



**Association of Progressive Rental Organizations**  
**The Official Voice of the Rent-to-Own Industry**

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## Rent-to-Own Collection Practices

### FOR MEMBERS OF THE ASSOCIATION OF PROGRESSIVE RENTAL ORGANIZATIONS

1. The objective of the relationship between a customer or potential customer and any member of the Association of Progressive Rental Organizations—including each employee of the member company—is a continuing mutually beneficial relationship.
2. All contracts with customers shall be conducted in an honest, courteous and professional manner in conformance with all pertinent laws.
3. Every customer shall be treated with respect. There is no place for profane or obscene language in any communication with or about a customer or potential customer.
4. Under no circumstances is there a reason for violence or threat of violence to the customer or his or her property.
5. A customer shall be contacted regarding his or her account only between the hours of 8 a.m. and 9 p.m. (local time), unless he or she provides prior consent to be contacted at other times.
6. Contacts with a customer at his or her place of work shall not in any way jeopardize the customer's status with the employer.
7. In contacting a customer, members of APRO shall represent openly and honestly the identity of the contacting person and the reason for making the contact.
8. There is never any justification for use of force or unusual or illegal entry to any place where the member's property is believed to be.
9. The Association of Progressive Rental Organizations, by this policy statement, expresses no opinion as to the legality of the various collection practices that may be employed by different dealers.
10. APRO is concerned with enhancing the image of the rent-to-own industry in the eyes of the public—the association is not organized to tell APRO rental dealers how to conduct their businesses.