

**Rule 280.2. Complaint in Credit Card or Debt Buyer Collection Actions.**

In addition to the requirements set forth in Rules 131 and 282(a), the complaint in a credit card or debt buyer collection actions shall:

- (a) Print the name of the person who signs the complaint under the signature line;
- (b) Attach a completed Credit Card or Debt Buyer Collection Affidavit, prepared by utilizing, or substantially adopting the appearance and content of, the form provided in the Article II Forms Appendix;
- (c) In addition to the affidavit, the plaintiff shall attach one of the following to the complaint:
  - (1) The written contract giving rise to the debt that is the subject of the complaint (the “Consumer Debt”); or
  - (2) If the case is based on an unwritten contract, a copy of a document provided to the consumer while the account was active, demonstrating that the consumer debt was incurred by the consumer. For a revolving credit account, a statement reflecting the charge-off balance shall be deemed sufficient to satisfy this requirement. The statement reflecting the charge-off balance will not reflect any post-charge-off payments or credits by or to the charge-off creditor, the debt buyer, or their attorneys.
- (d) Include a statement that the suit is filed within a relevant statute of limitations; and
- (e) Have the Credit Card or Debt Buyer Collection Affidavit signed by the plaintiff or the plaintiff’s designated agent. For purposes of this Rule, the attorney for the plaintiff may not sign the affidavit on behalf of the plaintiff or plaintiff’s designated agent.

[Adopted June 8, 2018, eff. Oct. 1, 2018; amended July 19, 2019, eff. Nov. 1, 2019.](#)