**Section 160.220 Credit Practices**

No licensee or agent of the licensee while collecting or attempting to collect an alleged debt shall engage in any of the following acts:

a) Using or threatening to use force or violence to cause physical harm to an obligor, the obligor's family or the obligor's property.

b) Threatening arrest or criminal prosecution when no basis for such action lawfully exists.

c) Threatening the seizure, attachment and sale of an obligor's property when such action can only be taken pursuant to court order unless disclosure is made that prior court proceedings are required.

d) Disclosing or threatening to disclose information adversely affecting an obligor's reputation for credit worthiness with knowledge or reason to know such information is false.

e) Threatening to initiate or initiating communication with an obligor's employer unless there has been a default in the payment of the obligation and at least 5 days prior written notice to the last known address of the obligor of the intent to communicate with the employer and except as expressly permitted by statute or court order.

f) Communicating or threatening to communicate with an obligor or the obligor's family with such unreasonable frequency as to constitute harassment, or at times reasonably considered to be unusual hours or known to be inconvenient.

g) Using profane, obscene or abusive language with an obligor or the obligor's family.

h) Disclosing or threatening to disclose information relating to an obligor's indebtedness to any other person except when such other person has a legitimate business need for the information.

i) Disclosing or threatening to disclose information concerning the existence of a debt which the licensee knows to be reasonably disputed by the obligor without disclosing the fact that the debt is disputed.

j) Attempting or threatening to attempt enforcement of a right or remedy with knowledge or reason to know that the right or remedy does not exist.

k) Use of any form of communication simulating legal or judicial process which gives the appearance of being authorized, issued or approved by a governmental agency, official or attorney at law when it is not.

l) Use of badges, uniforms, or other indicia of any governmental agency or official except as authorized by law.

m) Misrepresenting the amount of the debt alleged to be owed.

n) Representing that an alleged debt may be increased by the addition of attorney's fees, investigation fees or any other fees or charges when there is no contractual or statutory authorization for such addition.

(Source: Amended at 47 Ill. Reg. 9324, effective June 20, 2023)