

1978 BILL 13

Fourth Session, 18th Legislature, 27 Elizabeth II

THE LEGISLATIVE ASSEMBLY OF ALBERTA

BILL 13

THE COLLECTION PRACTICES ACT

MR. TESOLIN

First Reading

Second Reading

Committee of the Whole

Third Reading

Royal Assent

Bill 13
Mr. Tesolin

BILL 13

1978

THE COLLECTION PRACTICES ACT

(Assented to , 1978)

HER MAJESTY, by and with the advice and consent of the Legislative Assembly of Alberta, enacts as follows:

1 In this Act,

(a) "Administrator" means the Administrator of Collection Practices appointed under section 2;

(b) "collection agency" means a person, other than a collector, who carries on the business

(i) of collecting or attempting to collect debts for other persons,

(ii) of collecting or attempting to collect debts under any name which differs from that of the creditor to whom the debt is owed,

(iii) of offering or undertaking to act for a debtor in arrangements or negotiations with his creditors or receiving money from a debtor for distribution to his creditors in consideration of a fee, commission or other remuneration that is payable by the debtor,

(iv) of offering or undertaking to act for a creditor in realizing on any security given to the creditor for a debt, or

(v) of selling or offering to sell any collection system, device or scheme intended or calculated to be used to collect debts;

(c) "collector" means a person employed or authorized by a collection agency to

(i) collect or attempt to collect money,

Explanatory Notes

GENERAL. This Bill will repeal and replace the present Collection Agencies Act, chapter 55 of the Revised Statutes of Alberta 1970.

1 Definitions.

- (ii) solicit business,
- (iii) realize on a security, or
- (iv) deal with or locate debtors,

for the collection agency;

(d) "Court" means the Supreme Court of Alberta or the District Court of Alberta;

(e) "Minister" means the Minister of Consumer and Corporate Affairs.

2(1) In accordance with *The Public Service Act* there may be appointed an Administrator of Collection Practices and such other persons as may be necessary for the administration of this Act.

(2) Where the Administrator is given any power or duty under this Act or the regulations, he may authorize one or more persons to exercise or perform that power or duty upon such conditions or in such circumstances as the Administrator prescribes.

3(1) This Act, except sections 14, 15, 20, 21 and 24, does not apply

(a) to an insurer, agent, adjuster or broker licensed under *The Alberta Insurance Act* or to his employees acting in the regular course of their employment,

(b) to an assignee, custodian, liquidator, receiver, trustee or other person licensed or acting under the *Bankruptcy Act* (Canada), *The Companies Act*, *The Judicature Act* or the *Winding-up Act* (Canada) or a person acting under a debenture or the order of any court,

(c) to a real estate agent or salesman licensed under *The Real Estate Agents' Licensing Act* or to his employees acting in the regular course of their employment, or

(d) to any person or a member of any class of persons designated in the regulations as exempt persons.

(2) This Act does not apply to barristers and solicitors in the practice of their profession.

4(1) No person shall carry on the business of a collection agency unless he is the holder of a collection agency licence, in the form prescribed by the Minister, issued under this Act.

(2) No person shall act as a collector for a collection agency unless he is the holder of a collector's licence, in the form prescribed by the Minister, issued under this Act.

2 New. Employees.

3 Exemption from Act. This section is substantially the same as section 3 of The Collection Agencies Act, except that banks and trust companies are no longer exempt.

4 Licence required. This section is substantially the same as section 4 of The Collection Agencies Act.

(3) No collection agency shall employ or authorize any person as a collector unless that person is the holder of a collector's licence.

(4) No person shall

(a) advertise himself, or

(b) hold himself out,

as a collector or as carrying on the business of a collection agency unless he holds a collector's licence or a collection agency licence, as the case may be.

5(1) An application for a collection agency licence shall be made to the Administrator in the form prescribed by the Minister and shall be accompanied by

(a) the licence fee prescribed by the regulations,

(b) the security, if any, prescribed by the regulations,

(c) an affidavit made by or on behalf of the applicant in the form prescribed by the Minister,

(d) copies of forms of agreement to be entered into with the collection agency by persons for whom the collection agency acts,

(e) copies of forms and forms of letters that the collection agency uses or proposes to use in making demands for the collection of debts, and

(f) any other information required by the regulations.

(2) An application for a collector's licence shall be made to the Administrator in the form prescribed by the Minister and shall be accompanied by

(a) the licence fee prescribed by the regulations,

(b) the security, if any, prescribed by the regulations,

(c) an affidavit made by or on behalf of the applicant in the form prescribed by the Minister,

(d) a letter from a collection agency stating that the applicant will be employed or authorized by the agency to act as a collector, and

(e) any other information required by the regulations.

(3) A licence shall not be issued to any person until there is deposited with the Administrator security in the amount and form prescribed by the regulations.

5 Application for licence. This section is substantially the same as section 5 of The Collection Agencies Act except for subsection (4), which is new.

(4) The Administrator may exempt any collection agency that carries on business of the kind described in section 1(b)(ii) from the requirements of subsection (3).

6(1) Where a security filed under section 5(3) is terminated or returned, the licence of the collection agency is suspended and remains suspended until the collection agency files with the Administrator a new security and receives notification from the Administrator that the security is acceptable.

(2) The licence of a collector

(a) is cancelled upon his ceasing to be employed or authorized by a collection agency to act as a collector, and

(b) is suspended or cancelled, as the case may be, upon the suspension or cancellation of the collection agency licence of the collection agency that employed or authorized him to act as a collector.

7(1) An application for renewal of a collection agency licence shall be made to the Administrator in the form prescribed by the Minister and shall be accompanied by

(a) the licence fee prescribed by the regulations,

(b) the security, if any, prescribed by the regulations,

(c) copies of forms of agreement to be entered into with the collection agency by persons for whom the collection agency acts, and

(d) copies of forms and forms of letters that the collection agency uses or proposes to use in making demands for the collection of debts.

(2) An application for a renewal of a collector's licence shall be made to the Administrator in the form prescribed by the Minister and shall be accompanied by the licence fee and security, if any, prescribed by the regulations.

(3) Where the holder of a collection agency licence or a collector's licence has applied for renewal of his licence and forwarded the security and fee prescribed by the regulations within the time prescribed by the Minister, or, if no time is prescribed, before the expiry of his licence, his licence continues

(a) until the renewal licence is issued, or

(b) where he is served with notice that the Administrator refuses to grant the renewal, until the time for serving notice under section 17 of an appeal from the refusal has expired, or, where a notice of appeal is served on the Minister, until the appeal is concluded or the appeal is withdrawn.

6 Suspension and cancellation of licences. Subsection (1) is new; subsection (2) is substantially the same as section 8(3) of The Collection Agencies Act.

7 New. Renewal of licences.

8 The holder of a collection agency licence shall display in a conspicuous place

(a) his licence or a copy thereof at each office or place of business indicated on the licence, and

(b) the licences of collectors employed or authorized by him at the office where those persons are engaged in or carry on business as collectors.

9(1) Every collection agency shall keep proper accounting records and other records relating to his business including the following:

(a) a register of the trust accounts in which is entered all money collected or received from a debtor for distribution to the debtor's creditors;

(b) duplicates of the vouchers referred to in subsection (2).

(2) Every collection agency shall acknowledge the receipt of any money the collection agency or his collector or the employee of either of them collects or receives from a debtor for distribution to the debtor's creditors by means of consecutively numbered vouchers which shall contain in each case

(a) the date the amount is received,

(b) the name of the debtor,

(c) the name of the person for whom the collection agency acts, and

(d) the gross amount received in respect of that account.

10(1) Subject to subsection (2), a collection agency shall deposit all money collected or received from a debtor for distribution to his creditors before the expiry of 2 days following its receipt in a trust account maintained in a

(a) bank,

(b) treasury branch,

(c) trust company registered under *The Trust Companies Act*, or

(d) credit union incorporated under *The Credit Union Act*,

at an office thereof located in Alberta.

(2) Where the Administrator is of the opinion that the requirements of subsection (1) can be varied with respect to any collection agency without harm to the public interest, he may, in writing,

8 Display of licence. This is substantially the same as section 9 of The Collection Agencies Act except that a copy of the licence is required to be displayed in each place of business.

9 New. Accounting records and books to be kept by collection agencies.

10 Subsection (1) is substantially the same as section 11 of The Collection Agencies Act; the rest of the section is new.

(a) authorize the collection agency to deposit money collected or received from a debtor for distribution to his creditors in a trust account in a financial institution or class of financial institution approved by the Administrator located outside Alberta, and

(b) prescribe the time within which money referred to in clause (a) shall be deposited.

(3) No collection agency shall withdraw money from a trust account except for the purpose of

(a) paying a creditor money received on behalf of and deposited to the credit of that creditor,

(b) paying the collection agency the commission and disbursements to which it is entitled,

(c) correcting an error caused by money being deposited in the trust account by mistake, or

(d) making a payment under subsection (6).

(4) In paying creditors money withdrawn under subsection (3) (a), a collection agency shall do so by means of consecutively numbered cheques which shall be accompanied in the case of each payment by a statement containing

(a) the date or dates on which the money was received by the collection agency,

(b) the name of the debtor,

(c) the gross amount collected,

(d) the amount of commission and disbursements retained by the collection agency,

(e) the net amount payable to the creditor, and

(f) the current balance owing by the debtor.

(5) Subject to subsection (6), a collection agency shall account for all money collected and remit the money less commission and disbursements to the person entitled thereto on or before the 20th day of the month following the month in which the money was collected.

(6) Where a collection agency is unable to locate the person entitled to money within 6 months after the money has been collected, the collection agency shall pay the money less commission and disbursements to the Provincial Treasurer in trust.

(7) The Provincial Treasurer may pay the money received under subsection (6) to the person entitled thereto upon being satisfied that the person is entitled to receive the money.

(8) Where the Provincial Treasurer does not pay the money received under subsection (6) to the person entitled thereto within 5 years from the time that the money is received by him, the money shall be paid into the General Revenue Fund.

11(1) A collection agency shall

(a) at least once a year submit his records and books to an audit by an accountant or firm of accountants acceptable to the Administrator, and

(b) provide the auditor with access to every book and record of the collection agency that, in the opinion of the auditor, is necessary to carry out his audit.

(2) The auditor shall forthwith report to the Administrator any defect or deficiency in the form or maintenance of any book or record maintained by the collection agency.

(3) Upon completion of the audit, the auditor shall report his findings to the collection agency and file one copy of the report signed by him with the Administrator.

(4) The Administrator may issue an order to the collection agency to correct any defect or deficiency in the form or maintenance of any book or record.

(5) An order made under subsection (4) must be complied with within the time specified in the order.

12 A collection agency shall maintain in Alberta all of his records, files, books, papers, documents or other things created or received while engaged in the business of a collection agency and shall continue to maintain them in Alberta for the period prescribed in the regulations.

13(1) No collection agency or collector shall

(a) enter into any agreement with a person for whom he acts unless a copy of the form of agreement is filed with and approved by the Administrator;

(b) use any form or form of letter to collect or attempt to collect a debt unless a copy of the form or form of letter is filed with and approved by the Administrator;

11 New. Audit of records and books of a collection agency.

12 New. Retention of records.

13 Prohibitions. Subsection (1)(a) and (b) and subsection (3) are substantially the same as section 13 of The Collection Agencies Act; the rest of the section is new.

- (c) collect or attempt to collect money for a creditor except on the belief in good faith that the money is due and owing by the debtor to the creditor;
 - (d) charge any fee to a person for whom he acts in addition to those fees provided for in the form of agreement or in the information pertaining to fees filed with the Administrator;
 - (e) if a collection agency, carry on the business of a collection agency in a name other than the name in which he is licensed, or invite the public to deal anywhere other than at a place authorized by the licence;
 - (f) if a collector, use any name while engaged in the business of collecting debts except his true name and the name of the collection agency that employs or authorizes him to act as a collector, as that collection agency's name is shown on the collection agency's licence;
 - (g) collect from a debtor any amount greater than that prescribed by the regulations for acting for the debtor in making arrangements or negotiating with his creditors on behalf of the debtor or receiving money from the debtor for distribution to his creditors;
 - (h) make any arrangement with a debtor to accept a sum of money that is less than the amount of the balance due and owing to a creditor as full and final settlement without the prior written approval of the creditor;
 - (i) fail to provide any person for whom he acts with a written report on the status of that person's account in accordance with the regulations.
- (2) Subsection (1) applies to a collection agency or collector notwithstanding that he is collecting or attempting to collect a debt that has been assigned to him by a creditor.
- (3) The Administrator may refuse to approve any form, form of agreement or form of letter that he considers to be objectionable and, without restricting the generality of the foregoing, he may refuse any form, form of agreement or form of letter that
- (a) misrepresents the rights and powers of a person collecting or attempting to collect a debt,
 - (b) misrepresents the obligations or legal liabilities of a debtor, or
 - (c) is misleading as to its true nature and purpose.
- (4) Where, in the opinion of the Administrator, a collection agency or collector is contravening or has contravened any

provision of this Act or the regulations, the Administrator may issue an order directing that collection agency or collector, as the case may be, to

(a) stop engaging in any practice that is described in the order, and

(b) take such measures as are specified in the order that, in the opinion of the Administrator, are necessary to ensure that this Act or the regulations will be complied with, within the time specified in the order.

14(1) No person shall, in collecting or attempting to collect a debt or locate a debtor, unreasonably oppress, harass or abuse the debtor or any other person, and without restricting the generality of the foregoing, no person shall

(a) collect or attempt to collect money in addition to or in excess of the amount payable by the debtor to the creditor;

(b) send any telegram or make a telephone call to a debtor for the purpose of demanding payment of a debt for which the telegraph or telephone charges are payable by the addressee of the telegram or the person to whom the call is made;

(c) use any name while engaged in collecting debts other than his true name or the true name of the firm he represents;

(d) use any summons, notice, demand, written communication or instrument

(i) that simulates or is falsely represented to be a document authorized, issued, used or approved by or under the authority of any law or is printed or written in the general appearance or format of such a document, and

(ii) that creates a false impression about its source, authorization or approval;

(e) falsely represent that he has information in his possession or something of value to the debtor for the purpose of soliciting or discovering information about the debtor;

(f) communicate with the debtor for the purpose of demanding payment of the debt without clearly disclosing the name of the creditor with whom the account was incurred;

(g) threaten that non-payment of an alleged debt will result in the arrest of any person;

14 Objectionable practices. Subsection (3) is now in section 14 of The Collection Agencies Act; subsections (1) and (2) are new.

(h) falsely hold himself out, by implication or otherwise, as being employed by or representing or being affiliated or associated with the Government of Canada or a provincial or municipal government or a department or agency of any of those governments;

(i) falsely represent to any person the status or true nature of the services rendered by him;

(j) falsely represent that an existing obligation of the debtor may be increased by the addition of legal fees, investigation fees, service fees or any other fees or charges;

(k) make telephone calls or personal calls of such nature or with such frequency as to cause mental anguish, fear or anxiety to the debtor or any other person;

(l) make telephone calls or personal calls for the purpose of demanding payment of a debt

(a) on a Sunday or other holiday, or

(b) on any other day except between 7:00 a.m. and 9:00 p.m. on that day;

(m) attempt to collect a debt from the debtor's relatives, friends, acquaintances or neighbours unless those persons are sureties for the debtor.

(2) Where, in the opinion of the Administrator, a person is engaging or has engaged in any practice referred to in subsection (1), the Administrator may issue an order directing that person to discontinue the practice specified in the order.

(3) Where

(a) the Administrator has reason to believe that a person is using a form or a form of letter to collect or attempt to collect a debt from a debtor, and

(b) the Administrator is of the opinion that the form or form of letter is objectionable on any of the grounds on which an approval may be refused under section 13(3),

the Administrator may issue an order directing that person to cease using that form or form of letter by a date specified in the order and not to use any other form or form of letter of a similar nature.

15 No person shall place an account for collection with a collection agency without first withdrawing in writing any previous placement of that account with any other collection agency.

15 New. Withdrawal of accounts.

16(1) In considering an application for a collection agency licence or a collector's licence or a renewal of either, the Administrator may make inquiries regarding

(a) an applicant for a licence or for the renewal of a licence,

(b) where the applicant is a partnership, each partner, or

(c) where the applicant is a corporation, each director.

(2) The Administrator may refuse to issue or renew the licence applied for or may suspend or cancel a licence issued under this Act where the applicant or one or more of the partners, directors or employees of the applicant or licensee

(a) makes an untrue statement or knowingly makes a material omission in an application for a licence or renewal of a licence under this Act or in a return made or other information produced to the Administrator,

(b) refuses or neglects to comply with any provision of this Act or the regulations or an order made under this Act, or

(c) is not, in the opinion of the Administrator, a financially responsible person or his record of past conduct is such that the Administrator considers it in the public interest to refuse to issue or renew a licence or to cancel or suspend the licence.

(3) Where the Administrator refuses to issue or renew a licence or suspends or cancels a licence under subsection (2), he shall forthwith serve the applicant or licensee with notice of the refusal, cancellation or suspension.

(4) Where a licensee is served with notice that the Administrator refuses to renew his licence or has cancelled or suspended his licence under subsection (2), the licence remains in force until the time for serving notice under section 17 of an appeal from the refusal, cancellation or suspension has expired, or, where a notice of appeal is served on the Minister, until the appeal is concluded or the appeal is withdrawn.

17(1) A person who has been refused a licence or the renewal of a licence or whose licence has been cancelled or suspended under section 16 may appeal the refusal, cancellation or suspension by serving the Minister with a notice of appeal within 30 days of being served with notice of the refusal, cancellation or suspension.

(2) The Minister shall, within 30 days of being served with a notice of appeal, appoint an appeal board to hear the appeal.

16 New. Refusal to issue or renew licences and cancellation and suspension of licences.

17 New. Appeal.

(3) The Minister may prescribe the time within which the appeal board is to hear the appeal and render a decision and may extend that time.

(4) An appeal board that hears an appeal under this section may, by order, either

- (a) confirm the refusal, cancellation or suspension,
- (b) order that the licence or renewal of a licence be issued,
- (c) reinstate the cancelled licence, or
- (d) remove or vary the suspension.

(5) An appeal board appointed under this section shall consist of the following members:

- (a) a person (who is not the Administrator, a representative of the Administrator or a person registered under this Act), who is designated as chairman of the appeal board by the Minister, and
- (b) not less than 2 or more than 4 other persons who are persons licensed under this Act.

(6) The Minister may pay those fees and reasonable living and travelling expenses that he considers proper to the members of an appeal board.

(7) A person whose appeal is heard by an appeal board, or the Administrator, may appeal the decision of the appeal board by filing an originating notice with the Supreme Court of Alberta within 30 days of being notified in writing of the decision, and the court may make any order that an appeal board may make under subsection (4).

18 A document or other notice under this Act may be served on a collection agency or collector by leaving it at or by sending it by registered mail to the address shown on the collection agency or collector's licence.

19 A licence issued pursuant to this Act expires on the 31st day of December of the year in which it is issued unless the licence has been previously cancelled.

20 Where the Administrator receives a complaint in respect of any matter which pertains to this Act or has reason to believe that a contravention of the Act has taken place, he may inquire into the complaint or alleged contravention and require in writing from any person such information as he considers to be relevant to the inquiry.

18 New. Service.

19 New. Expiry of Licence.

20 New. Investigation of complaint.

21(1) The Administrator may inquire into and examine the affairs of any person whom he has reason to believe is engaged in the business of collecting debts on his own behalf or on behalf of other persons and may, at any reasonable time, enter the business premises of the person so engaged and search for, examine and remove, take extracts from or obtain reproduced copies of any records, books, documents, files or things that are or may be relevant to the subject matter of the inquiry.

(2) The Administrator shall

(a) give to the person from whom anything is taken under the provisions of subsection (1) a receipt for the things taken, and

(b) forthwith make copies of, take photographs of or otherwise record the things removed and forthwith return the things to the person to whom the receipt was given under clause (a).

(3) No person shall withhold, destroy, conceal or refuse any information or records, books, papers, files, documents or any other things required by the Administrator.

(4) A copy of a record, book, paper, file or document made in accordance with subsection (2) and certified to be a true copy by the Administrator shall be admitted in evidence in any action, proceeding or prosecution under this Act as prima facie proof of the original book, file, paper or document without proof of the signature or appointment of the Administrator.

22(1) Where a collection agency or collector has been paid money by a debtor in respect of a debt and

(a) the collection agency or collector has absconded from Alberta, or

(b) the Administrator has reasonable and probable grounds to believe that the collection agency or collector

(i) is about to abscond from Alberta,

(ii) has attempted to remove any of his property out of Alberta,

(iii) has attempted to sell or dispose of his property, or

(iv) is dissipating money or other assets paid or delivered to him by a debtor,

the Administrator may, notwithstanding that an action may not have been commenced, apply ex parte to a Court for an order.

21 New. Inquiry.

22 Court order prohibiting the removal of funds.

(2) An order applied for under subsection (1) may

(a) prohibit any person having on deposit or under his control or for safekeeping any money, property or other assets being held on behalf of the collection agency or collector from dispersing or otherwise dealing with the money, property or other assets except as approved by the Court;

(b) appoint a trustee or receiver or both to hold or take possession of the money, property or assets of that collection agency or collector upon such terms and conditions as the Court approves;

(c) direct the collection agency or collector not to dispense any money or deal with any property or assets owing to him except as approved by the Court or as directed by the trustee or receiver.

(3) The Court may make an order under this section upon such terms and conditions as the Court considers proper.

(4) Upon the order being made under this section, any person affected by the order may, upon notice to the Administrator, apply to the Court to have the order varied or set aside and upon hearing the matter the Court may refuse the application or vary or set aside the order upon such terms and conditions as the Court considers proper.

23(1) Where a person in respect of whom security is deposited under section 5 is liable to another person for loss or damages sustained by that other person by reason of an act or omission of the secured person or his employee or agent

(a) during the course of the business or employment in respect of which the security was given, and

(b) during the period in respect of which the security was given,

the surety or insurer on the security is, to the amount set out in the bond or policy, liable to indemnify the person who sustained the damage and that person may in an action for the loss or damages join the surety on the security, notwithstanding that he is not a party to the security.

(2) This section does not apply to any action commenced more than 2 years after the expiration or cancellation of the licence to which the security relates.

24(1) A person who

23 Enforcement of security. This section is the same as section 15 of The Collection Agencies Act.

24 Punishment. This section is substantially the same as section 16 of The Collection Agencies Act except for subsection (3), which is new.

- (a) contravenes section 4, 13 or 14(1),
- (b) fails to comply with an order issued under section 11(4), section 13(4) or section 14(2) or (3),
- (c) fails to provide information required under section 20, or
- (d) obstructs the Administrator when he is engaged in an inquiry under section 21(1),

is guilty of an offence and liable on summary conviction to a fine of not more than \$500.

(2) A person who contravenes any provision of this Act or the regulations for which a penalty is not otherwise provided is guilty of an offence and liable on summary conviction to a fine of not more than \$500.

(3) A prosecution under this section may be commenced within 3 years after the commission of an offence but not thereafter.

25(1) A certificate purporting to be signed by the Administrator and to the effect that the person named therein did or did not at any given time or during any given period hold a licence as

- (a) a collection agency, or
- (b) a collector

shall be admitted in evidence as prima facie proof of the facts stated therein, without proof of the signature or appointment of the Administrator.

(2) A statement in a letter, advertisement, card or other document or paper issued by or under the authority of a person who is engaged in the business of a collection agency or is acting as a collector shall be admitted in evidence as prima facie proof that he is so engaged or acting, as the case may be.

26(1) The provisions of this Act apply notwithstanding any agreement to the contrary and any waiver or release given of the rights, benefits or protections provided under this Act is against public policy and void.

(2) Except as expressly provided in this Act nothing in this Act restricts, limits or derogates from any remedy that a person has at common law or by statute.

27(1) The Lieutenant Governor in Council may make regulations

- (a) designating any person or any class of persons as exempt persons for the purpose of section 3(1)(d);

25 Evidence. This section is substantially the same as section 17 of The Collection Agencies Act.

26 New. Application of Act.

27 Regulations.

(b) prescribing the fees payable for the issue or renewal of collection agency licences or collector's licences;

(c) providing for different classes of collection agency licences or collector's licences;

(d) prescribing for any collection agency, collector or class of collection agency or collector the amount, terms, conditions and form of security to be given under section 5;

(e) prescribing the period of time during which a collection agency must keep any of his records, files, books, papers, documents or other things under section 12;

(f) governing reports under section 13(1)(i);

(g) prescribing the information that is required to be submitted to the Administrator for the issue or renewal of a collection agency licence or collector's licence;

(h) requiring and governing the records to be kept and the returns to be made to the Administrator;

(i) respecting advertising by persons licensed under this Act;

(j) requiring and governing the surrender of licences that have been suspended or cancelled or that have expired;

(k) governing the transfer of collector's licences from one collection agency to another;

(l) governing the imposition of any term, condition, qualification or restriction on different classes of licences;

(m) governing the fees, commissions or disbursements charged by any collection agency or class of collection agency in performing its services.

28 *The Collection Agencies Act* is repealed.

29 This Act comes into force on December 31, 1978.

28 Repeals chapter 55 of the Revised Statutes of Alberta 1970.