CONSUMER PROTECTION BC

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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 creditproducts 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	
	( )		☐ President ☐ Treasurer ☐ Secretary ☐ Chief Operating Officer ☐ Others _____
	Email:		
	( )		☐ President ☐ Treasurer ☐ Secretary ☐ Chief Operating Officer ☐ Others _____
	Email:		
	( )		☐ President ☐ Treasurer ☐ Secretary ☐ Chief Operating Officer ☐ 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	
	( )		☐ Proprietor / Partner
	Email:		
	( )		☐ Partner
	Email:		
	( )		☐ 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
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