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www.consumerprotectionbc.ca

**HIGH-COST CREDIT GRANTOR**  
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: .....  
(Exact name in CAPITAL LETTERS)

3. Does the applicant arrange, advance, or facilitate loans (partially or completely) through:  
 Physical store/office location only     Online only     Both physical store/office location and online  
Please list all web domains used to arrange, advance, or facilitate loans online  
.....  
.....  
.....

4. Physical address: .....  
(Suite #, Street Address, City & Province/State Postal/Zip Code)  
This address is:     Commercial     Residential

5. Mailing address: .....  
(Suite #, Street Address, City & Province/State Postal/Zip Code)

6. Business type:     Corporation     Partnership     Sole proprietorship     Society

7. Head office telephone: (.....) .....

8. Website: .....

9. Email: .....

10. **If a corporation, please complete the following: \***

Incorporation date: ..... Jurisdiction: ..... Incorporation number: .....

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

Incorporation date: ..... Jurisdiction: ..... Incorporation number: .....

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

**LOAN DOCUMENT INFORMATION**

1. Which type(s) of high-cost credit products does the applicant arrange, advance, or facilitate?

Fixed credit     Open credit     Lease

2. Will the applicant arrange, advance, or facilitate the supply of optional products?     Yes     No

If yes, please provide a list of your optional products: .....

3. Will the applicant act as a loan broker by arranging, advancing, or facilitating the extension of credit of high-cost credit products for another high-cost credit grantor?     Yes     No

**COMPLETE THE FOLLOWING IF THE 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. Has the applicant previously applied for or held a high-cost credit grantor licence in any jurisdiction?  Yes .....  No
2. If **YES** above, were any of those licences ever suspended or cancelled? .....  Yes .....  No
3. Has the applicant ever been refused a high-cost credit grantor 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**

**ALL APPLICANTS** who reside in Canada **MUST** complete an online criminal record check within one day of sending this application to Consumer Protection BC. To get a criminal record check, go to: <http://www.sterlingtalentsolutions.ca/Consumer-Protection-BC> and follow the instructions. Once complete, a copy of the results will be sent directly to Consumer Protection BC.

**ALL APPLICANTS** who 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.

**ALL APPLICANTS** must complete and submit the required documents outlined in the [application checklist](#). All documents must ensure compliance with 10(1) of the [High-Cost Credit Product Regulations](#). Your licence may be issued before all the documents submitted with this application are reviewed. The Cancellation Notice must be approved before you get your licence. The issuance of a licence is NOT an acknowledgement that all your document(s) satisfy the requirements under the [Business Practices and Consumer Protection Act](#) (BPCPA). Consumer Protection BC reserves the right to require changes to a document(s) to meet BPCPA requirements and may exercise licensing and enforcement authorities under Parts 9 and 10 of the BPCPA.

### LICENSING INFORMATION

1. Person who oversees the applicant's high-cost credit grantor business at this location:

Name: .....  
(First name) (Last name)

General Manager  Manager  Director of Operations  Other: .....

Phone number (.....) ..... Email .....

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

Name: .....  
(First name) (Last name)

Phone number (.....) ..... Email .....

3. **Complaints contact** (person to contact regarding consumer complaints and the person responsible for handling compliance and enforcement issues):

Name: .....  
(First name) (Last name)

Phone number (.....) ..... Email .....

4. What email address should be used to set up your online licence account (MyAccount)?

.....

**You must notify us of changes to your business or your licence within 14 days.**

### APPLICANT DECLARATION

I/We hereby:

1. Confirm that the information supplied in this application is complete and true to my best knowledge and belief.
2. Certify that I/we have obtained, read and acknowledge the legal responsibilities within the [Business Practices and Consumer Protection Act](#) and [High-Cost Credit Products Regulation](#).
3. Give permission to Consumer Protection BC to verify bank relationships, memberships and all other matters in this application.

Authorized signing officer of applicant:

Signature: ..... Date: .....

Print name: ..... Title: .....

### APPLICATION FEE & CONSUMER FINANCIAL EDUCATION FUND CONTRIBUTION

For a list of licence application fees, charges and other amounts, please see the [current fee schedule](#).

Licence application fees and other charges may be paid in the following ways:

- By cheque or money order
- By Visa, Mastercard or American Express Credit Card – complete a [credit card authorization form](#)

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

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

**Email** [operations@consumerprotectionbc.ca](mailto: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**