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PAYDAY LENDER
 Licence Application

TO BE COMPLETED BY APPLICANT ONLY

The personal information requested in this form and the results of the Criminal Record check are collected and retained under the authority of Section 26 (c) of the BC *Freedom of Information and Protection of Privacy Act*. This information will be used to determine eligibility for licensing in the Province of British Columbia. **By signing this form, you are authorizing Consumer Protection BC to obtain a credit report for the persons named below as part of this application.**

BUSINESS INFORMATION

1. Legal name:
(Exact name in CAPITAL LETTERS)
2. Trade/DBA names (if any):
(Exact name in CAPITAL LETTERS)
3. Physical address:
(Suite #, Street Address, City & Province/State Postal/Zip Code)
4. Mailing address:
(Suite #, Street Address, City & Province/State Postal/Zip Code)
5. Business type: corporation partnership sole proprietorship society
6. Head office Tel: (.....) Fax: (.....)
7. Web: E-Mail:
8. Fiscal year end for aggregate loan data reporting purposes: (DD/MM):

If the applicant is a corporation, please complete the following:

Incorporation Date: Jurisdiction:
 Incorporation Number:

If the applicant is a partnership/proprietorship and/or is operating Trade/DBA names, please complete the following:

Registration Date(s): Jurisdiction:
 Registration Number(s):

Note: Please include your British Columbia registration forms for an incorporated company and registration forms for each trade name/dba name, partnership, proprietorship to be operating under this licence.

COMPLETE THE FOLLOWING IF APPLICANT IS A CORPORATION			
NAMES IN FULL OF SENIOR OFFICERS (First, Last)	RESIDENCE		POSITION HELD
	TELEPHONE & EMAIL	ADDRESS	
	()		<input type="checkbox"/> President <input type="checkbox"/> Treasurer <input type="checkbox"/> Secretary <input type="checkbox"/> Chief Operating Officer <input type="checkbox"/> Others _____
	Email: _____		
	()		<input type="checkbox"/> President <input type="checkbox"/> Treasurer <input type="checkbox"/> Secretary <input type="checkbox"/> Chief Operating Officer <input type="checkbox"/> Others _____
	Email: _____		
	()		<input type="checkbox"/> President <input type="checkbox"/> Treasurer <input type="checkbox"/> Secretary <input type="checkbox"/> Chief Operating Officer <input type="checkbox"/> Others _____
	Email: _____		

COMPLETE THE FOLLOWING IF THE APPLICANT IS A PARTNERSHIP OR /PROPRIETORSHIP

NAMES IN FULL OF SENIOR OFFICERS (First, Last)	RESIDENCE		
	TELEPHONE & EMAIL	ADDRESS	
	()		<input type="checkbox"/> Proprietor / Partner
	Email:		
	()		<input type="checkbox"/> Partner
	Email:		
	()		<input type="checkbox"/> Partner
	Email:		

1. Have you previously applied for or held a payday lender licence in any jurisdiction? Yes..... No
2. If **YES** above, were any of those licences ever suspended or cancelled? Yes..... No
3. Have you ever been refused a payday lender licence in any jurisdiction? Yes..... No
4. Have any of the individuals identified above had 2 or more bankruptcies? Yes..... No
5. Have any of the individuals identified above ever been convicted of an offence under the *Criminal Code of Canada* or any other statute? Yes..... No

- If **YES** to questions 1 through 4 above, provide details on a separate sheet, including date(s) and location(s) and parties involved.
- ALL APPLICANTS** that reside in Canada **MUST** complete an online criminal record check within one day of sending this application to Consumer Protection BC by going to the following link: <http://www.sterlingtalentsolutions.ca/Consumer-Protection-BC> and following the instructions for completion. (Please note, once complete a copy will be sent directly to Consumer Protection BC.
- ALL APPLICANTS** that do not reside in Canada **MUST** submit a certified criminal record check from their home jurisdiction. Please note, your application will not be processed until the criminal record check is received

LICENSING INFORMATION

1. **Manager** who will have charge of the applicant's payday lending business at this location:

Name: _____
(Surname) (First Name) (Middle Names in Full)

General Manager Manager Director of Operations Other: _____

Phone Number (_____) _____ E-mail Address _____

2. **Administrative Contact (person to contact regarding licensing and related issues):**

Name: _____
(Surname) (First Name) (Middle Names in Full)

Phone Number (_____) _____ E-mail Address _____

3. **Complaints Contact (person to contact regarding consumer complaints):**

Name: _____
(Surname) (First Name) (Middle Names in Full)

Phone Number (_____) _____ E-mail Address _____

APPLICANT DECLARATION

I/We hereby confirm that the information supplied is complete and true to my best knowledge and belief.

1. Certifies that I/we have obtained, read and understood the *Business Practices and Consumer Protection Act* and Payday Loan Regulations;
2. Certifies that all the information given in this application is true and correct to the best of my/our knowledge and belief.
3. Gives permission to Consumer Protection BC to verify bank relationships, memberships and all other matters in this application;

Authorized signing officer of applicant:

Signature _____ Print Name _____

Date _____ Title _____

APPLICATION FEE (see [current fee schedule](#))

Pay by cheque or money order, or

Pay by Credit Card – complete [credit card authorization form](#) using Visa, Mastercard or American Express.

Application fees are non-refundable. A service charge will be applied for any dishonoured payments.

Send completed application form, applicable attachments and application fee by mail or by email.

Email operations@consumerprotectionbc.ca

Mail Consumer Protection BC
 PO Box 9244
 Victoria, BC V8W 9J2

Courier Consumer Protection BC
 321-3600 Uptown Blvd
 Victoria, BC V8Z 0B9

INCOMPLETE APPLICATIONS WILL BE RETURNED UNPROCESSED

APPLICATION CHECKLIST

You are required to provide the following to be licensed.

Step 1: Provide proof of registration or incorporation

You must provide proof of incorporation or registration during the application process. To register your business in BC, visit [OneStop BC Business Registry](#).

If you are starting a new business, visit [Small Business BC](#).

If you are set up as a proprietorship, partnership, or society, you must provide:

- names of all directors, senior officers, partners or proprietors
- current copy of any trade name registration(s) under which you intend to operate

If you are set up as a corporation, you must provide:

- names of all directors, senior officers, and beneficial owners with voting shares
- current copy of any trade name registration(s) under which you intend to operate
- copies of the most recent financial statements or, if a newly incorporated company, a statement of the proposed financial organization of the company

Step 2: Provide municipal business licence

You must provide a copy of your business licence issued by your local municipality.

Step 3: Complete a criminal record check

Senior officers, partners or proprietors of your business must complete a criminal record check.

For Canadian residents, get your criminal record check through our third-party supplier. The results will be sent directly to us.

[Get a criminal record check](#).

For non-Canadian residents, a criminal record check from your home jurisdiction is required.

Step 4: Provide business documentations

You will need to submit the following documents:

- standard loan agreement
- sample loan agreement for \$300 for 14 days, with all fees and charges
- rate structure for a payday loan, with interest and permissible charges
- cancellation notice form
- a form acknowledging the receipt of the loan cancellation
- sample debt collection notification and forms
- It's important to review these documents to ensure your communication with borrowers is in compliance with the law.

Step 5: Apply for a licence

If your business has more than one location, each location requires its own licence. You must submit all supporting documents with your application. Each application may take up to four weeks to process.

If you are operating from your home, a statutory declaration is required confirming that your residence is also a place of business.

Review this [application checklist](#).

Submit a [licence application form](#).

Submit a [statutory declaration form](#).

Step 6: Review and understand your obligations

It is your responsibility to review all applicable laws pertaining to your industry and to understand your obligations.

[Review your obligations](#).