

Debt Collector Home Visit - What to Do

Debt collector home visits aren't as common as people think. They usually rely on letters and phone calls to contact you. However, if a debt collector comes to your door, you should do the following:

- If you are uncomfortable, you can ask them to leave. State "I will only agree to be contacted by my creditor, via phone or letter".
- If you are happy to deal with them, record the interaction on your phone, do not open your door as they cannot force entry unless collecting criminal fines or government taxes. Say "I only agree to speak to you through the door/letterbox, and you are not allowed to enter".
- Ask for their credentials such as their ID card, enforcement agent certificate, company details, phone/email or notice of enforcement (you must have received 7 days before visit) which they can show you through a letterbox or nearby window.
- If you feel confident and want to negotiate a settlement plan, you can pay the amount in full if you agree with the evidence of the amount, but you must get a receipt. Or you can negotiate an installment plan, which they may not accept in which you can reply "I would like to discuss a repayment plan option with (the creditor) and ask them to leave.
- Debt collectors have no powers so you do not have to fear any further action right there and then but it is better to communicate with and come to an agreement.
- Tell them you know the law and you do not HAVE to pay anything there and then but you are willing to cooperate through other means.

Remember:

- A debt collector cannot force entry into your house.
- A debt collector has no powers.
- They cannot contact you at your place of work, on social media or outside the hours of 8am-9pm or you can claim harassment.
- It's always better to communicate beforehand or at least during the interaction in order to prevent the situation from escalating.