

*** LEAFLET DEBT COLLECTION SERVICES***

Based on the Debt Collection Services Quality Act, the Debt Collection Services Quality Decree, and the Debt Collection Services Quality Regulation, debt collection service providers are required to proactively inform you about your rights and obligations. This leaflet outlines your rights and obligations.

Debt collection service providers affiliated with NowID are available both physically and by phone. They offer you the opportunity to schedule a physical appointment at their office for (for example) obtaining information or submitting documents. Please make an appointment in advance. You can use their contact details. The contact details of debt collection service providers affiliated with NowID are conveniently listed on our website: www.nowid.org.

Why am I receiving a payment reminder?

You are receiving a payment reminder because a party claims that you owe a sum of money and you have not paid the demanded amount despite previous reminders. More information about the claim is included in the payment reminder. The debt collection service provider can further explain how the claim originated. For questions about the claim, you can contact the debt collection service provider.

Payment Options

You can make the payment via bank transfer. You can execute the payment through your online banking environment. Transfer the amount to be paid to the bank account number of the debt collection service provider. These details can be found in the payment reminder.

I want to set up a payment arrangement

By law, creditors are not required to accept a payment arrangement (Article 6:29 of the Dutch Civil Code). Nevertheless, debt collection service providers affiliated with NowID strive to persuade their clients to agree to realistic payment arrangements that take your financial situation into account. Contact the debt collection service provider to discuss the possibilities of a payment arrangement. Keep in mind that they may ask you for an overview of income, expenses, and debts.

I dispute the claim

If you dispute the claim, you can inform the debt collection service provider. The debt collection process will then be paused. The debt collection service provider will subsequently contact the creditor to discuss your dispute. You will then receive a response from the debt collection service provider or their client within a reasonable period.

I have multiple debts

It is important to get a grip on the number of outstanding bills. Various websites offer advice, tips, and information that can help you get your finances back in order. You can find many tips and tools on www.nibud.nl and www.zelfjeschuldenregelen.nl.

Are you facing problematic debt? You can seek help for your debts from your municipality. They can provide advice or help you apply for debt mediation or debt restructuring. The municipality will assess whether they can assist you with your debts. This is called an amicable settlement process. Read more information here.

Do you feel hopeless due to financial problems and are considering suicide? There is always a solution! Stichting 113 Zelfmoordpreventie offers help (www.113.nl). You can call or chat anonymously with their specialists. Call toll-free 0800-0113.

I have a complaint

Debt collection service providers affiliated with NowID strive to provide proper services. However, it may still happen that a complaint arises. If you have a complaint about the service, inform the debt collection service provider. They will then handle your complaint in accordance with the standard complaints procedure available on their website. You can submit your complaint in writing by post or email.

If you are not satisfied with the handling of your complaint, you have the option to file a complaint with Incassoklacht.nl. Incassoklacht.nl will handle the dispute based on their dispute resolution procedure. Read more information here.

Processing of Personal Data

For completeness, we inform you that the data you provide in connection with the underlying agreement(s) is included in the records maintained by the debt collection service providers. These personal records are kept for the purpose of administering relevant data related to the collection of claims. The General Data Protection Regulation (GDPR) applies to these records.

Would you like the debt collection service provider to delete your personal data? Then send an email or letter to the organization stating which data you want to be deleted. You can use the sample letter for data deletion from the Dutch Data Protection Authority. The sample letter can be found [here](#). In some cases, the debt collection service provider is not yet required to delete your personal data, for example, if there is still an outstanding claim. Read more information [here](#).

Voluntariness

You are not obligated to speak to the debt collection service provider or allow them into your home. You may end the conversation with a debt collection service provider at any time. Ending the conversation may have consequences (see: What happens if I do not pay?).

What happens if I do not pay?

If you do not pay the claim, the creditor may choose to initiate legal proceedings. In that case, your file will be transferred to a bailiff. More information about this procedure and possible consequences can be read [here](#).

Website

More information can be found on our website: www.nowid.org.

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