Calculating Administrative Monetary Penalties Policy

Note: This Policy takes effect on August 1, 2026 and applies only to contraventions that occurred on or after this date.

Contraventions that occurred before August 1, 2026 will be assessed in accordance with the Policy that was in effect at the time of the contravention.

1.0 Purpose

The purpose of this policy is to provide guidance, consistency, and transparency on the calculation of administrative monetary penalty (AMP) amounts for contraventions to the *Business Practices and Consumer Protection Act* (BPCPA); the *Cremation, Interment and Funeral Services Act* (CIFSA); the *Ticket Sales Act* (TSA); and related regulations (regulations). The policy is also meant to inform businesses and/or individuals (collectively known as suppliers) on how administrative penalty amounts are typically calculated and the potential consequences for engaging in unlawful business practices.

The BPCPA, CIFSA, and TSA grant Consumer Protection BC the authority to impose an AMP on suppliers for contraventions to provisions of those Acts and the regulations. While section 165 of the BPCPA, section 58(3) of the CIFSA, and section 15 of the TSA establish maximum AMP amounts that can be imposed on a business at $50,000 and on a person at $5,000, neither specifies how to calculate the amount of an AMP. The BPCPA [section 164(2)], CIFSA [section 58(3)], and TSA [section 15(3)] set out a non-exhaustive list of factors that Consumer Protection BC must consider before it imposes an AMP amount:

(a) previous enforcement actions for contraventions of a similar nature by the supplier;
(b) the gravity and magnitude of the contravention;
(c) the extent of the harm to others resulting from the contravention;
(d) whether the contravention was repeated or continuous;
(e) whether the contravention was deliberate;
(f) any economic benefit derived by the person from the contravention;
(g) the person's efforts to correct the contravention.

The purpose of this policy is to provide a model that gives guidance on how Consumer Protection BC will normally interpret these considerations and other relevant considerations to determine a specific AMP amount to be imposed. This will help ensure that the amount chosen is justified, transparent and intelligible and is within a range of reasonable amounts based on the particular circumstances of the contravention and the provisions of the BPCPA, CIFSA, TSA, and related regulations. This will also help ensure procedural fairness for suppliers potentially liable for an AMP since they will know and have a meaningful opportunity to respond to the guidelines and analysis normally followed when Consumer Protection BC assesses their case.

The design of the AMP model is also meant to ensure AMP amounts are responsive and proportional to the non-compliant activity; that AMP amounts are flexible in their application; and that AMPs are sufficient in their amount to not only correct non-compliant behaviours but also establish a deterrence from committing non-compliant behaviours. To ensure this is the case, AMP amounts will be reviewed periodically to ensure they are having their intended effect of establishing deterrence and increasing compliance rates.

2.0 Definitions

In this policy:

"AMP Penalty Matrix" means the table set out in this policy that establishes AMP amounts by contravention category type and overall gravity level.

"Acts" means the *Business Practices and Consumer Protection Act*, the *Cremation, Interment and Funeral Services Act*, and the *Ticket Sales Act*.

"Adjustment Factors" means the eight factors set out in this policy that are considered when determining the overall gravity level of a contravention, including aggravating and mitigating circumstances.

"Administrative Monetary Penalty" or "AMP" means a monetary penalty imposed on an individual or business for a contravention of a provision of the *Business Practices and Consumer Protection Act*, the *Cremation, Interment and Funeral Services Act*, the *Ticket Sales Act*, or the related regulations.

"Business" means a corporation, partnership, sole proprietorship, or other legal entity subject to enforcement under the Acts.

"Category Type" means the classification assigned to a contravention based on its inherent severity and the probability of harm, identified as Type A, Type B, or Type C, or Type D, as set out in Appendix A – Consumer Protection BC Risk Matrix.

"Continuing Contravention" means a contravention that continues over more than one day and for which an AMP may be imposed on a daily basis as authorized by regulation.

"Contravention" means a failure to comply with a provision of the Acts or related regulations, or with a condition of a licence, order, or undertaking where authorized by law.

"Decision-maker" means the director or a person delegated authority under the Acts to impose an AMP.

"Director" means the Director appointed under the Acts.

"Gravity Level" means the numerical value resulting from the combined total of all adjustment factor ratings applied to a contravention, which is used to determine the AMP amount under the AMP Penalty Matrix.

"Individual" means a natural person subject to enforcement under the Acts.

"Notice of Administrative Penalty" means the written notice issued to a supplier that imposes an AMP and sets out the information required by the Acts.

"Provision" means a provision of the Acts or related regulations that is designated in regulation as subject to AMPs.

"Regulations" means the regulations made under the Acts, including the Business Practices and Consumer Protection Regulation, the Administrative Penalties Regulation, and the Ticket Sales Regulation.

"Reconsideration" means the process by which a supplier may request a review of a notice imposing an AMP in accordance with the Acts.

"Supplier" means an individual or business that engages in activities regulated under the Acts and is subject to the imposition of an AMP.

3.0 Policy Statement

Consumer Protection BC is a risk-based regulator that uses several progressive discipline methods as part of the responses it takes to address~~,~~ and correct violations detected in the marketplace.

One of these progressive enforcement measures is the imposition of AMPs. An AMP is meant to correct non-compliance by a supplier and to discourage the supplier from entering into or continuing with unlawful business practices and consumer transactions. This is commonly referred to as specific deterrence. More broadly, AMPs are meant to serve as general deterrence aimed at the entire marketplace, making it cost-prohibitive for a supplier to engage in non-compliant behaviours.

The BPCPA, CIFSA, and TSA have always provided the Director with the authority to impose AMPs.

4.0 The Law

An AMP may be imposed where a supplier contravenes a provision of the BPCPA, CIFSA, TSA or related regulations. An AMP may also be imposed where a supplier contravenes conditions of a licence, a compliance order, a direct sales prohibition order, a property freeing order, or an undertaking. Consumer Protection BC inspectors have been delegated the powers of the Director to impose an AMP under Part 10, Division 4 of the BPCPA, section 58(1) of the CIFSA, and section 15 of the TSA.

The Business Practices and Consumer Protection Regulation (BPCP Regulation) sets out the prescribed provisions of the BPCPA and related regulations for which administrative penalties may be imposed. The Administrative Penalties Regulation (AP Regulation) sets out the prescribed provisions of the CIFSA and CIFSA Regulation for which AMPs may be imposed. The Ticket Sales Regulation (TS Regulation) sets out the prescribed provisions of the TSA and TS Regulations for which an AMP may be imposed.

An individual on whom an AMP 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. Consumer Protection BC abides by these AMP amount maximums established in the BPCPA, CIFSA, and TSA.

Consistent with Section 170 - Limitation Period - of the BPCPA, section 58(3) of the CIFSA, and section 15(3) of the TSA, Consumer Protection BC will not impose an administrative penalty of more than two years after the date on which a contravention occurred.

Consumer Protection BC will give the supplier that is subject to an administrative penalty a notice imposing the administrative penalty that meets the requirements of section 166(1) of the BPCPA, section 58(3) of the CIFSA, and section 15(3) of the TSA, and which specifies all the following:

(a) the contravention;
(b) the amount of the penalty;
(c) the date by which the penalty must be paid;
(d) the person’s right to have this decision reconsidered;
(e) an address to which a request for reconsideration may be given.

A supplier may request that Consumer Protection BC reconsider a notice imposing an administrative penalty in accordance with Part 12, Division 1 of the BPCPA; section 60 of the CIFSA; or section 17 of the TSA. Please read the Consumer Protection BC reconsideration policy online for more detail.

In accordance with section 182(2) of the BPCPA, section 60(2) of the CIFSA, and section 17(3) of the TSA, Consumer Protection BC may vary or cancel a notice imposing an AMP 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 go through the exercise of reasonable diligence have been discovered.

In accordance with section 167 of the BPCPA, section 58(3) of the CIFSA, and section 15(3) of the TSA, a supplier subject to an administrative penalty must pay the penalty within 30 days after the date on which the notice of penalty is served, or if the supplier requests reconsideration, within 30 days after the date the reconsideration decision is served.

Under section 168 of the BPCPA, section 58(3) of the CIFSA, and section 15(3) of the TSA, if a supplier fails to pay an AMP as required under the BPCPA, the CIFSA or the TSA, Consumer Protection BC may file a certified copy of the notice imposing the administrative penalty with the Supreme Court of British Columbia. Upon 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 adds an additional 10% to the amount of the penalty prior to filing with a court.

Consumer Protection BC may publish information respecting the notice of administrative penalty consistent with Section 186 of the BPCPA, Section 60(5) of the CIFSA, and Section 25 of the TSA. This action will be taken consistent with Consumer Protection BC’s policy on publishing statutory determinations, which is available online.

In accordance with section 169 of the BPCPA, section 58(3) of the CIFSA, and section 15(3) of the TSA, Consumer Protection BC must pay all amounts derived from administrative penalties to the Consumer Advancement Fund.

5.0 Procedures

The procedures that follow are normally to be applied by the director or their delegates in calculating the amount of an AMP to impose.

<u>Determining the category type of the contravention</u>

All contraventions that may attract an AMP are normally categorized into three categories: (1) Type A (low); (2) Type B (medium); (3) Type C (high) and Type D (severe). The categorizing of contraventions is made by Consumer Protection BC based on the purposes of delivering consumer protection services in the public interest and in consideration of two factors: (i) the inherent severity of harm specific to the contravention and (ii) the probability that a person will suffer or experience harm from the commission of the contravention. The Appendix – Consumer Protection BC Risk Matrix lists all prescribed contraventions with their respective category type.

A decision maker at Consumer Protection BC who is tasked with calculating an AMP should normally refer to the Appendix – Consumer Protection BC Risk Matrix to determine the category of the contravention.

Adjustment factors

Using a series of adjustment factors, each with its own rating scale, a decision maker exercises discretion in assigning a numeric value within the scale for each adjustment factor. In total, there are eight adjustment factors to be considered by the decision maker. The adjustment factors include the criteria established under the BPCPA; the CIFSA; and the TSA that must be considered before the imposition of an AMP (see section 164(2) of the BPCPA; section 58(3) of CIFSA; and 15(3) of the TSA for this criteria), along with other factors that Consumer Protection BC believes relevant to consideration on imposing an AMP.

Each adjustment factor has a scale of gravity values to be applied to the contravention. The value for each adjustment factor can be increased based on aggravating circumstances or reduced based on mitigating events. The adjustment factors are designed to recognize certain mitigating behaviours, such as efforts taken to mitigate or reverse the effects of the contravention or steps taken to prevent the recurrence of the contravention, that may reduce the overall gravity level of the adjustment factor. At the same time, aggravating behaviours, such as repeating contraventions of a similar nature or deriving economic benefit from the commission of the contravention, may increase the overall gravity level of the adjustment factor.

Using the scale for each adjustment factor, the decision maker will normally assign a value to each adjustment factor. The sum of the eight adjustment factor values will be the overall gravity level of the contravention.

The following table lists these eight "adjustment factors" with their scales:

Adjustment Factors	Effect on Gravity
Previous enforcement actions for contraventions of a similar nature by the person	0 to +7
The gravity and magnitude of the contravention	0 to +3
Extent of harm to others resulting from the contravention	0 to +3
Whether the contravention was repeated or continuous	0 to +3

Whether the contravention was deliberate	0 to +3
Any economic benefit derived by the person from the contravention	0 to +3
Whether the person made reasonable efforts to mitigate or reverse the contravention's effects	-3 to +3
The person's efforts to correct the contravention to prevent recurrence	-3 to +3

<u>The Penalty Amount Based on Category Type and Gravity Level of The Contravention: The AMP Penalty Matrix</u>

Together with its categorization, the overall gravity level of the contravention normally establishes the AMP amount for the contravention. The following table, referred to as the "AMP Penalty Matrix," sets out the AMP amounts for each contravention category (Type A, Type B, Type C, Type D) based on the overall gravity level of the contravention. Note: the baseline AMP amounts start with an overall gravity level of zero. If the overall gravity level for the contravention is zero, the AMP amount would correspond to that gravity level for the contravention category.

Gravity Level	**Type A Contravention**		**Type B Contravention**		**Type C Contravention**		**Type D Contravention**	
	Individual	***Business***	***Individual***	***Business***	***Individual***	***Business***	***Individual***	***Business***
-3 or less	$350	$700	$1,050	$2,100	$2,100	$4,200	$3,150	$6,300
-2	$400	$800	$1,200	$2,400	$2,400	$4,800	$3,600	$7,200
-1	$450	$900	$1,350	$2,700	$2,700	$5,400	$4,050	$8,100
0 (base)	$500	$1,000	$1,500	$3,000	$3,000	$6,000	$4,500	$9,000
+1	$600	$1,200	$1,800	$3,600	$3,600	$7,200	$5,000	$10,800
+2	$700	$1,400	$2,100	$4,200	$4,200	$8,400	$5,000	$12,600
+3	$800	$1,600	$2,400	$4,800	$4,800	$9,600	$5,000	$14,400
+4	$900	$1,800	$2,700	$5,400	$5,000	$10,800	$5,000	$16,200
+5	$1,000	$2,000	$3,000	$6,000	$5,000	$12,000	$5,000	$18,000
+6	$1,100	$2,200	$3,300	$6,600	$5,000	$13,200	$5,000	$19,800
+7	$1,200	$2,400	$3,600	$7,200	$5,000	$14,400	$5,000	$21,600
+8	$1,300	$2,600	$3,900	$7,800	$5,000	$15,600	$5,000	$23,400
+9	$1,400	$2,800	$4,200	$8,400	$5,000	$16,800	$5,000	$25,200
+10 or above	$1,500	$3,000	$4,500	$9,000	$5,000	$18,000	$5,000	$27,000

The following example illustrates how a decision maker would use the AMP Penalty Matrix to help calculate an AMP amount:

> Suppose that, following an inspection and opportunity to be heard, a decision maker at Consumer Protection BC determines a corporation has contravened a provision of the BPCPA and that an AMP is appropriate. The decision maker would normally follow this Policy. The provision under this example falls into the Type C category of this policy. The decision maker would apply factors set out in section 164(2) of the BPCPA and the eight adjustment factors to the circumstances of the contravention. In this example, the decision maker was satisfied that the business made efforts to reverse the effects of the contravention (for example, provided a full refund to the consumer) and treated this as a mitigating factor, assigning a gravity level of -1 (this specific adjustment factor has a gravity level of -3 to +3). The decision maker also concluded that the business committed a contravention of a similar nature in the past year and treats this as an aggravating factor, assigning a gravity level of +5 (this specific adjustment factor has a gravity level of 0 to +7). For all other adjustment factors, the decision maker assigns a neutral value of 0. The total sum of the gravity level for this contravention is +4.
>
> Referring to the AMP Penalty Matrix, a Type C contravention with a +4 gravity level results in an AMP of $10,800. This is outlined in the following table. Guided by this, the decision maker would normally look to impose an AMP of $10,800.

Contravention	Type C
Base penalty	$6,000
Adjustment factors applied	Item 7: -1 Item 1: +5 Total +4
Total penalty calculation	$10,800

AMP Amounts Outside the AMP Penalty Matrix

The decision maker always maintains discretion to decide the AMP amount. In some circumstances, where following the legislation, including section 164(2) of the BPCPA, warrants an AMP amount that is different than amounts listed in the AMP Penalty Matrix, the decision maker may decide to impose an AMP amount within the statutory maximums. Normally, this circumstance must only occur after the decision maker has referred to the AMP Penalty Matrix, using all the adjustment factors.

Continuing Contraventions

Section 9 of the BPCP Regulation, section 4 of the AP Regulation, and section 6 of the TSA authorize the Director to impose administrative penalties daily for continuing contraventions.

6.0 Authority

Business Practices and Consumer Protection Act

Sections 164-170 of the BPCPA set out the requirements for the imposition, notification, appeal and payment of administrative penalties.

Section 175 of the BPCPA provides the Director with the power to delegate powers of enforcement to a person or class of persons.

Sections 180-182 of the BPCPA identify requirements for reconsiderations by the Director.

Section 186 of the BPCPA authorizes the Director to publish information respecting administrative penalties.

Business Practices and Consumer Protection Regulation

The BPCP Regulation under the BPCPA sets out provisions of the BPCPA for which administrative penalties may be imposed.

Cremation, Interment and Funeral Services Act

Section 58 of the CIFSA sets out the requirements for the imposition, notification, appeal and payment of administrative penalties. Section 58 also adopts sections 164(2) to (4), 165 to 171 of the BPCPA.

Section 59 of the CIFSA adopts Section 175 of the BPCPA and provides the Director with the power to delegate powers of enforcement to a person or class of persons.

Section 60 of the CIFSA sets out the requirements for reconsiderations and adopts Sections 181 and 182 of the BPCPA 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.

Administrative Penalties Regulation
The Administrative Penalties Regulation under the CIFSA sets out the provisions of the Act that are prescribed and for which administrative penalties may be imposed.

Ticket Sales Act

Section 15 of the *Ticket Sales Act* sets out the requirements for the imposition, notification, appeal, and payment of administrative penalties.

Section 17 of the *Ticket Sales 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 18 of the *Ticket Sales Act* provides the Director with the power to delegate powers of enforcement to a person or class of persons.

Section 25 of the *Ticket Sales Act* provides the Director with the power to publish information respecting administrative penalties.

The Ticket Sales Regulation

The Ticket Sales Regulation under the *Ticket Sales Act* sets out the provisions under which administrative penalties may be imposed.

7.0 References

Legislation
Business Practices and Consumer Protection Act
Cremation, Interment and Funeral Services Act
Ticket Sales Act

Regulations
Business Practices and Consumer Protection Regulation
Administrative Penalties Regulation
Ticket Sales Regulation

Shahid Noorani
Vice President, Regulatory Affairs

August 1, 2026
Date

Appendix

		Type A	Type B	Type C	Type D
Business Practices & Consumer Protection Act					
1.	BPCPA (5) (1) - Deceptive act or practice			X	
2.	BPCPA (6) (3) - Record of advertisement of deceptive act	X			
3.	BPCPA (9) (1) - Unconscionable act or practice			X	
4.	BPCPA (14) (3) - Failure to refund on unsolicited goods or services			X	
5.	BPCPA (14.2) – Prohibit consumer communicating a review of goods or services		X		
6.	BPCPA (14.3) – Prohibit dispute resolution of class actions			X	
7.	BPCPA (18.2) - Contents of contracts		X		
8.	BPCPA (18.3) – Contract pre-disclosure		X		
9.	BPCPA (20) (2) - Copy of contract		X		
10.	BPCPA (20.1)(1) – Direct sales prohibitions			X	
11.	BPCPA (20.1)(2) Direct sales offering of credit			X	
12.	BPCPA (23) (3) - Copy of future performance contract		X		
13.	BPCPA (24) (1) – required contents of fitness or personal services contract		X		
14.	BPCPA (25) (6) - Refund on cancellation – fitness or personal services contract			X	
15.	BPCPA (26) (1) - Copy of time share contract		X		
16.	BPCPA (27) - Failure to refund direct sales contract, future performance contract or time share contract			X	
17.	BPCPA (30) (1) - Prohibition on funeral solicitation			X	

		Type A	Type B	Type C	Type D
Business Practices & Consumer Protection Act					
18.	BPCPA (31) (1-2) - Requirement for schedule of rates		X		
19.	BPCPA (32) - Requirement to give accurate information			X	
20.	BPCPA (33) - Prohibited charges on containers			X	
21.	BPCPA (34) (1) - Contents of funeral contract		X		
22.	BPCPA (34) (2) - Copy of funeral contract		X		
23.	BPCPA (34) (3) - Informing consumer of substitutions		X		
24.	BPCPA (35) - Preneed contract - initial disclosure		X		
25.	BPCPA (36) (1) - Requirements for preneed funeral contract contents		X		
26.	BPCPA (36) (2) - Copy of preneed contract			X	
27.	BPCPA (36) (7) - Assignment of funeral contract			X	
28.	BPCPA (37) - Provisions of right of interment		X		
29.	BPCPA (38) (2) - Preneed funeral refund on cancellation			X	
30.	BPCPA (38) (4) - Preneed funeral refund on cancellation			X	
31.	BPCPA (39) (3) - Preneed failure to provide services			X	
32.	BPCPA (40) (3-5, 10) - Preneed money in trust			X	
33.	BPCPA (42) - Restrictions on representations on interment		X		
34.	BPCPA (43) (1) - Contents of interment right contract		X		
35.	BPCPA (43) (2) - Copy of interment right contract		X		
36.	BPCPA (43) (5) - Error in interment contract			X	

		Type A	Type B	Type C	Type D
Business Practices & Consumer Protection Act					
37.	BPCPA (43) (6) - Fee for correcting interment right contract			X	
38.	BPCPA (45) - Failure to provide refund			X	
39.	BPCPA (47) (2) - Disclosure of distance sales electronically		X		
40.	BPCPA (48) (1) - Copy of distance sales contract		X		
41.	BPCPA (48) (2) - Contents of distance sales contracts		X		
42.	BPCPA (50) - Failure to provide refund on distance sales contract			X	
43.	BPCPA (52) (4) - Cancel or reverse credit card charge			X	
44.	BPCPA (56) - Cancellation of pre-authorized payments			X	
45.	BPCPA (59) (3) - Disclosure in advertisements		X		
46.	BPCPA (60) (2-3) - Advertising requirements on fixed credit		X		
47.	BPCPA (61) (2) - Advertising requirements on open credit		X		
48.	BPCPA (62) (2) - Disclosure of interest or grace period		X		
49.	BPCPA (62) (3) - Disclosure of grace period in advertisements		X		
50.	BPCPA (63) (3) - Advertising requirements on leases		X		
51.	BPCPA (64) (1) - Advertising on representative transaction		X		
52.	BPCPA (66) (2-3) - Disclosure statements		X		
53.	BPCPA (67) (1) - Form of disclosure		X		
54.	BPCPA (71) (2) - Borrowers may choose insurer		X		
55.	BPCPA (72) (2-3) - Borrowers entitled to discharge			X	

		Type A	Type B	Type C	Type D
Business Practices & Consumer Protection Act					
56.	BPCPA (74) (3) - Refund of non-interest charges		X		
57.	BPCPA (75) - Default charges			X	
58.	BPCPA (76) (1) - Invitation to defer payments		X		
59.	BPCPA (77) (5) - Acceleration clauses		X		
60.	BPCPA (79) - Loan broker securing credit		X		
61.	BPCPA (80) (1) - Business credit grantors		X		
62.	BPCPA (83) - Credit sales require scheduled payments credit agreement		X		
63.	BPCPA (84) - Initial disclosure statement for fixed credit		X		
64.	BPCPA (85) (1-2) - Disclosure regarding additional principal		X		
65.	BPCPA (86) (1-2) - Disclosure regarding increases in outstanding principal		X		
66.	BPCPA (87) (1-2) - Disclosure on amendments		X		
67.	BPCPA (88) (1-2) - Disclosure regarding renewals		X		
68.	BPCPA (89) (1) - Disclosure on mortgage renewals		X		
69.	BPCPA (89) (2a) - Disclosure statement mortgages		X		
70.	BPCPA (89) (2c) - Refund of finance charge - mortgage			X	
71.	BPCPA (89) (4) - Revised mortgage statements		X		
72.	BPCPA (91) (1) - Initial disclosure for open credit		X		
73.	BPCPA (92) (1,3) - Statements of account		X		

		Type A	Type B	Type C	Type D
Business Practices & Consumer Protection Act					
74.	BPCPA (96) (1) - Credits cards only on application		X		
75.	BPCPA (97) (1 or 3) - Application for credit cards		X		
76.	BPCPA (98) (1-2) Additional disclosure for credit cards		X		
77.	BPCPA (101) (1) - Disclosure on leases		X		
78.	BPCPA (104) - Refund on overpayment			X	
79.	BPCPA (107) (1) - Credit report without consent		X		
80.	BPCPA (108) (1-2) - Credit report offences			X	
81.	BPCPA (109) (1 or 3) - Contents of credit report			X	
82.	BPCPA (110) (1,4,5) - Notice of benefit		X		
83.	BPCPA (110) (2) - Notice of denial of benefit		X		
84.	BPCPA (111) (2) - Explanation recording			X	
85.	BPCPA (112) (1) - False or misleading information			X	
86.	BPCPA (112.02) (2) - Limits on cost of borrowing			X	
87.	BPCPA (112.03) (1-3) - Prohibitions on interest charges			X	
88.	BPCPA (112.04) (1) - Prohibited fees, penalties and charges			X	
89.	BPCPA (112.05) (6) - Cancellation rights		X		
90.	BPCPA (112.06) (1) - Required terms and disclosure		X		
91.	BPCPA (112.06) (2,5) - Required Terms and disclosure		X		

		Type A	Type B	Type C	Type D
Business Practices & Consumer Protection Act					
92.	BPCPA (112.06) (3) - Required terms and disclosure		X		
93.	BPCPA (112.06) (4) - Required terms and disclosure		X		
94.	BPCPA (112.08) (1) - Other prohibited practices			X	
95.	BPCPA (112.09) (2) - Payouts of balances on cash cards		X		
96.	BPCPA (112.09) (3) - Payouts of Balances on cash cards		X		
97.	BPCPA (112.10) (7) - Remedies			X	
98.	BPCPA (112.13) – Cheque Cashing Fees *(added February 1, 2019)*		X		
98.1.	BPCPA (112.17)(b) Must not charge a rate that is higher than maximum allowable			X	
98.2.	BPCPA (112.18)(a) Must not charge any amount not disclosed in a high-cost agreement			X	
98.3.	BPCPA (112.18)(b) Must not charge an amount that exceeds the amount disclosed in a HCCA			X	
98.4.	BPCPA (112.18)(c) Must not charge any amount for cancellation as permitted under BPCPA 112.20			X	
98.5.	BPCPA (112.18)(d) Must not require any amount if borrower makes payment before its due			X	
98.6.	BPCPA (112.18)(e) Must not charge a fee to refinance, restructure or change terms of high-cost credit agreement			X	
98.7.	BPCPA (112.18)(f) Must not charge any other fees, penalties, or other amounts			X	
98.8.	BPCPA (112.19)(a) Must not discount the principal amount by deducting or withholding an amount from any advance			X	
98.9.	BPCPA (112.19)(b) Must not draw an amount representing any portion of the total cost of credit			X	
98.10.	BPCPA (112.20)(6) Must provide a receipt for the amount the borrower repaid or cancelled		X		

		Type A	Type B	Type C	Type D
Business Practices & Consumer Protection Act					
98.11.	BPCPA (112.21)(1) Terms must be in written agreement that is signed and dated by the borrower		X		
98.12.	BPCPA (112.21)(2)(a) (i)(ii)(iii) Agreement must include the creditors' name, address, contact information and licence number		X		
98.13.	BPCPA (112.21)(2)(b) Agreement must include the borrower's name		X		
98.14.	BPCPA (112.21)(2)(c) Agreement must include includes the date of the agreement and date(s) of advances		X		
98.15.	BPCPA (112.21)(2)(d)(e) Must include a statement the high-cost statement and type of product		X		
98.16.	BPCPA (112.21)(2)(f) Agreement must include the principal amount or amount of credit available		X		
98.17.	BPCPA (112.21)(2)(g) Agreement must include the term of the and repayment dates		X		
98.18.	BPCPA (112.21)(2)(h) (i)(ii)(iii) Agreement must include method, the dates, amount of each transfer, and the cost of accessing funds		X		
98.19.	BPCPA (112.21)(2)(i) (i)(ii)(iii)(iv) If a cash card was used, agreement must include the date, time, amount, expiry date of the cash card and a statement that third party fees may apply		X		
98.20.	BPCPA (112.21)(2)(j) Agreement must include all charges or amounts subject to interest and detailed description of the interest rate calculations		X		
98.21.	BPCPA (112.21)(2)(l) Agreement must include the AIR and, if applicable, the APR		X		
98.22.	BPCPA (112.21)(2)(m) (i)(ii) Agreement must include total cost of credit by dollar amount		X		
98.23.	BPCPA (112.21)(2)(n) Agreement must include all amounts that will be payable by the borrower		X		
98.24.	BPCPA (112.21)(2)(o) Agreement must include how amounts referred to in BPCPA 112.21(n) are payable and default procedures		X		

		Type A	Type B	Type C	Type D
Business Practices & Consumer Protection Act					
98.25.	BPCPA (112.21)(2)(p) Agreement must include how each payment will be applied to the accumulated cost of credit and the principal		X		
98.26.	BPCPA (112.21)(2)(q) Agreement must include the borrower's right to make a prepayment		X		
98.27.	BPCPA (112.21)(2)(r) Agreement must include any security interest		X		
98.28.	BPCPA (112.21)(2)(s) Agreement must include grace period and conditions if any		X		
98.29.	BPCPA (112.21)(2)(t) (i)(ii)(iii) Agreement must include what will happen when default occurs		X		
98.30.	BPCPA (112.21)(2)(u) Agreement must include the circumstances under which the lender will or may demand payment in full		X		
98.31.	BPCPA (112.21)(2)(v) Agreement must include each good / service required and corresponding details			X	
98.32.	BPCPA (112.21)(2)(w) Agreement must include the amounts and payment dates for optional products purchased			X	
98.33.	BPCPA (112.21)(2)(x) Agreement must include the conditions under which borrower may terminate an optional product			X	
98.34.	BPCPA (112.21)(2)(y) Agreement must include when and under what circumstances the lender will or may cancel the agreement		X		
98.35.	BPCPA (112.21)(2)(z) Agreement must include the rights of cancellation under section 112.20			X	
98.36.	BPCPA (112.21)(2)(z.1) A high-cost credit agreement must include a statement of remedies available		X		
98.37.	BPCPA (112.21)(2)(z.2) Agreement must include any other information prescribed by regulations		X		
98.38.	BPCPA (112.21)(3) Agreement must be written in a clear and comprehensible manner		X		
98.39.	BPCPA (112.21)(4)(a) Must review with the borrower the prescribed matters		X		
98.40.	BPCPA (112.21)(4)(b) Borrower initial each prescribed item in the agreement		X		

		Type A	Type B	Type C	Type D
Business Practices & Consumer Protection Act					
98.41.	BPCPA (112.21)(5) and 5(a) Must give borrowers a copy of their agreement and cancellation notice		X		
98.42.	BPCPA (112.21)(7) Must provide a requested copy of their high-cost credit agreement within one business day of the request			X	
98.43.	BPCPA (112.22)(a) Must not offer any reward to enter into agreement	X			
98.44.	BPCPA (112.22)(b) Must not state or imply that a high-cost credit product will improve credit rating if it does not			X	
98.45.	BPCPA (112.23)(1) Must not require, request or accept an assignment of wages			X	
98.46.	BPCPA (112.24)(a)(b) Must not require payment method from a borrower unless it is made payable directly to lender		X		
98.47.	BPCPA (112.25)(2) Must provide a receipt with prescribed information upon payment		X		
98.48.	BPCPA (112.26) Must not attempt to collect a payment before the due date			X	
98.49.	BPCPA (112.27)(1) Must not initiate a payment more than once		X		
98.50.	BPCPA (112.28)(1) Must not require, request or accept information that would give direct access to a borrower's bank account.			X	
98.51.	BPCPA (112.29) Must not require a borrower's personal information for a purpose other than a high-cost credit agreement		X		
98.52.	BPCPA (112.30)(2) If a borrower is entitled to be paid a balance the grantor must pay the balance immediately			X	
98.53.	BPCPA (112.30)(3) On return of a cash card, a grantor must immediately give the borrower a receipt for the cash card		X		
98.54.	BPCPA (112.31)(5) If a borrower is entitled to a refund under the remedies, the high-cost credit grantor must provide the refund immediately			X	
99.	BPCPA (114) - Harassment			X	

		Type A	Type B	Type C	Type D
Business Practices & Consumer Protection Act					
100.	BPCPA (115) (1-3) - Disclosure to debtor		X		
101.	BPCPA (116) (1-4) - Communication with debtor			X	
102.	BPCPA (117) (1-2) - Communication with others			X	
103.	BPCPA (118) (2) - Time of communication		X		
104.	BPCPA (119) - Cost of communication		X		
105.	BPCPA (120) - Collection of debt			X	
106.	BPCPA (121) (1,1.1,2,4) - Legal proceedings			X	
107.	BPCPA (122) - Removal of property			X	
108.	BPCPA (123) - False or misleading information			X	
109.	BPCPA (126) (2-3) - Accounting and payment of money collected			X	
110.	BPCPA (127) (1, 3-7) - Debt Repayment Agents			X	
111.	BPCPA (128) (1, 4b) - Fees and disbursements			X	
112.	BPCPA (131) - Payment to compensation fund		X		
113.	BPCPA (143) - Licence required for designated activity of travel wholesaler			X	
114.	BPCPA (143) - Licence required for designated activity of travel agent			X	
115.	BPCPA (143) - Licence required for designated activity of payday lender			X	
116.	BPCPA (143) - Licence required for designated activity of home inspector			X	

		Type A	Type B	Type C	Type D
Business Practices & Consumer Protection Act					
117.	BPCPA (143) - Licence required for designated activity of bailiff or collection agent			X	
118.	BPCPA (143) - Licence required for designated activity of debt repayment agent			X	
119.	BPCPA (143) - Licence required for designated activity of telemarketer			X	
120.	BPCPA (146) (4) - Give cancelled licence to director			X	
121.	BPCPA 164(1)(b) – Conditions on licence				X
122.	BPCPA (189)(5) - except paragraph (c)(v) and (d) & (f)				X

		Type A	Type B	Type C	Type D
Debt Collection and Repayment Regulation					
123.	DCRR (8) (1) - Licence for each location		X		
124.	DCRR (9) (1) - Trust accounts			X	
125.	DCRR (9) (2) - Trust disbursements		X		
126.	DCRR (10) (1) - Annual statement (debt collection)		X		
127.	DCRR (11) (2) - Reporting to director		X		
128.	DCRR (11) (4) - Other conditions on licence		X		
129.	DCRR (11) (5) - Moving property without authority		X		
130.	DCRR (12) (1b) - Provision of Security (debt collection)		X		

		Type A	Type B	Type C	Type D
Telemarketing Licensing Regulation					
131.	TLR (4) (1) - Licence for each location		X		
132.	TLR (4) (2) - Notification of change of address		X		
133.	TLR (5) - Display of licence	X			
134.	TLR (6)(2)(d) - Report employee change to director		X		
135.	TLR (7) (1) - Records distance sales contracts		X		
136.	TLR (7) (2) - Records of contributions		X		
137.	TLR (7) (3) - Retention of records		X		
138.	TLR (8) (2) - Communications prohibited		X		
139.	TLR (8) (3) - Communications within 30 days		X		
140.	TLR (8) (4) - Display of telephone number		X		
141.	TLR (8) (5) - Disclosure of supplier		X		

		Type A	Type B	Type C	Type D
Home Inspector Licensing Regulation					
142.	HILR (6) - Display of licence	X			
143.	HILR (7) - Report changes to director		X		
144.	HILR (8) - Records		X		
145.	HILR (9) - Prohibited practices		X		

		Type A	Type B	Type C	Type D
Travel Industry Regulation					
146.	TIR (5) - Licence for each location		X		
147.	TIR (8) - Display of licence	X			
148.	TIR (9) (1) - Prohibited practices		X		
149.	TIR (9) (2) - Use of personal credit card	X			
150.	TIR (9) (3) - Display of licence number in visual advertisements	X			
151.	TIR (10) (1) - Reporting changes		X		
152.	TIR (10) (2) - Reporting cessation of activity			X	
153.	TIR (11) (1) - Records in BC	X			
154.	TIR (11) (2) - Records available to director		X		
155.	TIR (12) (1) - Annual financial statement		X		
156.	TIR (12.1) - Receipts		X		
157.	TIR (12) (2) - Information required in financial statement	X			

		Type A	Type B	Type C	Type D
Travel Industry Regulation					
158.	TIR (13) (1) - Trust accounts		X		
159.	TIR (13) (2) - Designation of trust account	X			
160.	TIR (13) (3) - Deposit to trust account		X		
161.	TIR (13) (5) - Authorized disbursements		X		
162.	TIR (13) (6) - Records of trust account		X		
163.	TIR (17) (3) - Travel Assurance Fund contribution		X		

		Type A	Type B	Type C	Type D
Payday Loans Regulation					
164.	PLR (5) - Licence for each location		X		
165.	PLR (7) - Display of licence	X			
166.	PLR (8) - Business name on licence	X			
167.	PLR (10) - Reporting changes to director		X		
168.	PLR (11) - Retention of documents		X		
169.	PLR (13) - Signs and notices		X		
170.	PLR (16) - Cash cards		X		

		Type A	Type B	Type C	Type D
Cremation, Interment & Funeral Services Act					
171.	CIFSA (3) - Records to be kept		X		
172.	CIFSA (4) - Improper disposition				X

		Type A	Type B	Type C	Type D
Cremation, Interment & Funeral Services Act					
173.	CIFSA (8) (1-3) - Requirement for authorization			X	
174.	CIFSA (11) - Refusal to handle containers		X		
175.	CIFSA (12) - Presentation of human remains for cremation		X		
176.	CIFSA (13) - Time frames for cremation		X		
177.	CIFSA (14) - Prohibition on cryonics			X	
178.	CIFSA (15) - Prohibition on commission or bonus			X	
179.	CIFSA (16) (2) - Exhumation and disinterment			X	
180.	CIFSA (17) - Transportation of human remains		X		
181.	CIFSA (18) - Funeral director required after exhumation		X		
182.	CIFSA (19) - Movement of remains unless prescribed			X	
183.	CIFSA (23) - Certificate of public interest required			X	
184.	CIFSA (26) - Use of place of interment restricted	X			
185.	CIFSA (27) - Sale or other use restricted			X	
186.	CIFSA (28) (3-5,7) - Establishment of care fund			X	
187.	CIFSA (30) (2) - Maintain records of care fund			X	
188.	CIFSA (31) (1) - Transfer of care fund to new operator		X		
189.	CIFSA (32) (2) - Use of care funds			X	
190.	CIFSA (36) - Requirements with no care fund			X	

		Type A	Type B	Type C	Type D
Cremation, Interment & Funeral Services Act					
191.	CIFSA (39) (1) (a) - Requirement for Bylaws - Cemetery		X		
192.	CIFSA (39) (2) (a) - Requirement for Bylaws - Crematorium		X		
193.	CIFSA (39) (3) - Requirement to submit bylaws if requested	X			
194.	CIFSA (39) (6) - Requirements to make bylaws available	X			
195.	CIFSA (41) (1-2) - Installation of memorials		X		
196.	CIFSA (42) (3) - Keeps maps and plans		X		
197.	CIFSA (42) (4) - Transfer of maps and plans to new operator		X		
198.	CIFSA (43) - Rectification of errors in interment		X		
199.	CIFSA (44) - Prerequisites of ceasing sales		X		
200.	CIFSA (45) - Notice if war graves affected		X		
201.	CIFSA (46) (3) - Notice of removal of objects from lots		X		
202.	CIFSA (47) - Prohibition on interference		X		
203.	CIFSA (48) - Prohibition on disturbances		X		
204.	CIFSA (49) - Prohibition on being in cemeteries at certain times	X			
205.	CIFSA (51) (2) - Prerequisites for conversion of places of interment			X	
206.	CIFSA (51) (5) - Notice of conversion of place of interment		X		
207.	CIFSA (53) - Obligations on operator after approval given			X	
208.	CIFSA (55) - Application of BPCP Act - Part 9 - licence required for operator			X	

		Type A	Type B	Type C	Type D
Cremation, Interment & Funeral Services Act					
209.	CIFSA (55) - Application of BPCP Act - Part 9 - licence required for embalmer			X	
210.	CIFSA (55) - Application of BPCP Act - Part 9 - licence required for funeral director			X	
211.	CIFSA (55) - Application of BPCP Act - Part 9 - licence required for apprentice			X	
212.	CIFSA 58(1)(b) – Administrative penalties – conditions on licence				X
213.	CIFSA (61) (3) - Offences except paragraph (d)(iii)				X

		Type A	Type B	Type C	Type D
Cremation, Interment & Funeral Services Regulation					
214.	CIFSR (2) - Respectful handling of human remains				X
215.	CIFSR (8) (1) - Disposition of unclaimed cremated remains			X	
216.	CIFSR (11) - Identification of funeral provider or operator	X			
217.	CIFSR (12) (1) - Identification of business address	X			
218.	CIFSR (12) (2) - Identification of public company affiliation	X			
219.	CIFSR (12) (3) - Identification of contractual relationships of society		X		
220.	CIFSR (13) - Prohibited charges		X		
221.	CIFSR (15) - Location of licensed activity		X		
222.	CIFSR (16) - Reporting to the Director			X	
223.	CIFSR (19) - Approval of additional areas		X		
224.	CIFSR (21) (1) - Administration of care fund - payments to care fund			X	
225.	CIFSR (25) (4) - Reclamation of interment right - previously sold		X		

		Type A	Type B	Type C	Type D
Cremation, Interment & Funeral Services Regulation					
226.	CIFSR (29) (1) - Amended licence for new appliance			X	
227.	CIFSR (32) (1) - Facility requirement - meeting room	X			
228.	CIFSR (32) (2) - Facility requirement - preparation room		X		
229.	CIFSR (32) (3) - Facility requirement - equipment		X		
230.	CIFSR (33) (1) - Obligations of funeral providers			X	
231.	CIFSR (33) (3) - Obligations of funeral providers - location		X		
232.	CIFSR (34) (1) - Display of containers		X		
233.	CIFSR (34) (2) - Display room or area		X		
234.	CIFSR (34) (3) - Display of price of container	X			
235.	CIFSR (38) (1) - Continuing education requirement		X		
236.	CIFSR (39) (1) - Obligation of funeral directors - employment			X	
237.	CIFSR (39) (2) - Obligation of embalmer - employment			X	
238.	CIFSR (40) - Reporting of possessions of deceased			X	
239.	CIFSR (41) - Display of licences	X			
240.	CIFSR (42) (1) - Change of address of location		X		
241.	CIFSR (42) (2) - Change of address or employer - employee	X			
242.	CIFSR (42) (3) - Return of licence	X			

		Type A	Type B	Type C	Type D
Ticket Sales Act					
243.	TSA 3(1)(a) – Must not sell software to circumvent security measures			X	
244.	TSA 3(1)(b) – Must not circumvent access controls			X	
245.	TSA 3(1)(c) – Must not circumvent other measures or controls			X	
246.	TSA 3(1)(d) – Must not circumvent a prescribed measure, control or system			X	
247.	TSA 3(3) - Must not sell tickets obtained through the use of software described in subsection			X	
248.	TSA 3(4)(a) - Exercise reasonable diligence and cancel as required			X	
249.	TSA 3(4)(b) - Exercise reasonable diligence and cancel as required			X	
250.	TSA 4(1)(a) - Primary ticket seller must disclose total price of ticket, itemized fees, charges, and taxes		X		
251.	TSA 4(1)(b) - A primary ticket seller must disclose face value of ticket on the ticket when issued to purchaser		X		
252.	TSA 4(2)(a) - Secondary ticket seller must disclose total price and face value of the ticket		X		
253.	TSA 4(2)(b) - Secondary ticket seller must itemize fees, service charges imposed by the secondary seller and any taxes		X		
254.	TSA 4(3)(a) - Secondary ticketing platform operator must disclose total price and face value of the ticket		X		
255.	TSA 4(3)(b) - Secondary ticketing platform operator must itemize costs		X		
256.	TSA 4(4) Information required under TSA 4 must be clear, prominent, and comprehensible		X		
257.	TSA 5(2) Ticket service provider – Correct currency disclosure		X		
258.	TSA 5(3) Ticket service provider must disclose the location of the seat / standing area		X		
259.	TSA 5(4) Ticket service provider must disclosure terms and conditions that apply to sale of ticket		X		

		Type A	Type B	Type C	Type D
Ticket Sales Act					
260.	TSA 5(5) Ticket service provider prescribed disclosures		X		
261.	TSA 5(6) Information required is clear and comprehensible		X		
262.	TSA 6(a) Secondary ticket seller and secondary platform operator must provide a guarantee for a full refund		X		
263.	TSA 6(b) Secondary ticket seller and secondary platform operator must provide a guarantee for any other prescribed guarantees		X		
264.	TSA 7(1)(a) Secondary ticket seller must disclose the seller's identity as a secondary ticket seller		X		
265.	TSA 7(1)(b) Secondary ticket seller must disclose the seller's name, location, and contact information		X		
266.	TSA 7(2) A secondary ticketing platform operator must disclose the secondary ticket seller's name, location and contact information		X		
267.	TSA 8(1) A secondary ticket seller must not sell a ticket unless the primary seller originally made the ticket available to public			X	
268.	TSA 9 A person must not make a ticket available for sale if the ticket is not in the person's possession or control.			X	
269.	TSA 10(2)(a) A ticket service provider must be incorporated under the laws of Canada or British Columbia			X	
270.	TSA 10(2)(b) A ticket service provider must maintain an accessible address			X	
271.	TSA 20(3)(a) A person must not supply false or misleading information			X	
272.	TSA 20(3)(b) A person must not refuse or fail to provide information			X	
273.	TSA 20(3)(c) A person must obstruct, hinder or interfere			X	
274.	TSA 20(3)(d) A person must not fail to comply with director's order, an undertaking, or court order			X	

		Type A	Type B	Type C	Type D
Ticket Sales Regulation					
275.	TSR 5(a) A ticket service provider must disclose restrictions on the form of the ticket		X		
276.	TSR 5(b) A ticket service provider must disclose any restrictions on the sale/transfer of the ticket		X		

		Type A	Type B	Type C	Type D
High-Cost Credit Product Regulation					
277.	HCCPR 11 Separate high-cost credit grantor licence for each location		X		
278.	HCCPR 13(1) Licence must be prominently displayed at the location for which it was issued	X			
279.	HCCPR 13(2) Business on the internet must display their licence number and other identification	X			
280.	HCCPR 14 Must not carry on a business in a name other than the registered name	X			
281.	HCCPR 16(1)(and 2) report changes within 14 days of the changes occurring		X		
282.	HCCPR 17(1)(2)(3) HCCG must retain documents for 3 years		X		
283.	HCCPR 24 HCCG must provide written confirmation of cancellation of optional products			X	
284.	HCCPR 26(3) Payout of cash cards balances by a HCCG		X		