

2025232er

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2 An act relating to debt collection; amending s.
3 559.72, F.S.; revising prohibited practices for a
4 person attempting to collect consumer debt; providing
5 applicability; making a technical change; reenacting
6 ss. 559.565(2), 559.725(2), 559.77(1) and (2),
7 648.44(1)(o), and 817.7001(2)(b), F.S., relating to
8 enforcement action against an out-of-state consumer
9 debt collector, consumer complaints and administrative
10 duties, civil remedies, prohibitions and penalties,
11 and definitions, respectively, to incorporate the
12 amendment made to s. 559.72, F.S., in references
13 thereto; providing an effective date.
14

15 WHEREAS, the Legislature acknowledges that s. 559.72(17),
16 Florida Statutes, was adopted before e-mail communication became
17 commonly used, and that the only specific communication
18 explicitly contemplated in such subsection is telephone calls,
19 and
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21 WHEREAS, the Legislature intends to update and clarify
22 prohibited practices in collecting debt to address e-mail
23 communication by excluding such communication from prohibited
24 contact between the hours of 9:00 p.m. and 8:00 a.m. because
25 such contact is less invasive and less disruptive than telephone
26 calls, NOW, THEREFORE,
27

28 Be It Enacted by the Legislature of the State of Florida:
29

Section 1. Section 559.72, Florida Statutes, is amended to

2025232er

read:

559.72 Prohibited practices generally.—In collecting consumer debts, a ~~no~~ person may not ~~shall~~:

(1) Simulate in any manner a law enforcement officer or a representative of any governmental agency.

(2) Use or threaten force or violence.

(3) Tell a debtor who disputes a consumer debt that she or he or any person employing her or him will disclose to another, orally or in writing, directly or indirectly, information affecting the debtor's reputation for credit worthiness without also informing the debtor that the existence of the dispute will also be disclosed as required by subsection (6).

(4) Communicate or threaten to communicate with a debtor's employer before obtaining final judgment against the debtor, unless the debtor gives her or his permission in writing to contact her or his employer or acknowledges in writing the existence of the debt after the debt has been placed for collection. However, this does not prohibit a person from telling the debtor that her or his employer will be contacted if a final judgment is obtained.

(5) Disclose to a person other than the debtor or her or his family 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 or that the information is false.

(6) Disclose information concerning the existence of a debt known to be reasonably disputed by the debtor without disclosing that fact. If a disclosure is made before such dispute has been

2025232er

59 asserted and written notice is received from the debtor that any
60 part of the debt is disputed, and if such dispute is reasonable,
61 the person who made the original disclosure must reveal upon the
62 request of the debtor within 30 days the details of the dispute
63 to each person to whom disclosure of the debt without notice of
64 the dispute was made within the preceding 90 days.

65 (7) Willfully communicate with the debtor or any member of
66 her or his family with such frequency as can reasonably be
67 expected to harass the debtor or her or his family, or willfully
68 engage in other conduct which can reasonably be expected to
69 abuse or harass the debtor or any member of her or his family.

70 (8) Use profane, obscene, vulgar, or willfully abusive
71 language in communicating with the debtor or any member of her
72 or his family.

73 (9) Claim, attempt, or threaten to enforce a debt when such
74 person knows that the debt is not legitimate, or assert the
75 existence of some other legal right when such person knows that
76 the right does not exist.

77 (10) Use a communication that simulates in any manner legal
78 or judicial process or that gives the appearance of being
79 authorized, issued, or approved by a government, governmental
80 agency, or attorney at law, when it is not.

81 (11) Communicate with a debtor under the guise of an
82 attorney by using the stationery of an attorney or forms or
83 instruments that only attorneys are authorized to prepare.

84 (12) Orally communicate with a debtor in a manner that
85 gives the false impression or appearance that such person is or
86 is associated with an attorney.

87 (13) Advertise or threaten to advertise for sale any debt

2025232er

88 as a means to enforce payment except under court order or when
89 acting as an assignee for the benefit of a creditor.

90 (14) Publish or post, threaten to publish or post, or cause
91 to be published or posted before the general public individual
92 names or any list of names of debtors, commonly known as a
93 deadbeat list, for the purpose of enforcing or attempting to
94 enforce collection of consumer debts.

95 (15) Refuse to provide adequate identification of herself
96 or himself or her or his employer or other entity whom she or he
97 represents if requested to do so by a debtor from whom she or he
98 is collecting or attempting to collect a consumer debt.

99 (16) Mail any communication to a debtor in an envelope or
100 postcard with words typed, written, or printed on the outside of
101 the envelope or postcard calculated to embarrass the debtor. An
102 example of this would be an envelope addressed to "Deadbeat,
103 Jane Doe" or "Deadbeat, John Doe."

104 (17) Communicate with the debtor between the hours of 9
105 p.m. and 8 a.m. in the debtor's time zone without the prior
106 consent of the debtor. This subsection does not apply to an e-
107 mail communication that is sent to an e-mail address and that
108 otherwise complies with this section.

109 (a) The person may presume that the time a telephone call
110 is received conforms to the local time zone assigned to the area
111 code of the number called, unless the person reasonably believes
112 that the debtor's telephone is located in a different time zone.

113 (b) If, such as with toll-free numbers, an area code is not
114 assigned to a specific geographic area, the person may presume
115 that the time a telephone call is received conforms to the local
116 time zone of the debtor's last known place of residence, unless

2025232er

the person reasonably believes that the debtor's telephone is located in a different time zone.

(18) Communicate with a debtor if the person knows that the debtor is represented by an attorney with respect to such debt and has knowledge of, or can readily ascertain, such attorney's name and address, unless the debtor's attorney fails to respond within 30 days to a communication from the person, unless the debtor's attorney consents to a direct communication with the debtor, or unless the debtor initiates the communication.

(19) Cause a debtor to be charged for communications by concealing the true purpose of the communication, including collect telephone calls and telegram fees.

Section 2. For the purpose of incorporating the amendment made by this act to section 559.72, Florida Statutes, in a reference thereto, subsection (2) of section 559.565, Florida Statutes, is reenacted to read:

559.565 Enforcement action against out-of-state consumer debt collector.—The remedies of this section are cumulative to other sanctions and enforcement provisions of this part for any violation by an out-of-state consumer debt collector, as defined in s. 559.55(11).

(2) A person, whether or not exempt from registration under this part, who violates s. 559.72 is subject to sanctions the same as any other consumer debt collector, including imposition of an administrative fine. The registration of a duly registered out-of-state consumer debt collector is subject to revocation or suspension in the same manner as the registration of any other registrant under this part.

Section 3. For the purpose of incorporating the amendment

2025232er

made by this act to section 559.72, Florida Statutes, in a reference thereto, subsection (2) of section 559.725, Florida Statutes, is reenacted to read:

559.725 Consumer complaints; administrative duties.—

(2) The office shall inform and furnish relevant information to the appropriate regulatory body of the state or the Federal Government, or The Florida Bar in the case of attorneys, if a person has been named in a consumer complaint pursuant to subsection (3) alleging violations of s. 559.72. The Attorney General may take action against any person in violation of this part.

Section 4. For the purpose of incorporating the amendment made by this act to section 559.72, Florida Statutes, in references thereto, subsections (1) and (2) of section 559.77, Florida Statutes, are reenacted to read:

559.77 Civil remedies.—

(1) A debtor may bring a civil action against a person violating the provisions of s. 559.72 in the county in which the alleged violator resides or has his or her principal place of business or in the county where the alleged violation occurred.

(2) Any person who fails to comply with any provision of s. 559.72 is liable for actual damages and for additional statutory damages as the court may allow, but not exceeding \$1,000, together with court costs and reasonable attorney's fees incurred by the plaintiff. In determining the defendant's liability for any additional statutory damages, the court shall consider the nature of the defendant's noncompliance with s. 559.72, the frequency and persistence of the noncompliance, and the extent to which the noncompliance was intentional. In a

2025232er

class action lawsuit brought under this section, the court may award additional statutory damages of up to \$1,000 for each named plaintiff and an aggregate award of additional statutory damages up to the lesser of \$500,000 or 1 percent of the defendant's net worth for all remaining class members; however, the aggregate award may not provide an individual class member with additional statutory damages in excess of \$1,000. The court may award punitive damages and may provide such equitable relief as it deems necessary or proper, including enjoining the defendant from further violations of this part. If the court finds that the suit fails to raise a justiciable issue of law or fact, the plaintiff is liable for court costs and reasonable attorney's fees incurred by the defendant.

Section 5. For the purpose of incorporating the amendment made by this act to section 559.72, Florida Statutes, in a reference thereto, paragraph (o) of subsection (1) of section 648.44, Florida Statutes, is reenacted to read:

648.44 Prohibitions; penalty.—

(1) A bail bond agent or bail bond agency may not:

(o) Attempt to collect, through threat or coercion, amounts due for the payment of any indebtedness related to the issuance of a bail bond in violation of s. 559.72.

Section 6. For the purpose of incorporating the amendment made by this act to section 559.72, Florida Statutes, in a reference thereto, paragraph (b) of subsection (2) of section 817.7001, Florida Statutes, is reenacted to read:

817.7001 Definitions.—As used in this part:

(2)

(b) "Credit service organization" does not include:

2025232er

1. Any person authorized to make loans or extensions of credit under the laws of this state or the United States who is subject to regulation and supervision by this state or the United States or a lender approved by the United States Secretary of Housing and Urban Development for participation in any mortgage insurance program under the National Housing Act;

2. Any bank, savings bank, or savings and loan association whose deposits or accounts are eligible for insurance by the Federal Deposit Insurance Corporation or the Federal Savings and Loan Insurance Corporation, or a subsidiary of such bank, savings bank, or savings and loan association;

3. Any credit union, federal credit union, or out-of-state credit union doing business in this state;

4. Any nonprofit organization exempt from taxation under s. 501(c)(3) of the Internal Revenue Code;

5. Any person licensed as a real estate broker by this state if the person is acting within the course and scope of that license;

6. Any person collecting consumer claims pursuant to s. 559.72;

7. Any person licensed to practice law in this state if the person renders services within the course and scope of his or her practice as an attorney and does not engage in the credit service business on a regular and continuing basis;

8. Any broker-dealer registered with the Securities and Exchange Commission or the Commodity Futures Trading Commission if the broker-dealer is acting within the course and scope of that regulation; or

9. Any consumer reporting agency as defined in the Federal

2025232er

233 Fair Credit Reporting Act, 15 U.S.C. ss. 1681-1681t.

234 Section 7. This act shall take effect upon becoming law.