



# Debtor/Creditor & Small Claims Court Legislative Framework

## Contents

Legislative Framework.....	1
Provincial Legislation.....	1
Federal Legislation.....	1

January 1, 2014

<http://www.dal.ca/faculty/law/dlas/public-legal-education.html>

## Legislative Framework

### Provincial Legislation

There are multiple Provincial statutes which govern various aspects of debtor/creditor law:

- i. *Consumer Protection Act and Payday Lenders Regulations:*  
<http://nslegislature.ca/legc/statutes/consumer%20protection.pdf> &  
<http://www.gov.ns.ca/just/regulations/regs/cppayday.htm>
- ii. *Collection Agencies Act:* <http://nslegislature.ca/legc/statutes/collecta.htm>
- iii. *Consumer Creditors' Conduct Act:* <http://nslegislature.ca/legc/statutes/consumcr.htm>
- iv. *Personal Property Security Act:*  
<http://nslegislature.ca/legc/statutes/personal%20property%20security.pdf>
- v. *Judicature Act:* <http://nslegislature.ca/legc/statutes/judicatr.htm>
- vi. *Small Claims Court Act & Regulations:*  
<http://nslegislature.ca/legc/statutes/smallclm.htm> &  
<https://www.novascotia.ca/just/regulations/regs/sccfrmpr.htm>

### Federal Legislation

The major piece of Federal Legislation to be aware of is the *Bankruptcy and Insolvency Act*:  
<http://laws-lois.justice.gc.ca/eng/acts/B-3/index.html>

This is a very lengthy and complex piece of legislation – don't worry! There are experts in the field who can assist your clients with issues related to bankruptcy.

## Acknowledgement

Dalhousie Legal Aid Service would like to gratefully acknowledge and thank the [Law Foundation of Ontario](#) for its financial support of LEAP.

## Disclaimer

This document contains general legal information and not legal advice. **If you need advice about a specific legal problem then you should contact a lawyer.** If you will have difficulty affording a lawyer then you should contact [Nova Scotia Legal Aid](#) or [the Legal Information Society of Nova Scotia's lawyer referral service](#).

Laws change frequently. We will try our best to make sure the information contained in all of our documents, as well as any other information you receive from Dalhousie Legal Aid Service, is reliable. However, **we cannot guarantee that the information in this document is completely accurate and up-to-date.** By accessing information from Dalhousie Legal Aid Service you assume any risks that arise from doing so.