

## 1.0 Purpose

This document sets out the policy and procedures related to the imposition of administrative penalties for violations of the *Business Practices and Consumer Protection Act* (the BPCPA), the *Cremation, Interment and Funeral Services Act* (the CIFSA) and associated Regulations detected during routine compliance inspections.

## 2.0 Rationale

Consumer Protection BC is a risk based regulator. Similarly, Consumer Protection BC utilizes progressive discipline to escalate enforcement responses to violations detected in the marketplace. While the BPCPA and CIFSA have always included the power to assess administrative penalties, this power was historically only delegated to higher level decision makers within the organization and used to address complex and high impact violations of consumer protection law.

The compliance inspection process has been in effect with the business sectors licensed and regulated by Consumer Protection BC since 2005. These inspections have focused on drawing violations to the attention of the business, providing opportunities to remedy the violations, and where non-compliance is not remedied or continues, escalating the matter to other enforcement functions within Consumer Protection BC.

With the delegation of administrative penalty power to inspectors by the Board of Directors in November of 2010, Consumer Protection BC will now be able to address specific and/or repeated violations detected during inspections with financial sanctions. This additional enforcement tool will aid in addressing compliance issues and provide greater responsiveness to the compliance process.

## 3.0 Policy Statement

- 3.1. An administrative penalty may be imposed where a person contravenes a prescribed provision of the BPCPA, CIFSA or related Regulations. Consumer Protection BC inspectors are delegated the powers of the Director to impose administrative penalties under Section 164 of the BPCPA and Section 58 of the CIFSA;
- 3.2. The Business Practices and Consumer Protection Regulation (BPCP Regulation) sets out those provisions of the BPCPA and related Regulations for which administrative penalties may be imposed. The Administrative Penalties Regulation sets out the provisions of the CIFSA and CIFSA Regulation for which administrative penalties may be imposed;
- 3.3. Consumer Protection BC will abide by the penalty maximums established in the BPCPA and CIFSA which include \$5,000 for individuals and \$50,000 for corporations;
- 3.4. Where an inspector detects that a licensee has violated a prescribed section of the BPCPA or the CIFSA, and where the inspector believes that the alleged violation warrants the imposition of an administrative penalty, the inspector will prepare a Notice

of Enforcement Action Recommended (NEAR) report. The NEAR report will include a recommendation on the administrative penalty amount for the alleged contravention(s). The recommended amounts for the administrative penalty will be taken from the administrative penalty matrix attached as Appendix 1.

- 3.5 The inspector will provide a copy of the NEAR report, including all attachments, to the licensee. The inspector will also provide a copy of the NEAR report, including all attachments, to the Director of Compliance and Enforcement (“Director”) for adjudication and a decision.
- 3.6 The Director or a delegate will contact the licensee and provide them with an opportunity to be heard (OTBH).
- 3.7 After obtaining the licensee’s response, the Director or delegate will decide whether a contravention occurred, and if so, what penalty, if any, to apply. Imposing any penalty is discretionary. The Director or delegate is not bound to the administrative penalty recommended in the NEAR report.
- 3.5.** Prior to imposing an administrative penalty, the decision maker will consider the following factors related to the imposition of an administrative penalty under section 164(2) of the BPCPA:
  - previous enforcement actions for contraventions of a similar nature by the person;
  - the gravity and magnitude of the contravention;
  - the extent of the harm to others resulting from the contravention;
  - whether the contravention was repeated or continuous;
  - whether the contravention was deliberate;
  - any economic benefit derived by the person from the contravention;
  - the person's efforts to correct the contravention.
- 3.6.** If a corporation contravenes
  - a prescribed provision of the BPCPA or the CIFSA or the regulations,
  - a condition of a licence,
  - a compliance order,
  - a direct sales prohibition order,
  - a property freezing order, or
  - an undertaking,an officer, director or agent of the corporation who authorized, permitted or acquiesced in the contravention is also liable, whether or not an administrative penalty is imposed on the corporation.
- 3.7.** An individual on whom an administrative penalty is imposed is liable to a penalty of not more than \$5,000. A corporation on which an administrative penalty is imposed is liable to a penalty of not more than \$50,000.
- 3.8.** The decision maker will give the licensee subject to an administrative penalty a notice imposing the administrative penalty that specifies the following:
  - the contravention;
  - the amount of the penalty;
  - the date by which the penalty must be paid;
  - the person's right to have this decision reconsidered;
  - an address to which a request for reconsideration may be given.

- 3.9.** The licensee may request that Consumer Protection BC reconsider a notice imposing an administrative penalty in accordance with Part 12, Division 1 of the BPCPA or Section 60 of the CIFSA. Please see the Consumer Protection BC reconsideration policy for more detail.

Consumer Protection BC may vary or cancel a notice imposing an administrative penalty only if the Director is satisfied that new evidence has become available or been discovered that (a) is substantial and material to the determination, and (b) did not exist at the time of the review or did exist at that time but was not discovered and could not through the exercise of reasonable diligence have been discovered.

- 3.10.** A licensee subject to an administrative penalty as a result of an inspection must pay the penalty within 30 days after the date on which the notice of penalty is served, or if the licensee requests reconsideration, within 30 days after the date on which the decision of the Director respecting the reconsideration is served.
- 3.11.** If the licensee fails to pay an administrative penalty as required under BPCPA or the CIFSA, Consumer Protection BC may file with the Supreme Court or Provincial Court a certified copy of the notice imposing the administrative penalty and, on being filed, the notice has the same force and effect, and all proceedings may be taken on the notice, as if it were a judgment of that court. The Regulations require that Consumer Protection BC add an additional 10% to the amount of the penalty prior to filing with a court.
- 3.12.** Consumer Protection BC may publish information respecting the notice of administrative penalty consistent with Section 186 of the BPCPA and Section 60(5) of the CIFSA. This action will be taken consistent with Consumer Protection BC policy on publishing statutory determinations.
- 3.13.** Consumer Protection BC must pay all amounts derived from administrative penalties to the Consumer Advancement Fund.
- 3.14.** Consistent with Section 170 - Limitation Period - of the BPCPA, Consumer Protection BC will not serve notice imposing an administrative penalty more than 2 years after the date on which the contravention occurred.

## **4.0 Procedures**

### **4.1 Compliance Inspection**

Compliance Inspectors will conduct inspections consistent with established protocols for routine and complaint based inspections. Inspections will continue to be based on the Consumer Protection BC compliance risk management framework. Inspections will be unannounced wherever possible.

The results of the inspection will be documented by the compliance inspector during the course of their inspection. Following the inspection, the compliance inspector will outline the general findings with the person in charge of the licensed location. The compliance inspector will ensure that the person in charge signs a certification of inspection document at the conclusion of the inspection.

### **4.2 Post Inspection Letter**

Following the field inspection, the compliance inspector will prepare a formal inspection letter known as a post inspection letter. This letter will outline the alleged violations detected during the inspection and any specific notations or observations.

Where the compliance inspector deems that an administrative penalty is warranted for any alleged contravention(s) detected at inspection, the inspector will identify in the letter the alleged contravention(s) that will proceed to enforcement of an administrative penalty.

Rather than recommending an administrative penalty, the inspector may decide to provide a warning in the post inspection letter for any alleged contravention(s) detected at inspection. The warning will indicate what corrective measures the licensee must take to remedy the alleged contravention.

The inspector will deliver the post inspection letter to the licensee. If a NEAR report is to be prepared, the post inspection letter will be delivered with the NEAR Report.

#### **4.3 Notice of Enforcement Action Recommended (NEAR) report**

For those alleged contraventions that the inspector intends on proceeding to enforcement of an administrative penalty, the inspector will prepare a NEAR report. In completing the NEAR report the inspector will refer to the administrative penalty matrix (attached as Appendix 1) to make their recommendation of the amount of the administrative penalty.

The NEAR report is delivered to the licensee with the post inspection letter. A copy of the NEAR report is provided to the Director of Compliance and Enforcement for adjudication and a potential determination. The Director may serve as the decision maker or assign the matter to a delegate for a decision.

NOTE: The compliance inspector may choose to escalate certain more serious and more complex matters for further investigation.

#### **4.4 Opportunity to be Heard**

The Director or delegate will contact the licensee and provide the licensee with an opportunity to be heard. The notice will indicate the commencement of a formal process under the BPCPA or CIFSA, and state that a possible consequence of the process may be the imposition of an administrative penalty.

This notice will constitute the opportunity to be heard as required under 164(1) of the BPCPA and/or Section 58(1) of the CIFSA.

The licensee will be provided with at least 14 days and no more than 30 days in which to respond. The response must be provided in writing.

#### **4.5 Determination**

Upon receiving the response from the licensee, the Director or delegate will proceed to consider the facts, the legislation and any resulting violations. Where violations are confirmed, the decision maker will determine whether or not to impose an administrative penalty.

#### **4.6 Administrative Penalty**

Assuming the result is the choice to impose an administrative penalty, the amount of the penalty to be applied is at the discretion of the Director or delegate. The Director or delegate is not bound to the recommended administrative penalty in the NEAR report.

In applying their discretion, the Director or delegate must consider the following factors: a review of previous enforcement actions for contraventions of a similar nature by the licensee; the gravity and magnitude of the contravention; the extent of the harm to others resulting from the contravention; whether the contravention was repeated or continuous; whether the contravention was deliberate; any economic benefit derived by the licensee from the contravention; the licensee's efforts to correct the contravention.

#### **4.7 Amount of Penalty**

An individual on whom an administrative penalty is imposed is liable to a penalty of not more than \$5 000. A corporation on which an administrative penalty is imposed is liable to a penalty of not more than \$50 000.

#### **4.8 Notice of Penalty**

The Director or delegate will give the licensee subject to an administrative penalty a notice imposing the administrative penalty that specifies the following:

- the contravention;
- the amount of the penalty;
- the date by which the penalty must be paid;
- the licensee's right to have this decision reconsidered;
- an address to which a request for reconsideration may be given.

#### **4.9 Tracking and Payment Processing**

Administrative penalties must be paid by the licensee within 30 days from the date the notice of penalty is served. Consumer Protection BC will track receipt of the payments and once paid, will confirm that the penalty was processed in the licence inspection activities. Penalties will be processed by the administration function in the Consumer Protection BC Burnaby office. Receipts will be generated for each payment, and separate transactions processed for each penalty and violation.

#### **4.10 Enforcement of Penalty**

If the licensee fails to pay an administrative penalty as required under BPCPA or the CIFSA, Consumer Protection BC may file a certified copy of the notice imposing the administrative penalty with the Supreme Court and initiate proceedings to recover the penalty as if it were a judgment of the court. Prior to filing, the Regulations require that Consumer Protection BC add an additional 10% to the amount of the penalty.

#### **4.11 Reconsideration of Penalty**

The licensee may request that Consumer Protection BC reconsider a notice imposing an administrative penalty in accordance with Part 12, Division 1 of the BPCPA or Section 60 of the CIFSA. Please see the Consumer Protection BC reconsideration policy for more detail.

The reconsideration request must be made in writing within 30 days of receiving the notice of penalty. The request must identify the error or other grounds for reconsideration and must be accompanied by the required \$219.00 reconsideration application fee. Requests for reconsideration must be forwarded to the attention of the Director, Consumer Protection BC at the Burnaby office. Reconsiderations of administrative penalties will be heard by either the Director of Enforcement (provided he/she has not imposed the administrative penalty), or by the VP of Operations or by the President and CEO.

Upon receipt of an application for reconsideration, and assuming the request meets the above noted criteria for acceptance, the designated person hearing the application will

consider whether or not new evidence has become available or been discovered that (a) is substantial and material to the determination, and (b) did not exist at the time of the review or did exist at that time but was not discovered and could not through the exercise of reasonable diligence have been discovered. Assuming that new evidence exists that meets these criteria, the designated person will hear the reconsideration and may uphold, vary or cancel a notice imposing an administrative penalty.

The result of the reconsideration will be communicated to the licensee. Where the penalty is confirmed, the licensee will have 30 days in which to pay the penalty.

## **5.0 Authority**

### **5.1. *Business Practices and Consumer Protection Act***

Sections 164-170 of the *Business Practices and Consumer Protection Act* sets out the requirements for the imposition, notification, appeal and payment of administrative penalties;

Section 175 of the *Business Practices and Consumer Protection Act* provides the Director with the power to delegate powers of enforcement to a person or class of persons;

Section 176 of the *Business Practices and Consumer Protection Act* provides the Director with the power to designate persons or classes of persons as inspectors;

Sections 180-182 of the *Business Practices and Consumer Protection Act* identify requirements for reconsiderations by the director.

Section 186 of the *Business Practices and Consumer Protection Act* sets out the power of the Director to publish information respecting administrative penalties.

### **5.2. *Business Practices and Consumer Protection Regulation***

The Business Practices and Consumer Protection Regulation under the *Business Practices and Consumer Protection Act* sets out the violations for which administrative penalties may be imposed;

### **5.3. *Cremation, Interment and Funeral Services Act***

Section 58 of the *Cremation, Interment and Funeral Services Act* sets out the requirements for the imposition, notification, appeal and payment of administrative penalties;

Section 59 of the *Cremation, Interment and Funeral Services Act* adopts Section 175 of the *Business Practices and Consumer Protection Act* and provides the Director with the power to delegate powers of enforcement to a person or class of persons;

Section 59 of the *Cremation, Interment and Funeral Services Act* adopts Section 176 of the *Business Practices and Consumer Protection Act* and provides the Director with the power to designate persons or classes of persons as inspectors;

Section 60 of the *Cremation, Interment and Funeral Services Act* sets out the requirements for reconsiderations and adopts Sections 181 and 182 of the *Business Practices and Consumer Protection Act* related to reconsiderations by the director. Section 60 also adopts the power under Section 186 of the BPCPA for the Director to publish information respecting administrative penalties.

**5.4. Administrative Penalties Regulation**

The Administrative Penalties Regulation under the *Cremation, Interment and Funeral Services Act* sets out the violations for which administrative penalties may be imposed;

## Consumer Protection BC Administrative Penalty Matrix - Appendix 1

To promote fairness and consistency in the process, Consumer Protection BC has developed an administrative penalty matrix to be used by inspectors when making a recommendation for an administrative penalty. The administrative penalty matrix assigns monetary amounts for certain prescribed provisions under the Business Practices and Consumer Protection Act (BPCPA) or the Cremation Interment and Funeral Services Act (CIFSA). For those prescribed provisions that have not been assigned a monetary amount and have been given a variable designation, the inspector may recommend an administrative penalty of not more than \$5,000.00 on an individual or \$50,000.00 on a corporation, pursuant to section 165 of the BPCPA and section 58(3) of CIFSA.

**Note:** This penalty matrix is used for the sole purpose of an inspector making a recommendation. An adjudicator/decision maker is not bound to this penalty matrix or to an inspector's administrative penalty recommendation. Any penalty amount to be imposed by an adjudicator/decision maker is at their full discretion, subject to section 165 of the BPCPA and section 58(3) of CIFSA that limit an administrative penalty to not more than \$5 000 on an individual and \$50 000 on a corporation.

### Interpretation

For the purposes of this administrative penalty matrix, a contravention means a determination made by the Director or delegate that a contravention occurred

For the purposes of this administrative penalty matrix, a contravention by a licensee is

- (i) A first contravention if the licensee has not committed a contravention of the same type
- (ii) A second contravention if the licensee has committed a contravention of the same type, and
- (iii) A subsequent contravention if the licensee has committed a second contravention

**TABLE I. Business Practices & Consumer Protection Act (S.B.C. 2004, Ch. 2)**

Item	Legislative Provision	First Contravention	Second Contravention	Subsequent Contravention
	<b>BUSINESS PRACTICES CONSUMER PROTECTION ACT</b>			
1	BPCPA (5)(1) - Deceptive act or practice	variable	variable	variable
2	BPCPA (6)(3) - Record of advertisement of deceptive act	variable	variable	variable
3	BPCPA (9)(1) - Unconscionable act or practice	variable	variable	variable
4	BPCPA (14) (3) - Failure to refund	variable	variable	variable
5	BPCPA (19) - Contents of contracts	variable	variable	variable
6	BPCPA (20) (2) - Copy of contract	variable	variable	variable
7	BPCPA (21) (4) - Direct sales return of trade-in	variable	variable	variable
8	BPCPA (23)(2) - Contents of future performance contract	variable	variable	variable
9	BPCPA (23) (3) - Copy of future performance contract	variable	variable	variable
10	BPCPA (24) (1) - Contents of continuing services contract	variable	variable	variable
11	BPCPA (25) (6) - Refund on cancellation - continuing services	variable	variable	variable
12	BPCPA (26) (1) - Copy of time share contract	variable	variable	variable
13	BPCPA (27) - Failure to refund	variable	variable	variable
14	BPCPA (30)(1) - Prohibition on funeral solicitation	variable	variable	variable
15	BPCPA (31)(1-2) - Requirement for schedule of rates	200	400	600
16	BPCPA (32) - Requirement to give accurate information	variable	variable	variable
17	BPCPA (33) - Prohibited charges on containers	200	400	600
18	BPCPA (34) (1) - Contents of funeral contract	100	200	400
19	BPCPA (34) (2) - Copy of funeral contract	100	200	400
20	BPCPA (34) (3) - Informing consumer of substitutions	100	200	400
21	BPCPA (35) - Preneed contract - initial disclosure	200	400	600
22	BPCPA (36) (1) - Required preneed funeral contract contents	100	200	400
23	BPCPA (36) (2) - Copy of preneed contract	100	200	400
24	BPCPA (36) (7) - Assignment of funeral contact	100	200	400
25	BPCPA (37) - Provisions of right of interment	100	200	400
26	BPCPA (38) (2) - Preneed funeral refund on cancellation	variable	variable	variable
27	BPCPA (38) (4) - Preneed funeral refund on cancellation	variable	variable	variable
28	BPCPA (39) (3) - Preneed failure to provide services	variable	variable	variable
29	BPCPA (40) (3-5, 10) - Preneed money in trust	200	400	600
30	BPCPA (42) - Restrictions on representations on interment	200	400	600
31	BPCPA (43) (1) - Contents of interment right contract	100	200	400
32	BPCPA (43) (2) - Copy of interment right contract	100	200	400
33	BPCPA (43) (5) - Error in interment contract	100	200	400
34	BPCPA (43) (6) - Fee for correcting interment right contract	200	400	600
35	BPCPA (45) - Failure to provide refund	variable	variable	variable
36	BPCPA (46)(1)- Disclosure of information on distance sales contract	variable	variable	variable
37	BPCPA (46) (2) - Disclosure of information	variable	variable	variable
38	BPCPA (47) (2) - Disclosure of distance sales electronically	variable	variable	variable
39	BPCPA (48) (1) - Copy of distance sales contract	variable	variable	variable
40	BPCPA (48) (2) - Contents of distant sales contracts	variable	variable	variable
41	BPCPA (50) - Failure to provide refund	variable	variable	variable
42	BPCPA (52) (4) - Cancel or reverse credit card charge	variable	variable	variable
43	BPCPA (56) - Cancellation of pre-Authorized Payments	variable	variable	variable
44	BPCPA (59)(3) - Disclosure in Advertisements	variable	variable	variable
45	BPCPA (60) (2-3) - Advertising requirements on fixed credit	variable	variable	variable



46	BPCPA (61) (2) - Advertising requirements on open credit	variable	variable	variable
47	BPCPA (62) (2) - Disclosure of interest or grace period	variable	variable	variable
48	BPCPA (62) (3) - Disclosure of grace period in advertisements	variable	variable	variable
49	BPCPA (63)(3) - Advertising requirements on leases	variable	variable	variable
50	BPCPA (64)(1) - Advertising on representative transaction	variable	variable	variable
51	BPCPA (66)(2-3) - Disclosure statements	variable	variable	variable
52	BPCPA (67)(1) - Form of disclosure	variable	variable	variable
53	BPCPA (71)(2) - Borrowers may choose insurer	variable	variable	variable
54	BPCPA (72)(2-3) - Borrowers entitled to discharge	variable	variable	variable
55	BPCPA (74)(3) - Refund of non-interest charges	variable	variable	variable
56	BPCPA (75) - Default charges	variable	variable	variable
57	BPCPA (76) (1) - Invitation to defer payments	variable	variable	variable
58	BPCPA (77)(5) - Acceleration clauses	variable	variable	variable
59	BPCPA (79) - Loan broker securing credit	variable	variable	variable
60	BPCPA (80)(1) - Business credit grantors	variable	variable	variable
61	BPCPA (83) - Credit sales require scheduled-payments credit agreement	variable	variable	variable
62	BPCPA (84) - Initial disclosure statement for fixed credit	variable	variable	variable
63	BPCPA (85)(1-2) - Disclosure regarding additional principal	variable	variable	variable
64	BPCPA (86)(1)(2) - Disclosure regarding increases in outstanding principal	variable	variable	variable
65	BPCPA (87) (1-2) - Disclosure on amendments	variable	variable	variable
66	BPCPA (88) (1-2) - Disclosure regarding renewals	variable	variable	variable
67	BPCPA (89) (1) - Disclosure on mortgage renewals	variable	variable	variable
68	BPCPA (89) (2a) - Disclosure statement mortgages	variable	variable	variable
69	BPCPA (89) (2c) - Refund of finance charge - mortgage	variable	variable	variable
70	BPCPA (89) (4) - Revised mortgage statements	variable	variable	variable
71	BPCPA (91)(1) - Initial disclosure for open credit	variable	variable	variable
72	BPCPA (92)(1&3) - Statements of account	variable	variable	variable
73	BPCPA (96) (1) - Credits cards only on application	variable	variable	variable
74	BPCPA (97) (1 or 3) - Application for credit cards	variable	variable	variable
75	BPCPA (98) (1-2) Additional disclosure for credit cards	variable	variable	variable
76	BPCPA (101) (1) - Disclosure on leases	variable	variable	variable
77	BPCPA (104) - Refund on overpayment	variable	variable	variable
78	BPCPA (107)(1) - Credit report without consent	variable	variable	variable
79	BPCPA (108)(1-2) - Credit report offences	variable	variable	variable
80	BPCPA (109)(1 or 3) - Contents of credit report	variable	variable	variable
81	BPCPA (110)(1,4,5) - Notice of benefit	variable	variable	variable
82	BPCPA (110) (2) - Notice of denial of benefit	variable	variable	variable
83	BPCPA (111)(2) - Explanation recording	variable	variable	variable
84	BPCPA (112)(1) - False or misleading information	variable	variable	variable
85	BPCPA (112.02)(2) - Limits on cost of borrowing	400	800	1200
86	BPCPA (112.03)(1-3) - Prohibitions on interest charges	200	400	800
87	BPCPA (112.04)(1) - Prohibited fees, penalties and charges	400	800	1200
88	BPCPA (112.05) (6) - Cancellation rights	variable	variable	variable
89	BPCPA (112.06) (1) - Required terms and disclosure	200	400	Variable
90	BPCPA (112.06)(2 and 5) - Required Terms and disclosure	200	400	600
91	BPCPA (112.06) (3) - Required terms and disclosure	200	400	600
92	BPCPA (112.06) (4) - Required terms and disclosure	200	400	600
93	BPCPA (112.07) (2) Application of Payments -- Receipts	200	400	600
94	BPCPA (112.08) (1) - Other prohibited practices	variable	variable	variable
95	BPCPA (112.09) (2) - Payouts of balances on cash cards	200	400	800
96	BPCPA (112.09) (3) - Payouts of Balances on cash cards	200	400	800
97	BPCPA (112.10) (7) - Remedies	variable	variable	variable
98	BPCPA (114) - Harassment	variable	variable	variable
99	BPCPA (115) (1-3) - Disclosure to debtor	variable	variable	variable
100	BPCPA (116) (1-4) - Communication with debtor	variable	variable	variable
101	BPCPA (117)(1-2) - Communication with others	variable	variable	variable
102	BPCPA (118) (2) - Time of communication	variable	variable	variable
103	BPCPA (119) - Cost of communication	variable	variable	variable
104	BPCPA (120) - Collection of debt	variable	variable	variable
105	BPCPA (121) (1,1.1,2,4) - Legal proceedings	variable	variable	variable
106	BPCPA (122) - Removal of property	variable	variable	variable
107	BPCPA (123) - False or misleading information	variable	variable	variable
108	BPCPA (126) (2-3) - Accounting and payment of money collected	200	400	600
109	BPCPA (127) (1, 3-7) - Debt repayment	variable	variable	variable
110	BPCPA (128) (1, 4b) - Fees and disbursements	variable	variable	variable
111	BPCPA (131) - Payment to compensation fund	variable	variable	variable
112	BPCPA (143) - Licence required	variable	variable	variable
113	BPCPA (146)(4) - Give cancelled licence to director	400	600	n/a
114	BPCPA (164)(1) - except prescribed provisions specifically referred to in this matrix	variable	variable	variable
115	BPCPA (189)(5) - except paragraph (c)(v)	variable	variable	variable
	<b>DEBT COLLECTION AND REPAYMENT REGULATION</b>			
116	DCRR (8) (1) - Licence for each location	200	400	600
117	DCRR (9) (1) - Trust accounts	200	400	600
118	DCRR (9) (2) - Trust disbursements	200	400	600
119	DCRR (10)(1) - Annual statement (Debt Collection)	200	400	n/a

120	DCRR (11) (2) - Report to director	100	200	400
121	DCRR (11) (4) - Other conditions on licence	100	200	400
122	DCRR (11) (5) - Moving property without authority	200	400	600
123	DCRR (12)(1b) - Provision of Security (Debt Collection)	400	600	n/a
<b>TELEMARKETING LICENSING REGULATION</b>				
124	TLR (4) (1) - Licence for each location	200	400	600
125	TLR (4) (2) - Notification of change of address	100	200	400
126	TLR (5) - Display of licence	100	200	400
127	TLR (6) (2) - Report employee change to director	100	200	400
128	TLR (7) (1) - Records distance sales contracts	200	400	600
129	TLR (7) (2) - Records of contributions	variable	variable	variable
130	TLR (7) (3) Retention of records	200	400	600
131	TLR (8) (2) - Communications prohibited	variable	variable	variable
132	TLR (8) (3) - Communications within 30 days	variable	variable	variable
133	TLR (8) (4) - Display of telephone number	variable	variable	variable
134	TLR (8) (5) - Disclosure of supplier	variable	variable	variable
<b>HOME INSPECTOR LICENSING REGULATION</b>				
135	HILR (6) - Display of licence	100	200	400
136	HILR (7) - Report changes to director	100	200	400
137	HILR (8) - Records	100	200	400
138	HILR (9) - Prohibited practices	variable	variable	variable
<b>TRAVEL INDUSTRY REGULATION</b>				
139	TIR (5) - Licence for each location	200	400	800
140	TIR (8) - Display of licence	100	200	400
141	TIR (9) (1) - Prohibited practices	200	400	Variable
142	TIR (9) (2) - Use of personal credit card	200	400	600
143	TIR (9) (3) - Display of licence number in visual advertisements	100	200	400
144	TIR (10) (1) - Reporting changes	200	400	600
145	TIR (10) (2) - Reporting cessation of activity	variable	variable	variable
146	TIR (11) (1) - Records in BC	200	400	600
147	TIR (11) (2) - Records available to director	200	400	600
148	TIR (12)(1) - Annual Financial Statement	200	400	n/a
149	TIR (12.1) - Receipts	200	400	600
150	TIR (12)(2) - Information required in financial statement	400	600	n/a
151	TIR (13) (1) - Trust accounts	200	400	800
152	TIR (13) (2) - Designation of trust account	200	400	800
153	TIR (13) (3) - Deposit to trust account	200	400	800
154	TIR (13) (5) - Authorized disbursements	200	400	800
155	TIR (13) (6) - Records of trust account	200	400	800
156	TIR (17)(3) - Travel Assurance Fund Contribution			
<b>PAYDAY LOANS REGULATION</b>				
157	PLR (5) -- Licence for each location	400	800	1200
158	PLR (7) - Display of licence	100	200	400
159	PLR (8) - Business name on licence	100	200	400
160	PLR (10) - Reporting changes to director	200	400	600
161	PLR (11) - Retention of documents	200	400	600
162	PLR (13) - Signs and notices	100	200	400
163	PLR (16) - Cash cards	400	800	variable
<b>GENERAL</b>				
164	Any contravention to a prescribed provision of the Act or Regulations that is not specifically referred to in this matrix	variable	variable	variable

**TABLE II. Cremation, Interment & Funeral Services Act (S.B.C. 2004, Ch. 35)**

Item	Legislative Provision	First Contravention	Second Contravention	Subsequent Contravention
165	CIFSA (3) - Records to be kept	200	400	600
166	CIFSA (4) - Improper Disposition	variable	variable	variable
167	CIFSA (8)(1-3) - Requirement for authorization	200	400	600
168	CIFSA (11) - Refusal to handle containers	variable	variable	variable
169	CIFSA (12) - Presentation of human remains for cremation	variable	variable	variable
170	CIFSA (13) - Time frames for cremation	200	400	600
171	CIFSA(14) - Prohibition on cryonics	200	400	variable
172	CIFSA (15) - Prohibition on commission or bonus	variable	variable	variable
173	CIFSA (16)(2) - Exhumation and disinterment	200	400	600
174	CIFSA (17) - Transportation of human remains	200	400	600
175	CIFSA (18) - Funeral Director required after exhumation	variable	variable	variable
176	CIFSA (19) - Movement of remains unless prescribed	variable	variable	variable
177	CIFSA (23) - Cert. of Public Interest required	variable	variable	variable
178	CIFSA (26) - Use of place of interment restricted	variable	variable	variable
179	CIFSA (27) - Sale or other use restricted	variable	variable	variable
180	CIFSA (28)(3-5,7) - Establishment of care fund	400	600	800
181	CIFSA (30) - Maintain records of care fund	200	400	600
182	CIFSA (31)(1) - Transfer of care fund to new operator	200	400	600
183	CIFSA (32)(2) - Use of care funds	200	400	600
184	CIFSA (36) - Requirements with no care fund	variable	variable	variable

185	CIFSA (39)(1)(a) - Requirement for Bylaws - Cemetery	200	400	600
186	CIFSA (39)(2)(a) - Requirement for Bylaws - Crematorium	200	400	600
187	CIFSA (39)(3) - Requirement to submit bylaws if requested	200	400	600
188	CIFSA (39)(6) - Requirements to make bylaws available	variable	variable	variable
189	CIFSA (41)(1-2) - Installation of memorials	variable	variable	variable
190	CIFSA (42)(3) - Keeps maps and plans	200	400	600
191	CIFSA (42)(4) - Transfer of maps and plans to new operator	200	400	600
192	CIFSA (43) - Rectification of errors in interment	variable	variable	variable
193	CIFSA (44) - Prerequisites of ceasing sales	200	400	600
194	CIFSA (45) - Notice if war graves affected	variable	variable	variable
195	CIFSA (46)(3) - Notice of removal of objects from lots	variable	variable	variable
196	CIFSA (47) - Prohibition on interference	variable	variable	variable
197	CIFSA (48) - Prohibition on disturbances	variable	variable	variable
198	CIFSA (49) - Prohibition on being in cemeteries at certain times	variable	variable	variable
199	CIFSA (51)(2) - Prerequisites for conversion of places of interment	200	400	600
200	CIFSA (51)(5) - Notice of conversion of place of interment	200	400	600
201	CIFSA (53) - Obligations on operator after approval given	variable	variable	variable
202	CIFSA (55) - Application of BPCP Act - Part 9 - licences	variable	variable	variable
203	CIFSA (61) (3) - Offences except paragraph (d)(iii)	variable	variable	variable
	<b>CREMATION INTERMENT &amp; FUNERAL SERVICES REGULATION (CIFSR)</b>			
203	CIFSR (2) - Respectful handling of human remains	variable	variable	variable
204	CIFSR (8)(1) - Disposition of unclaimed cremated remains	400	600	800
205	CIFSR (11) - Identification of funeral provider or operator	200	400	600
206	CIFSR (12)(1) - Identification of business address	200	400	600
207	CIFSR(12)(2) - Identification of public company affiliation	200	400	600
208	CIFSR(12)(3) - Identification of contractual relationships of society	200	400	600
209	CIFSR (13) - Prohibited charges	200	400	600
210	CIFSR (15) - Location of licensed activity	200	400	600
211	CIFSR (16) - Reporting to the Director	variable	variable	variable
212	CIFSR (19) - Approval of additional areas	variable	variable	variable
213	CIFSR (21)(1) - Administration of care fund - payments to care fund	200	400	variable
214	CIFSR (25)(4) - Reclamation of interment right - previously sold	200	400	variable
215	CIFSR (29)(1) - Amended licence for new appliance	variable	variable	variable
216	CIFSR (32)(1) - Facility requirement - meeting room	200	400	600
217	CIFSR (32)(2) - Facility requirement - preparation room	200	400	600
218	CIFSR (32)(3) - Facility requirement - equipment	200	400	600
219	CIFSR (33)(1) - Obligations of funeral providers	variable	variable	variable
220	CIFSR (33) (3) - Obligations of funeral providers - location	variable	variable	variable
221	CIFSR (34)(1) - Display of containers	200	400	600
222	CIFSR (34)(2) - Display room or area	200	400	600
223	CIFSR (34)(3) - Display of price of container	200	400	600
224	CIFSR (38)(1) - Continuing education requirement	200	400	600
225	CIFSR (39)(1) - Obligation of funeral directors - employment	200	400	600
226	CIFSR (39)(2) - Obligation of embalmer - employment	200	400	600
227	CIFSR (40) - Reporting of possessions of deceased	400	600	800
228	CIFSR (41) - Display of licences	100	200	400
229	CIFSR (42)(1) - Change of address of location	100	200	400
230	CIFSR (42)(2) - Change of address or employer - employee	100	200	400
231	CIFSR (42)(3) - Return of licence	200	400	600
	<b>GENERAL</b>			
232	Any contravention to a prescribed provision of the Act or Regulations that is not specifically referred to in this matrix	variable	variable	variable