Application for a Licence as a Payday Lender Application for Renewal of a Payday Lender Licence

1. Name of applicant: _

2. Business name or business style of applicant (if different from above):

3. Physical address of location to be licenced:

Address				
No Postal Code	Street		City	Province
Phone Number		Fax:	Email address	
()		Ext.		

4. Type of business entity:

- \Box Sole proprietorship
- □ Partnership
- □ Corporation
- □ Credit Union □ Other

 maaify
specify

5. Enter below the names of <u>all</u> owners, partners, directors or officers. Attach list if necessary.

Name				Title	
Address					
No	Street			City	P rovince
Postal Code					
Phone Number		Fax:	Em	ail address	
()		Ext.			
Name				Title	
Address					
No	Street			City	Province
Postal Code				-	
Phone Number		Fax:	Em	ail address	
()		Ext.			

6. a) Does the applicant <u>offer</u> payday loans? Yes \Box No \Box

If no, go to 6 b). If yes, complete the following:

Through what means? (Check all that apply.) In person \Box Telephone \Box Internet \Box Other (specify) _

b) Does the applicant <u>arrange</u> payday loans? Yes \Box No \Box

If no, go to 6 c). If yes, complete the following:

How does the applicant communicate with borrowers when arranging their payday loans? (Check all that apply.) In person \Box Telephone \Box Internet \Box Other (specify)

List each payday lender that <u>provides</u> the payday loans that the applicant arranges, along with its address, phone and fax number.



Describe how the applicant arranges payday loans by the payday lenders listed above, including how all fees charged to borrowers in relation to the arrangement of payday loans are calculated.

c) Does the applicant <u>provide</u> payday loans? Yes \Box No \Box

If no, go to 6 d). If yes, complete the following:

How does the applicant communicate with borrowers when providing their payday loans? (check all that apply) In person \Box Telephone \Box Internet \Box Other (please specify)

How does the applicant advance payday loan funds to borrowers? (Check all that apply.) Cash \Box Cheque \Box Direct Deposit \Box Cash Card \Box Other (specify)

How does the applicant accept repayment of payday loans? (Check all that apply.) Cash \Box Cheque \Box Pre-authorized debit \Box Cash Card \Box Other (specify)

d) Does the applicant assist another payday lender to offer, arrange or provide payday loans in any way that is not described at 6 b)? Yes \Box No \Box

If no, go to 7. If yes, complete the following:

List each payday lender that offers, arranges or provides the payday loans, along with its address, phone and fax number.

In what way does the applicant provide assistance? (Check all that apply.)

- □ Making payday loan information available to the public, including by means of the Internet
- □ Making equipment or other means available to the public, including Internet access, by which they may obtain information about the payday loans
- □ Assisting the public by any means, including by the Internet, to obtain the payday loans
- □ Assisting borrowers to access money provided under the payday loans
- □ Assisting borrowers to repay the payday loans, including by cash card or other device
- \Box Other (specify)
- 7. The Applicant maintains records at the following address(es)
- **8.** Has the applicant or any of the persons named in section 5 been convicted of an offence under any federal, provincial or territorial law, or are any charges pending? \Box No \Box Yes. Provide specifics:
- 9. Has the applicant or any of the persons named in section 5 been an undischarged bankrupt or been involved as owner, director or officer of any firm or business that declared bankruptcy during the period of their involvement? \Box No \Box Yes. Provide specifics:

10. Has the applicant or any of the persons named in section 5 ever had a license issued under this Act, or by an authority responsible for issuing licences with respect to lending money in any jurisdiction, which has been suspended or cancelled, or has the applicant ever applied for a renewal of such a licence and the renewal was refused? \Box No

 \Box Yes. Provide specifics:



11. Contact Person: Provide the name of an officer or employee who resides in Manitoba and who is authorized to provide information requested by the director and to receive and disseminate information given by the director.

Name		Title	
Address			
No Street	City	Province	Postal Code
Phone Number	Fax:	Email address	
()	Ext.		

THE APPLICANT DECLARES THAT THE APPLICANT IS FAMILIAR WITH MANITOBA'S CONSUMER PROTECTION LEGISLATION IN RESPECT OF PAYDAY LOANS AND UNDERTAKES TO COMPLY WITH THIS LEGISLATION.

IT IS A CONDITION OF ANY LICENCE THAT THE CONSUMER PROTECTION OFFICE MUST BE ADVISED WITHIN 14 DAYS OF ANY CHANGES TO INFORMATION IN, OR IN SUPPORT OF, THIS APPLICATION.

STATUTORY DECLARATION

I/We declare that the information and statements in this application, and all information provided in support of this application, are complete and true.

	Per:				
(Corporate seal, if any)	(signature)	(position or title)			
	Per:				
	(signature)	(position or title)			
Declared before me at					
In the province of					
This day of	20				
Signature of a Commissione	er for Oaths in and for the Provi	nce of			
My commission expires on t	he da	y of, 20			

Every section in this form must be completed. Additionally, the following information must be included with the application. Please see the attached document "Payday Lender Licence Application Requirements" for more information about these items.

- i. Articles of Incorporation or Business Name Registration
- ii. Credit Union only: Certificate of Status
- iii. Completed Sample Payday Loan Agreement
- iv. Criminal Record Check for the applicant and for each individual listed in section 5
 - v. Bond or Security vi. Annual Licence Fee

The applicant will provide any additional information requested by the Director of the Consumer Protection Office.

If you have questions about this application, please call the Consumer Protection Office at (204) 945-3800, or toll free in Manitoba 1-800-782-0067.

Return to:

Director, Consumer Protection Office Healthy Living, Seniors and Consumer Affairs 302 – 258 Portage Avenue Winnipeg MB R3C 0B6

NO REFUND OF THE FEE WILL BE MADE ONCE A PAYDAY LENDER LICENCE HAS BEEN ISSUED.

Privacy Notice: The personal information we collect is necessary to consider this application for a licence and to administer and enforce *The Consumer Protection Act*, and is limited to the minimum amount necessary for these purposes. The personal information is being collected under the authority of *The Consumer Protection Act* and clauses 36(1)(a) and (b) of *The Freedom of Information and Protection of Privacy Act* of Manitoba and it is protected by *The Freedom of Information and Protection of Privacy Act*. If you have questions about the collection of this personal information, please contact the Manager of Licencing at 302- 258 Portage Ave, Winnipeg, Manitoba, R3C 0B6, or by phone at (204) 945-3800, or toll-free in Manitoba at 1-800-782-0067.