

PAYDAY LENDER LICENCE RENEWAL REQUIREMENTS

In order to renew a payday lender licence, the following information is required:

- **Payday Lender Application Form:**
 - All information on the application form must be completed.
 - All documentation must contain original signatures.
 - Incomplete and/or unsigned documents will not be processed, and will be returned.
 - One completed application form is required per location.
- **Criminal Record Checks:** A criminal record check must be submitted **once annually** for the applicant and each Director, Officer, Sole Proprietor, or Partner, and must be the original document, or a certified copy. If the business entity is operating more than one location only one original criminal record check or certified copy per Director, Officer, Sole Proprietor, or Partner is required.
- **Licence Fee of \$5,500.00:** Make cheque, money order or equivalent payable to the Minister of Finance, Government of Manitoba.

Online License/Registration Payment Options

The Consumer Protection Office has a new online payment portal for the submission of licensing fees. Payments may be made securely using Visa or MasterCard through our new portal at: www.manitoba.ca/cpopayment. For assistance or inquiries, please contact us at consumers@gov.mb.ca. Please mail a copy of your transaction receipt with the original signed application form for processing.

The following information is required if there have been any changes since initial licensing:

- **Articles of Incorporation from the jurisdiction where the business entity is located:** Updated Articles of Incorporation are required to be submitted with applications for renewal if there has been any change to the applicable information.
- **Business Name Registration:** An updated Business Name Registration is required to be submitted with the applications for renewals if there have been any changes to the applicable information.

Sample Payday Loan Agreement

- ☐ 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	Street	City	Province
Postal Code			
Phone Number		Fax:	Email address
()		Ext.	

4. Type of business entity:
- ☐ Sole proprietorship

☐ Partnership

☐ Corporation

☐ Credit Union

☐ Other _____
- specify

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

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

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

6. a) Does the applicant offer payday loans? Yes ☐ No ☐

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

Through what means? (Check all that apply.)
In person ☐ Telephone ☐ Internet ☐ Other (specify) _____

- b) Does the applicant arrange payday loans? Yes ☐ No ☐

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 ☐ Telephone ☐ Internet ☐ Other (specify) _____

List each payday lender that provides 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 provide payday loans? Yes ☐ No ☐

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 ☐ Telephone ☐ Internet ☐ Other (please specify) _____

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

How does the applicant accept repayment of payday loans? (Check all that apply.)
Cash ☐ Cheque ☐ Pre-authorized debit ☐ Cash Card ☐ 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 ☐ No ☐

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
- ☐ 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?
☐ No ☐ 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?
☐ No ☐ 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?
☐ No ☐ 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
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.

(Corporate seal, if any)

Per:

(signature)

(position or title)

Per:

(signature)

(position or title)

Declared before me at _____

In the province of _____

This _____ day of _____ 20____

Signature of a Commissioner for Oaths in and for the Province of _____

My commission expires on the _____ day of _____, 20__

If the statutory declaration is made outside Manitoba, make sure that the person it is declared before has the authority to do so for a document to be used in Manitoba

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
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 Licensing 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.