

**TITLE 11 - BANKRUPTCY**  
**CHAPTER 5 - CREDITORS, THE DEBTOR, AND THE ESTATE**  
**SUBCHAPTER II - DEBTORS DUTIES AND BENEFITS**

**§ 528. Requirements for debt relief agencies**

- (a) A debt relief agency shall—
- (1) not later than 5 business days after the first date on which such agency provides any bankruptcy assistance services to an assisted person, but prior to such assisted person’s petition under this title being filed, execute a written contract with such assisted person that explains clearly and conspicuously—
    - (A) the services such agency will provide to such assisted person; and
    - (B) the fees or charges for such services, and the terms of payment;
  - (2) provide the assisted person with a copy of the fully executed and completed contract;
  - (3) clearly and conspicuously disclose in any advertisement of bankruptcy assistance services or of the benefits of bankruptcy directed to the general public (whether in general media, seminars or specific mailings, telephonic or electronic messages, or otherwise) that the services or benefits are with respect to bankruptcy relief under this title; and
  - (4) clearly and conspicuously use the following statement in such advertisement: “We are a debt relief agency. We help people file for bankruptcy relief under the Bankruptcy Code.” or a substantially similar statement.
- (b)
- (1) An advertisement of bankruptcy assistance services or of the benefits of bankruptcy directed to the general public includes—
    - (A) descriptions of bankruptcy assistance in connection with a chapter 13 plan whether or not chapter 13 is specifically mentioned in such advertisement; and
    - (B) statements such as “federally supervised repayment plan” or “Federal debt restructuring help” or other similar statements that could lead a reasonable consumer to believe that debt counseling was being offered when in fact the services were directed to providing bankruptcy assistance with a chapter 13 plan or other form of bankruptcy relief under this title.
  - (2) An advertisement, directed to the general public, indicating that the debt relief agency provides assistance with respect to credit defaults, mortgage foreclosures, eviction proceedings, excessive debt, debt collection pressure, or inability to pay any consumer debt shall—
    - (A) disclose clearly and conspicuously in such advertisement that the assistance may involve bankruptcy relief under this title; and
    - (B) include the following statement: “We are a debt relief agency. We help people file for bankruptcy relief under the Bankruptcy Code.” or a substantially similar statement.

(Added Pub. L. 109–8, title II, § 229(a), Apr. 20, 2005, 119 Stat. 71.)

**Effective Date**

Section effective 180 days after Apr. 20, 2005, and not applicable with respect to cases commenced under this title before such effective date, except as otherwise provided, see section 1501 of Pub. L. 109–8, set out as an Effective Date of 2005 Amendment note under section 101 of this title.