice or threaten to communicate more than twice to the debtor's employer information concerning the existence of a debt before or after obtaining final judgment against the debtor except as permitted by statute; [PL 1973, c. 762, §1 (NEW).]
- E. Disclose or threaten to disclose to a person other than the debtor or the debtor's spouse information affecting the debtor's reputation, whether or not for credit worthiness, with knowledge or reason to know that the other person does not have a legitimate business need for the information, but this subsection does not prohibit the disclosure to another person of information permitted to be disclosed to that person by statute; [RR 2025, c. 1, Pt. C, §42 (COR).]
- F. Disclose or threaten to disclose information concerning the existence of a debt known to be disputed by the debtor without disclosing that fact; [PL 1973, c. 762, §1 (NEW).]
- G. Claim, or attempt or threaten to enforce a right that has been barred by statute or a final order of the Supreme Judicial Court or a court of the United States; [PL 1973, c. 762, §1 (NEW).]
- H. Use a communication which simulates legal or judicial process or which gives the appearance of being authorized, issued or approved by a government, government agency, or attorney-at-law when it is not; or [PL 1973, c. 762, §1 (NEW).]
- I. Engage in conduct in violation of a rule adopted and published by the administrator after like conduct has been restrained or enjoined by a final order of a court in a civil action by the administrator against any person pursuant to the provisions or injunctions against fraudulent or unconscionable agreements or conduct, section 6-111. [PL 1973, c. 762, §1 (NEW).]

[RR 2025, c. 1, Pt. C, §42 (COR).]

**SECTION HISTORY**

PL 1973, c. 762, §1 (NEW). RR 2025, c. 1, Pt. C, §42 (COR).

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