CONSUMER PROTECTION BC

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EMAIL: operations@consumerprotectionbc.ca
www.consumerprotectionbc.ca

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: .....
(Exact name in CAPITAL LETTERS)

3. Does the applicant offer loans through:

☐ Physical Store/Office location only ☐ Online only ☐ Both Physical store/Office Location and Online

Definition of online loans: *"The complete loan transaction, from application to transfer of money using an internet based software application and service."*

Please list all web domains used to issue 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 Tel: (.....) ..... Fax: (.....) .....

8. Website: …… E-Mail: .....

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: *

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.

COMPLETE THE FOLLOWING IF 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. 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

☐ **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

☐ **ALL APPLICANTS** must complete and submit the required documents outlined in the application checklist.

LICENSING INFORMATION

1. Person who oversees the applicant's payday lending business at this location:

   Name: _____
   (First name) (Last name)

   General Manager ☐ Manager ☐ Director of Operations ☐ Other: _____

   Phone Number (_____) _____ E-mail Address _____

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

   Name: _____
   (First name) (Last name)

   Phone Number (_____) _____ E-mail Address _____

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 (_____) _____ E-mail Address _____

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 is complete and true to my best knowledge and belief.
2. Acknowledge that legal responsibilities under the licence are contained within the *Business Practices and Consumer Protection Act* and Payday Loans Licensing Regulation.
3. Give permission to Consumer Protection BC to verify bank relationships, memberships and all other matters in this Application.

Authorized signing officer of the 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