You have received a letter from a debt collection agency. These are companies that recover debts for other people. They want money for an unpaid invoice and additional collection fees. Do you have to pay? Let's check!

1. **Is there an outstanding invoice? Did you buy something or forget to pay your telephone bill?**
   - Yes
   - No

2. **Does the main sum, i.e. the price for the goods or services, match the original invoice?**
   - Yes
   - No

3. **Did you receive a second payment request before you received the letter from the collection agency? Or did the invoice state that there would be trouble if you do not pay within 30 days?**
   - Yes
   - No

4. **They are demanding dunning charges. Is the amount correct?**
   - Yes
   - No

   The first reminder must not cost anything! For every further reminder, up to 3 € may be charged.

5. **The debt collection agency wants to have money for taking care of the outstanding payment. Is the amount okay?**
   - Yes
   - No

   Charges of up to 45 € are permitted for an outstanding invoice of up to 500 €.

6. **Did you answer everytime with "yes"? Then you should pay as soon as possible to avoid further costs. If you are unable to pay or if you are unsure, you need advice. Please contact the Consumer Advice Centre (Verbraucherzentrale) for advice.**
   - www.verbraucherzentrale.de