

Payday lender aggregate data reporting requirements and definitions.

All aggregate data reporting is to be completed online during the licence renewal period.

1. If your business operates from more than one location, we require loan data for each individual location PLUS consolidated data for all locations.
2. If your business acts as a loan broker for one or more lenders, your business should include all the data for the loans brokered for the lenders and the lenders should not report any data for brokered loans made for them by their brokers.
3. For loans advanced in one fiscal year but not due until the next fiscal year, you may use either the advance date or the due date to determine in which year to report the loan details but please be consistent from loan to loan and year to year.
4. Please use the attached "Definitions of Payday Aggregated Loan Data Terms" to determine what data is required for each input box.

All loans made during previous year (whether collected or not)	Total \$ amount of the principal of all loans	Total \$ cost of credit charged for all loans	Numbers 1 thru 39; please refer to the definitions for description of data.			
-Total	\$-1	\$-2				
Number of loans made during year - by \$ amount of principal	\$0 - \$500	\$501 - \$1,000	\$1,001 - \$1,500	Total loans made during year		
Total # of loans	#-3	#-4	#-5			
Total \$ amount of loan	\$-6	\$-7	\$-8			
Number of loans made during year - by term of loan	1 - 7 days	8 - 14 days	15 - 21 days	22-30 days	31 -62 days	Total loans made during year
Total # of loans	#-9	#-10	#-11	#-12	#-13	
Total \$ amount of loans	\$-14	\$-15	\$-16	\$-17	\$-18	
Transactions involved in all loans made during year	# of advances made	# of repayments received				
For all loans made during year	#-19	#-20				
Ancillary products sold to borrowers for additional costs	# of debit cards issued with loans	# of prepaid credit cards issued with loans	# of bank accounts opened with loans	# of loan repayment insurance policies	Total ancillary products sold during year	
Total # of products sold during year	#-21	#-22	#-23	#-24		
Total \$ amount of products sold during year	\$-25	\$-26	\$-27	\$-28		
Loans defaulted during year	# of defaulted loans (whether paid later or not)	\$ amount of all defaulted loans (whether later paid or not)	# of loans written off as uncollectible during the year	\$ amount of all loans written off as uncollectible during the year		
For all loans made during year	#-29	\$-30	#-31	\$-32		
All default fees charged during year and actually collected	Dishonoured payments fees	Interest charged on loans in arrears	Total default fees charged during year			
For all loans made during year	\$-33	\$-34				
Number of individuals given multiple loans during year	# given only 1 loan during the past year	# given 2 to 5 loans during the past year	# given 6 to 10 loans during the past year	# given 11 to 15 loans during the past year	# given 16 or more loans during the past year	Total number of loans made during past year
Total number of individuals	#-35	#-36	#-37	#-38	#-39	

Definitions of Payday Aggregated Loan Data Terms

1. Enter the total dollar amount of the principal of all loans made during the year. Principal is the net proceeds from the loan that is paid to or advanced to or on behalf of the borrower but does not include any of the charges or fees that represent the cost of the credit to the borrower or any default fees charged because a payment is not honoured or is made late.
2. Enter the combined dollar amount of all fees, charges, costs, commissions, etc. charged for all loans made to borrowers during the year but do not include the principal of the loans or any default fees charged because a payment is dishonoured or received late.

3. Enter the total number of all loans made during the year where the principal amount of the loan (this is the net proceeds from the loan that are advanced to or on behalf of the borrower) was between \$0 and \$500.
4. Enter the total number of all loans made during the year where the principal amount of the loan (the amount advanced to or on behalf of the borrower) was between \$501 and \$1,000.
5. Enter the total number of all loans made during the year where the principal amount of the loan (the amount advanced to or on behalf of the borrower) was between \$1,001 and \$1,500.
6. Enter the total dollar amount of all loans (principal only) made during the year where the principal amount of the loan (the amount advanced to or on behalf of the borrower) was between \$0 and \$500.
7. Enter the total dollar amount of all loans (principal only) made during the year where the principal amount of the loan (the amount advanced to or on behalf of the borrower) was between \$501 and \$1,000.
8. Enter the total dollar amount of all loans (principal only) made during the year where the principal amount of the loan (the amount advanced to or on behalf of the borrower) was between \$1,001 and \$1,500.
9. Enter the total number of all loans made during the year where the term of the loans (the time between the date of the first advancement and the date of final repayment) was between 1 and 7 days.
10. Enter the total number of all loans made during the year where the term of the loans (the time between the date of the first advancement and the date of final repayment) was between 8 and 14 days.
11. Enter the total number of all loans made during the year where the term of the loans (the time between the date of the first advancement and the date of final repayment) was between 15 and 21 days.
12. Enter the total number of all loans made during the year where the term of the loans (the time between the date of the first advancement and the date of final repayment) was between 22 and 30 (or one month) days.
13. Enter the total number of all loans made during the year where the term of the loans (the time between the date of the first advancement and the date of final repayment) was between 31 and 62 days.
14. Enter the total dollar amount of all loans (principal only) made during the year where the term of the loans (the time between the date of advancement and the date of final repayment) was between 1 and 7 days.
15. Enter the total dollar amount of all loans (principal only) made during the year where the term of the loans (the time between the date of advancement and the date of final repayment) was between 8 and 14 days.
16. Enter the total dollar amount of all loans (principal only) made during the year where the term of the loans (the time between the date of advancement and the date of final repayment) was between 15 and 21 days.
17. Enter the total dollar amount of all loans (principal only) made during the year where the term of the loans (the time between the date of advancement and the date of final repayment) was between 22 and 30 (or one month) days.
18. Enter the total dollar amount of all loans (principal only) made during the year where the term of the loans (the time between the date of advancement and the date of final repayment) was between 31 and 62 days.
19. Enter the total number of loan advances given to or on behalf of all borrowers for all the loans made during the year (whether given out by cash, cheque, EFT, debit card or prepaid credit card).
20. Enter the total number of loan repayments received from borrowers for all the loans made during the year (whether received by cash, cheque, EFT, returned debit card or returned prepaid credit card).

Definitions of Payday Aggregated Loan Data Terms

21. Enter the total number of debit cards sold or arranged (either as agent or principal) to a borrower at an additional cost that initially disbursed some or all of the proceeds of the loan, for all the loans made during the year.
22. Enter the total number of prepaid credit cards sold or arranged (either as agent or principal) to a borrower at an additional cost that initially disbursed some or all of the proceeds of the loan, for all the loans made during the year.
23. Enter the total number of bank accounts sold or arranged (either as agent or principal) to a borrower at an additional cost that were used to initially disburse some or all of the proceeds of the loans, for all the loans made during the year.
24. Enter the total number loan protection insurance policies sold or arranged (either as agent or principal) to a borrower at an additional cost that ensured repayment of the loans to the lender if the borrower died and/or became disabled and/or became unemployed, for all the loans made during the year.
25. Enter the total dollar amount of loan proceeds transferred to debit cards sold or arranged (either as agent or principal) to a borrower at an additional cost that initially disbursed some or all of the proceeds of the loan, for all the loans made during the year.
26. Enter the total dollar amount of loan proceeds transferred to prepaid credit cards sold or arranged (either as agent or principal) to a borrower at an additional cost that initially disbursed some or all of the proceeds of the loan, for all the loans made during the year.
27. Enter the total dollar amount of loan proceeds deposited to banks accounts sold or arranged (either as agent or principal) to a borrower at an additional cost that were used to initially disburse some or all of the proceeds of the loans transferred or deposited, for all the loans made during the year.
28. Enter the total dollar amount of loans (principal only) for which protection insurance policies were sold or arranged (either as agent or principal) to a borrower at an additional cost that ensured repayment of the loan to the lender if the borrower died and/or, became disabled and/or became unemployed, for all the loans made during the year.
29. Enter the total number of all defaulted loans (loans where the borrower did not meet the repayment provision(s) of the loan agreement) made during the year, regardless of whether or not the borrower eventually repaid the loan.
30. Enter the total amount (principal only) of defaulted loans (loans where the borrower did not meet the repayment provision(s) of the loan agreement) made during the year, regardless of whether or not the borrower eventually repaid the loan.
31. Enter the total number of loans made during the year that were never repaid and accordingly written off as uncollectible or a reserve or allowance set up in anticipation that the loans will ultimately be uncollectable.
32. Enter the total dollar amount of loans (principal only) made during the year that were never repaid and accordingly written off as uncollectible or a reserve or allowance set up in anticipation that the loans will ultimately be uncollectable
33. Enter the total dollar amount of default fees charged for dishonoured cheques and PAD's that occurred during the year.
34. Enter the total dollar amount of arrears interest charged on late payments made during the year.
35. Enter the total number of individual borrowers that you made only 1 payday loan to during the year.
36. Enter the total number of individual borrowers that you made 2 to 5 payday loans to during the year.
37. Enter the total number of individual borrowers that you made 6 to 10 payday loans to during the year.
38. Enter the total number of individual borrowers that you made 11 to 15 payday loans to during the year.
39. Enter the total number of individual borrowers that you made more than 16 payday loans to during the year.