



CHAPTER 75
ARTICLE 2 - PROHIBITED ACTS BY DEBT COLLECTORS

N.C.G.S. § 75-56.

Application.

SOURCE General Statutes of North Carolina, as published by the General Assembly	LAST AMENDMENT IN THIS TEXT S.L. 2009-573, s. 9 — sixth act in the lineage	RETRIEVED 21 September 2026, 03:30 UTC	SOURCE FINGERPRINT 3bc28144b6af2cc2f1488b05 - a9f1397f342cf7f1ffeef732 - 3784fd6bfc8f9d7b
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- § 75-56(a)

The specific and general provisions of this Article shall exclusively constitute the unfair or deceptive acts or practices proscribed by G.S. 75-1.1 in the area of commerce regulated by this Article.
- § 75-56(b)

Any debt collector who fails to comply with any provision of this Article with respect to any person is liable to such person in a private action in an amount equal to the sum of (i) any actual damage sustained by such person as a result of such failure and (ii) civil penalties the court may allow, but not less than five hundred dollars (\$500.00) nor greater than four thousand dollars (\$4,000) for each violation.
- § 75-56(c)

The remedies provided by this section shall be cumulative and in addition to remedies otherwise available. Any punitive damages assessed against a debt collector shall not be reduced by the amount of the civil penalty assessed against such debt collector pursuant to subsection (d) of this section.
- § 75-56(d)

Notwithstanding the provisions of G.S. 75-15.2 and G.S. 75-16, in private actions or actions instituted by the Attorney General, civil penalties in excess of four thousand dollars (\$4,000) shall not be imposed.
- § 75-56(e)

The clear proceeds of civil penalties imposed in actions instituted by the Attorney General shall be remitted to the Civil Penalty and Forfeiture Fund in accordance with G.S. 115C-457.2.

6 ACTS

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
01	1977	c. 747, s. 4	ENACTED
02	1983	c. 417, s. 1	AMENDED
03	1983	1985 (Reg. Sess., 1986), c. 802	AMENDED
04	1991	c. 68, s. 1	AMENDED
05	1998	S.L. 1998-215, s. 101	AMENDED
06	2009	S.L. 2009-573, s. 9	AMENDED

4 AUTHORITIES

Every G.S. cross-reference appearing in the text of this section, in order of first appearance. Nothing is characterized; the operative language is quoted from the section itself.

REFERENCE	APPEARS IN	OPERATIVE LANGUAGE IN THIS SECTION
G.S. 75-1.1	(a)	"deceptive acts or practices proscribed by"
G.S. 75-15.2	(d)	"Notwithstanding the provisions of"
G.S. 75-16	(d)	"the provisions of G.S. 75-15.2 and"
G.S. 115C-457.2	(e)	"and Forfeiture Fund in accordance with"

APPARATUS III

Citation

FULL SECTION

N.C. Gen. Stat. § 75-56 (2009).

PINPOINT

N.C. Gen. Stat. § 75-56(a) (2009).

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; 1983, c. 417, s. 1; 1985 (Reg. Sess., 1986), c. 802; 1991, c. 68, s. 1; 1998-215, s. 101; 2009-573, s. 9.)

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