



CHAPTER 75  
ARTICLE 2 - PROHIBITED ACTS BY DEBT COLLECTORS

N.C.G.S. § 75-52.

Harassment.

|                                                                                    |                                                                        |                                           |                                                                                              |
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| SOURCE<br>General Statutes of North Carolina, as published by the General Assembly | LAST AMENDMENT IN THIS TEXT<br>c. 747, s. 4 — first act in the lineage | RETRIEVED<br>21 September 2026, 02:49 UTC | SOURCE FINGERPRINT<br>6c2b0837a4c69f723ba2ae7a - 36cfd2a4725d50a8ead8825d - 5ba450dbcce3b11e |
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No debt collector shall use any conduct, the natural consequence of which is to oppress, harass, or abuse any person in connection with the attempt to collect any debt. Such unfair acts include, but are not limited to, the following:

Using profane or obscene language, or language that would ordinarily abuse the typical hearer or reader.

Placing collect telephone calls or sending collect telegrams unless the caller fully identifies himself and the company he represents.

Causing a telephone to ring or engaging any person in telephone conversation with such frequency as to be unreasonable or to constitute a harassment to the person under the circumstances or at times known to be times other than normal waking hours of the person.

Placing telephone calls or attempting to communicate with any person, contrary to his instructions, at his place of employment, unless the debt collector does not have a telephone number where the consumer can be reached during the consumer's nonworking hours.

END OF SECTION TEXT

APPARATUS FOLLOWS — DERIVED, NOT ENACTED

APPARATUS I  
1 ACT

Amendment lineage

The State prints this history as a single parenthetical at the foot of the section. It is reproduced verbatim in the colophon and unpacked below in order of enactment.



| Nº | YEAR | ACT | CHARACTER |
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01

1977

c. 747, s. 4

ENACTED

## APPARATUS III

## Citation

## FULL SECTION

N.C. Gen. Stat. § 75-52 (1977).

Pinpoint keys are set in the left margin of the text rather than line numbers: subsection designators are stable across editions and paper sizes, line numbers are not.

## COLOPHON

## Provenance

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HISTORY PARENTHETICAL, AS PRINTED BY THE STATE  
(1977, c. 747, s. 4.)

SET IN SPECTRAL AND ARCHIVO  
NORTH CAROLINA LAW — STATUTE EXPORT, FORMAT V1

