

**537.6201 Applicability.**

This part applies to all of the following:

1. Creditors engaged in consumer credit transactions and acts, practices or conduct involving consumer credit transactions to which [this chapter](#) applies pursuant to [section 537.1201](#), but not to those licensed, certificated, or otherwise authorized to engage in business by [chapter 524](#), [533](#), [536](#) or [536A](#).
2. Debt collectors, as defined in [section 537.7102, subsection 5](#), to whose acts, practices, or conduct [this chapter](#) applies pursuant to [section 537.1201](#) if the total debt collected by a debt collector in the preceding calendar year exceeds the threshold amount, or if not, if the total debt collected during the current calendar year exceeds twenty-five thousand dollars, but this part does not apply to those licensed, certified, or otherwise authorized to engage in business under [chapter 524](#), [533](#), [536](#), or [536A](#).

[C75, 77, 79, 81, §537.6201]

[89 Acts, ch 68, §5](#); [2012 Acts, ch 1017, §148](#); [2014 Acts, ch 1037, §21](#)

Referred to in [§537.1201](#)