



Third Party Contact – Assistance, Consent & Renewal

Document: PR-CO-02
Revision no. 1
Revision Date: 20111231
Privacy: General

1.0 Purpose

The purpose of this procedure is to ensure we adhere to Common Collection Agency's policy of obtaining consent prior to disclosing customer information to any third party and required compliance with the regulations of the Accessibility for Ontarians with Disabilities Act, 2005, which dictates that we will communicate with people who are assisted by a support person or an interpreter.

2.0 Scope

This policy applies to all accounts listed to Common Collection Agency for recovery and all employees licensed as collection agents.

3.0 Responsibility

All employees of Common Collection Agency

- Communicate with people who are assisted by a support person or interpreter.
- Ensure they obtain the appropriate consent from customers.

Department Managers

- Monitor their employees and conduct ongoing training to ensure compliance.

Quality Assurance Manager

- Monitor for compliance for all departments through call monitoring and auditing.

4.0 Description Of Activity

Under no circumstances is anyone allowed to discuss any account with anyone other than the debtor without the debtor's express consent to do so. The only information that can be given is payment instructions. It is not even permitted to release the balance of the account or product information.

If a debtor wants a collection officer to discuss their account with any third party they must first provide written authorization or verbal authorization at a recorded workstation, where permitted based on client directives.

Once the authorization is received, the file is to be noted with the date it was received along with the name of the person authorized to discuss the account on the debtor's behalf. Authorizations must be dated and renewed every six months. There must be notes entered in the note lines indicating the date on the document if authorization is written, the date the authorization was received and the date it is to be renewed.

Should an authorization not be renewed, all third party contact must cease until the renewal is received.

If consent was received verbally on a recorded workstation, a third party consent letter must be sent to the debtor's residential address that includes the first and last name of the authorized party.

If written authorization was received, a copy is to be retained for our records and uploaded to the client's collection platform if required.

There is to be no deviation from this procedure for any reason whatsoever.



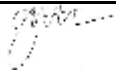
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5.0 Reference

- FR-CO-3 Third Party Consent Form

6.0 Change Management Table

Approved By:		 Julie Robertson 2010-07-22 3:19 PM
Revision #	Revision Date	Description of changes
1	20111231	Allowing for required compliance with the regulations of the Accessibility for Ontarians with Disabilities Act, 2005, which dictates that we will welcome communication with people who are assisted by a support person or an interpreter.