

Fair Collection Knowledge Base

Payment

How do I pay?

If you want to pay, you can do this by logging into the Customer Portal. Here you will get several payment options. You can request payment information, pay the claim in your online bank or use the payment button to pay directly via bank card or Vipps.

Can I get payment deferment or help with repayment?

In the vast majority of cases, we can agree on a deferred payment deadline or the option to pay the debt collection case in instalments. Use the options in the Customer Portal to apply for a repayment agreement or request a payment deferment.

Note that this service is not available if you have only received a debt collection notice. Also note that additional costs may be incurred in the event of a postponement or installment plan.

What we can promise you as a consumer is that the costs of such arrangements will be lower than normal installment payments. We will only charge a fee per instalment. With such a repayment agreement, you will always have an overview and control, and know how much you have to pay until everything is settled.

I disagree with the claim. What do I do?

If you disagree with the bill, or believe that you have not ordered the product or service, you can register this in the Customer Portal. You should do this as soon as possible. We will pass this on to the seller and stop the debt collection process until further notice. We will inform you of the seller's position on your objection.

If we get confirmation that you are obliged to pay the debt and there is no doubt that you owe the amount, we can resume the debt collection process and you will be given a new payment deadline. If there is doubt as to whether the invoice is correct, the seller can request that the dispute be dealt with in the conciliation council. When registering an

objection, you will be able to tick various options that are suitable for your objection. You can and should also write a comment in the comment field with other information.

Here it is important that you also state what you have done so far and what contact you have had with the creditor. It is also important that you describe the objection as carefully and precisely as possible.

Status check

How can I check the status of my case?

By logging into the Customer Portal with BankID, you get an overview of all your active and closed debt collection cases with us. If you only want to check whether your case is open or closed, you can easily do this on the portal's front page, without having to log in. For each case, you will get an overview of the claim, which letters we have sent you and how much fee has been added. Note that we do not have an overview of any outstanding claims with other debt collection agencies. If you cannot log in with BankID, search for BankID in our FAQ and we will help you there.

I have several matters. How do I get an overview of them?

If you log in to the Customer Portal with your username and password, you will only see the one case this applies to. If you want an overview of all matters registered to you, you must log in with BankID.

How can I obtain an invoice copy?

By logging into the Customer Portal with BankID, you get an overview of all your active and closed debt collection cases with us. For each case, you will get an overview of the claim, which letters we have sent you and how much fee has been added.

Note that we do not have an overview of any outstanding claims with other debt collection agencies. If you cannot log in with BankID, search for BankID in this FAQ and we will help you there.

The customer portal

How can I get help?

Log in to the Customer Portal or call our automated customer service on telephone number +47 95 51 20 00 to get the help you need.

Here you can:

Get payment information

Pay by card or Vipps

Get a copy of the invoice

Enter into an agreement on payment deferral (does not apply to collection notices)

See an overview of all your cases

Register an objection if you disagree with the claim

Complain to Fair

Change your personal data or get a printout of all the personal data registered on you

Register payment made directly to the creditor or us

Get answers to your questions in our FAQ

We want you to be able to solve the matter on your own as much as possible, but if you need extra help, you can contact us in the Customer Portal.

How do I log in to the Customer Portal?

You can log in to the Customer Portal here. Here you can log in with your BankID or username and password that appears on the letter we have sent you.

Why can't I log in with BankId?

If you cannot log in to the Customer Portal with BankID, it may be because we have not registered your social security number. Then you must first log in with your username and password, which you will find on the letter you have received from us.

You can check whether we have registered your social security number in the Customer Portal under the tab Personal information/Which personal data is registered about me? If we

do not have your social security number, you can go to Personal data > Questions or complaints about the processing of personal data > Contact us.

Click on "Contact us" and enter the case number, name, address and personal information