

Consumer Credit Division External User Manual: Registration and Licensing System (RLS)

A User Guide to Assist Payday Lenders
in Utilizing RLS for Payday Lender
Filings and Submissions.

fcaa.gov.sk.ca

October 2022



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Introduction

This is a guide to using the Financial and Consumer Affairs Authority (“FCAA”) online portal called the “Registration and Licensing System” (“RLS”). This guide is specific to payday lenders to provide guidance on specific payday lender processes and is not intended to provide an overview of the functionality of RLS.

Please take a moment to review our publication “Registration and Licensing System (RLS) Basics” (“RLS Basics Guide”) to learn the basic functionality of RLS, including how to create a user account, how to navigate within RLS and how to submit information through RLS. The RLS Basics guide is available on our webpage and while general in nature, the RLS Basics Guide will assist users to fully learn and utilize the functionality of RLS.

RLS is a secure environment that allows payday lenders to administer their licence or registration online, including applying for licensing or registration, submit required filings (collectively called “Submissions”), print a licence and view correspondence regarding a licence.

For the purposes of this guide, “submissions” include, but are not limited to, the following:

- Annual renewals;
- Changes of information; and
- Surrendering a licence.

All submissions made through RLS are subject to review and approval by the Director, Consumer Credit Division (the “Director”) and the Director may require additional information regarding your submission. You will be notified of the status of a submission (i.e. approved, rejected or more information required) by our office.

RLS should be accessed using Google Chrome, Microsoft Edge, Internet Explorer 11 or Mozilla Firefox browsers. Other browsers may result in the system not performing properly.




Please note that all images shown in this guide are for illustration purposes only and may not be an exact representation of the RLS online portal.




General Navigation

In addition to the guidance that you will find the RLS Basics Guide, this page provides the very basic RLS navigation tips.

General Navigation Tips

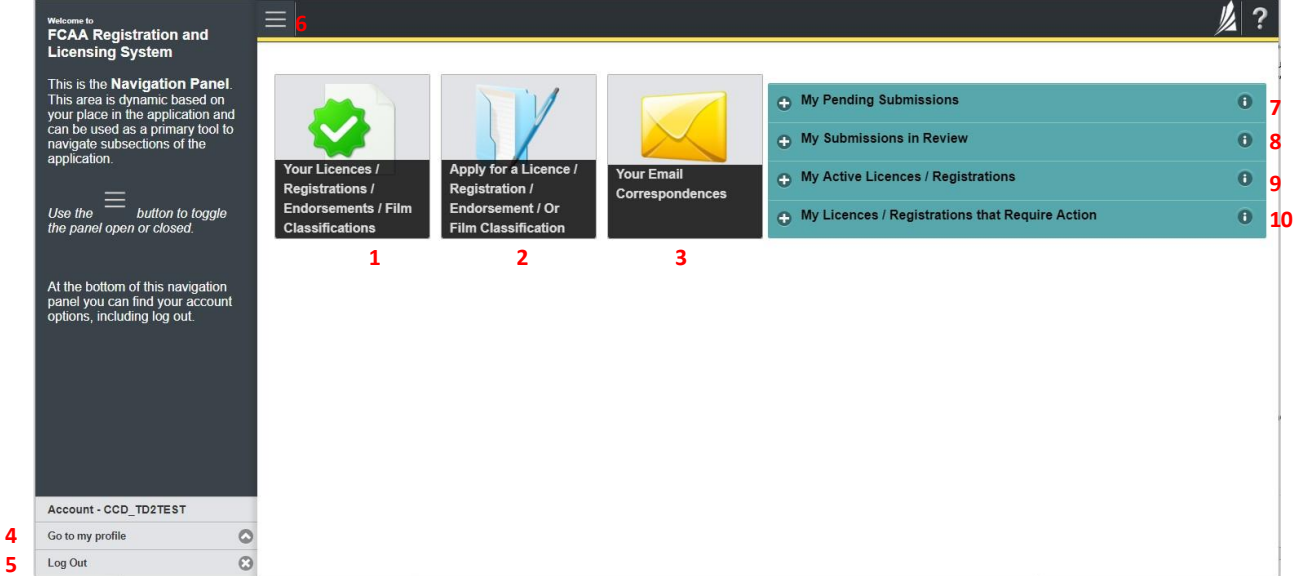
- ✓ To proceed to the next step in the submission, Click “Next”  found at the top of the right-hand corner of the most submission screens. Your page will be saved automatically.
- ✓ As you save and/or exit a screen, the following message will appear if your details have been saved successfully:



- ✓ To go back to a previous step in the submission, click “Prev”  found at the top of the right-hand corner of the screen. Your page will be saved automatically.
- ✓ For additional help, review any “information bubbles”  and instruction text boxes found throughout the submission screens.
- ✓ You can also press “Save”  to save the entries you have made on the screen. In addition, where a screen performs calculations, in most situations, you will be asked to click “Save” to perform the calculations.

Navigating the Home Screen

In addition to the guidance that you will find the RLS Basics Guide, this page provides a summary of your RLS home screen basic navigation.



Dashboard Buttons

- 1. “Your Licences” button allows you to view all active licences currently associated with your user account. By clicking any item in this list, you will be taken to the licence page where you can view/print your licence and review other important details.
- 2. “Apply for a Licence” button allows you to start the application process for a new licence.
- 3. “Your Email Correspondences” button allows you to view correspondence documents.

Navigation Panel

- 4. “Go to my Profile” allows you to view your RLS account information.
- 5. “Log Out” allows you to log out of RLS.
- 6. To hide or show the navigation panel on the left hand side of the screen, click the [hamburger menu icon].

Portals

- 7. “My Pending Submissions” includes all submission that you are currently working on and have not submitted. This portal also includes submissions that have been returned to you by our office for more information.
- 8. “My Submissions in Review” portal list includes all submissions that you have successfully submitted to FCAA for review.
- 9. “My Active Licences/Registrations” includes all active licences currently associated with your user account. By clicking any item in this list, you will be taken to the licence page where you can view/print your licence and review other important details.
- 10. “My Licences/Registrations that Require Action” portal will show you if you have any submissions due for your licence that you have not started or not completed.

Licensing Requirements

Compliance with Legislation

The Payday Loans Act (the “Act”) and *The Payday Loans Regulations* (the “Regulations”) outlines the requirements to carry on business in Saskatchewan as payday lender. The Act applies to all persons carrying on business as a payday lender in Saskatchewan.

A person is considered to be carrying on business as a payday lender in Saskatchewan if the person offers, provides or arranges payday loans to borrowers located in Saskatchewan. It also includes persons facilitating, enabling or acting as a conduit for another person that offers or provides payday loans to borrowers in the Province.

All persons who carry on business as a payday lender in Saskatchewan require a licence pursuant to the Act for each location from which they carry on business in Saskatchewan. This includes:

- A storefront premises located in Saskatchewan;
- Locations outside of Saskatchewan from which the person makes payday loans available to borrowers located in Saskatchewan, such as through a website, email or fax.

If you are located outside of Saskatchewan and a person in Saskatchewan can apply for or receive a payday loan from you, then you are carrying on business in Saskatchewan and you require a licence under the Act.

If you do not wish to have your Internet, email, fax or phone based payday lending business subject to the laws of Saskatchewan, you must have procedures in place to ensure that borrowers in Saskatchewan cannot apply for a payday loan from your business.

Required Licensing

The Act requires a payday lender business to obtain a separate licence for each location from which the payday lender will carry on business in Saskatchewan (“Physical Location” licence). Payday lenders are also required to complete an initial “Legal Entity” licence application. Each payday lender licensed to carry on business in Saskatchewan will have a minimum of two licences in RLS.

If you are unsure of your specific licensing requirements or need additional help or guidance, please contact our office (see the “Contact Us” in this guide).

Unlicensed lenders may be subject to regulatory enforcement actions and prosecution.

Apply for a Licence

Before you begin, please ensure you are familiar with *The Payday Loans Act* (the “Act”) and *The Payday Loans Regulations* (the “Regulations”) which outlines the requirements to carry on business in Saskatchewan as payday lender.

You will be required to complete an application for a “Legal Entity” licence and/or a “Physical Location” licence. The Act requires that a payday lender business obtain a licence to carry on business in Saskatchewan (“Legal Entity” licence) and a separate licence for each location from which the payday lender will carry on business in Saskatchewan (“Physical Location” licence). You can access a summary of the applications and the supporting material requirements in the Payday Lender Licence Toolkit which has been included in “Appendix A” of this guide and is also available on our webpage.

If you a new applicant, you will be required to complete an application for a “Legal Entity” licence and a “Physical Location” licence for each location from which you will carry on business in Saskatchewan. If you a previously licensed payday lender in Saskatchewan and wish to add an additional location in the province and will be using the same policies, processes and forms as another licensed location, you will need to complete a “Physical Location” licence application. If you are unsure of your specific licensing requirements, please see the “Licensing Requirements” section of this guide. You can also contact our office for additional help or guidance.

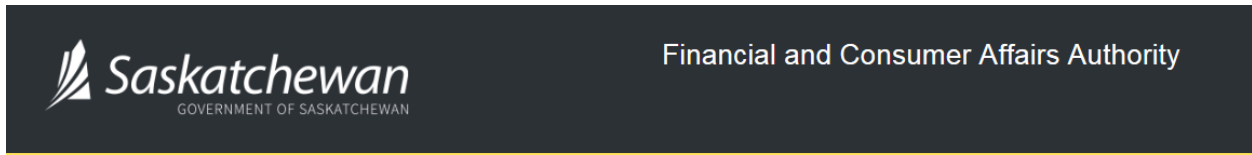
All applications made through RLS are subject to review and approval by the Director, Consumer Credit Division (the “Director”) and the Director may require additional information regarding your application. You will be notified of the status of an application (i.e. approved, rejected or more information required) by our office.

You should have your documentation in order before you begin. If you forget or need to change some of your information, you can save your progress through the application and return to it as you need to. You can continue to make changes to your application until you submit the application to our office. If you need to make changes to a submitted application, please contact our office (see the “Contact Us” in this guide).

In order to proceed with your application, you will need to have an RLS account already. If you do not have an account, you will need to register one. If you currently have a licence and do not know your user ID or password, please review the RLS Basics Guide before proceeding.

Apply for a New Licence

1. To access the RLS login page, go to <https://fcaa.saskatchewan.ca>

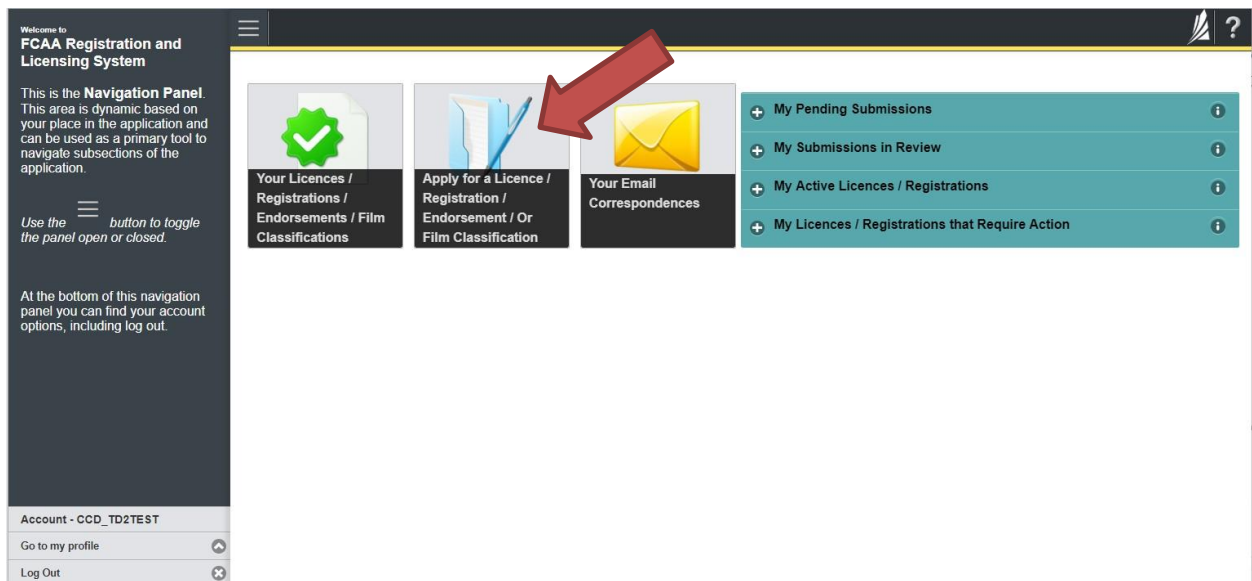


FCAA Registration and Licensing System

The image shows the login page for the FCAA RLS system. It has a header "Welcome to FCAA RLS". Below that are two input fields: "User ID" and "Password". There are two buttons: a teal "Login" button and a grey "Register" button. At the bottom left is a link "Forgot your password?" with a right-pointing arrow icon.

Enter your User ID and Password and click "Login". You will be brought to the RLS home screen.

2. Click on the "Apply for a New Licence" button.



3. Select "Consumer Credit" as the Licencing Division.

The screenshot shows the 'Licence Wizard Records' interface. The main heading is 'Licence Selection'. Below it, there are two sections: 'Select the Licencing Division' and 'Select the Licence \ Registration you wish to apply for'. The 'Select the Licencing Division' section has four radio buttons: 'Consumer Credit' (selected), 'Consumer Protection', 'Insurance', and 'Pensions'. A red arrow points to the 'Consumer Credit' radio button. The 'Select the Licence \ Registration you wish to apply for' section has a dropdown menu with the text 'Please select to reveal list ...'. The left sidebar shows 'Account - CCD_TD2TEST', 'Go to my profile', and 'Log Out'. The top navigation bar includes a search bar, home icon, and help icon.

4. Select "Payday Lender – Legal Entity" from the dropdown menu.

The screenshot shows the 'Licence Wizard Records' interface. The main heading is 'Licence Selection'. Below it, there are two sections: 'Select the Licencing Division' and 'Select the Licence \ Registration you wish to apply for'. The 'Select the Licencing Division' section has four radio buttons: 'Consumer Credit' (selected), 'Consumer Protection', 'Insurance', and 'Pensions'. The 'Select the Licence \ Registration you wish to apply for' section has a dropdown menu with the text 'Please select to reveal list ...'. The dropdown menu is open, showing a list of options: 'Loan Broker', 'Mortgage Administrator', 'Mortgage Broker/Associate', 'Mortgage Brokerage', 'Mortgage Brokerage with Endorsement', 'Payday Lender - Legal Entity', 'Payday Lender - Physical Location', and 'Trust, Loan, or Financing Corporation'. A red arrow points to the 'Payday Lender - Legal Entity' option. The left sidebar shows 'Account - CCD_TD2TEST', 'Go to my profile', and 'Log Out'. The top navigation bar includes a search bar, home icon, and help icon.

5. Carefully review the “Before You Begin” section. You can print this page from your browser if you need to reference it.

The screenshot shows the 'Licence Selection' page. Under 'Type of Licence', 'Consumer Credit' is selected. Under 'Licence / Registration', 'Payday Lender - Legal Entity' is selected. The 'Before You Begin' section contains a welcome message and instructions. At the bottom, a red arrow points to a green button labeled 'I Acknowledge'.





Click “I acknowledge”.

6. You will be brought to the first step of your application – “Event”.

The screenshot shows the 'Event' step of the application process. It includes a sidebar with steps 1 through 5. The main content area has 'Submission Instructions', 'Submission Information' (Submission Number: 122210-00, Registration Event Type: New Application), and 'Primary Contact Information' fields for name, title, email, and phone number. A 'Yes/No' question asks if the user is the primary contact person.

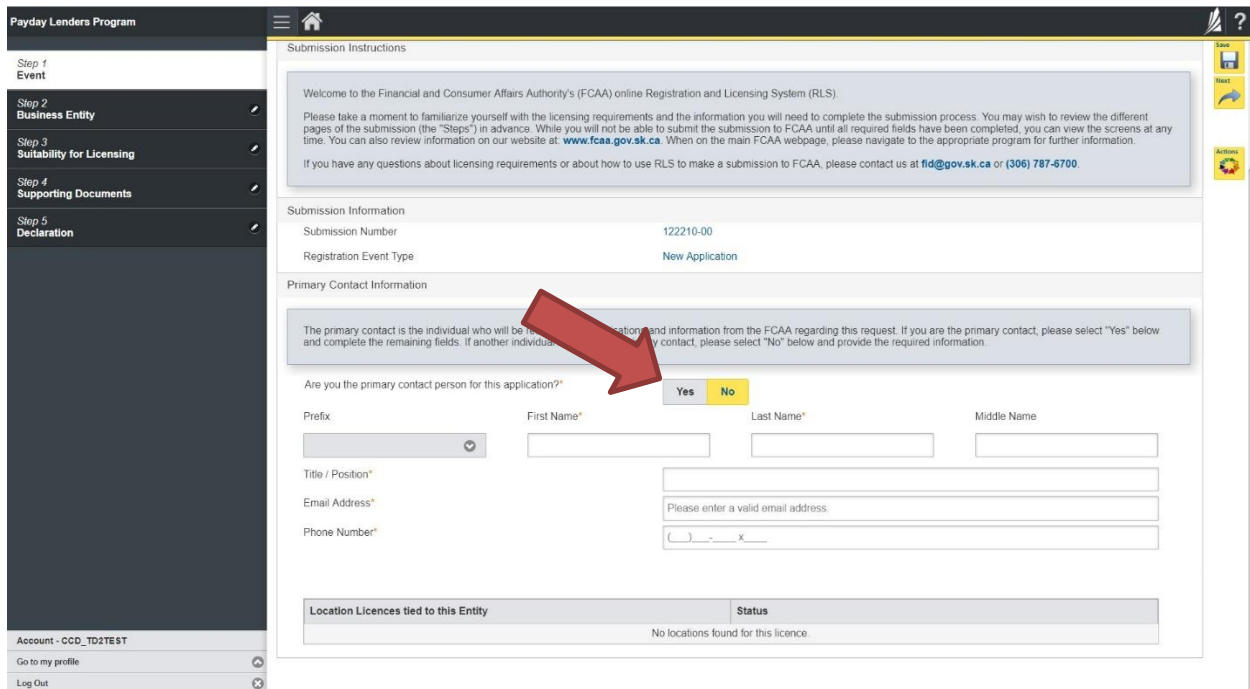
On the left side is your navigation menu where you can navigate to the different steps within the application, log out or access your RLS account.

On the right side is your tools and actions menu where you can:

- Save your filing if you need to walk away and come back to it; 
- Cancel your filing if you have started an application and didn't intend to;  and 
- Move forward and backwards one step using the next and previous arrow buttons. 

Please note that you will not be able to submit the application if a step has any blank or missed questions or required documentation uploads.

7. Confirm that you are the primary contact. If you are not the primary contact, click "No" and provide the contact information for the primary contact.



Payday Lenders Program

Step 1 Event

Step 2 Business Entity

Step 3 Suitability for Licensing

Step 4 Supporting Documents

Step 5 Declaration

Account - CCD_TD2TEST

Go to my profile

Log Out

Submission Instructions

Welcome to the Financial and Consumer Affairs Authority's (FCAA) online Registration and Licensing System (RLS).

Please take a moment to familiarize yourself with the licensing requirements and the information you will need to complete the submission process. You may wish to review the different pages of the submission (the "Steps") in advance. While you will not be able to submit the submission to FCAA until all required fields have been completed, you can view the screens at any time. You can also review information on our website at www.fcaa.gov.sk.ca. When on the main FCAA webpage, please navigate to the appropriate program for further information.

If you have any questions about licensing requirements or about how to use RLS to make a submission to FCAA, please contact us at fid@gov.sk.ca or (306) 787-5700.

Submission Information

Submission Number 122210-00

Registration Event Type New Application

Primary Contact Information

The primary contact is the individual who will be responsible for providing information and information from the FCAA regarding this request. If you are the primary contact, please select "Yes" below and complete the remaining fields. If another individual is the primary contact, please select "No" below and provide the required information.

Are you the primary contact person for this application? Yes No

Prefix First Name* Last Name* Middle Name

Title / Position*


Email Address* Please enter a valid email address.

Phone Number* () - - x

Location Licences tied to this Entity Status

No locations found for this licence.

The individual listed as the primary contact for the application will receive emails and may be contacted by our office regarding the application and/or licence.

Once the primary contact information has been completed, click on the next arrow button on the right side of the application. 

8. You will be brought to the “Business Entity” step of your application. Select the type of business entity exactly as you are registered with Information Services Corporation (ISC) Corporate Registry.

The way you have registered your business will affect the application questions you fill out.

Payday Lenders Program

Step 1 Event ✓

Step 2 Business Entity

Step 3 Suitability for Licensing

Step 4 Supporting Documents

Step 5 Declaration

Account - CCD_TD2TEST

Go to my profile

Log Out

Step 2 Business Entity

FCAA

After completing the form click the button on the right to proceed. Your information will be saved.

122210-00 -

Business Entity Information

The next fiscal year end of the applicant is:*

DD-Mon-YYYY

Please select the type of business entity as registered with ISC*

Corporation Partnership Sole Proprietor

Mailing Address Information

Head office of the applicant

Mailing Address Lookup

Please enter address to search...

Having trouble finding your address? Enable Manual Entry

Street*

City*

Postal Code*

Province/State*

SASKATCHEWAN

Telephone*

Fax*

Email*

Is the head office mailing address the address for service in Saskatchewan?*

Yes No

The address for service in Saskatchewan must be a location in Saskatchewan that maintains regular business hours and has staff available to receive documents. Typically this would be a licensed payday lender location or a law office. The address for service cannot be a post office box.

Jurisdiction

The applicant's jurisdiction of incorporation, formation or residency (as

Answer the questions accurately and completely and upload all requested supporting documentation. Please refer to the Payday Lender Licence Toolkit for specific guidance on the application fields and supporting material requirements.

Once you have completed all fields on this step of the application, click the next arrow button on the right side of the application.

9. On the “Suitability for Licensing” step, you will need to answer the questions and upload a criminal record check for the sole proprietor, each partner, or each director or officer of the applicant.

The screenshot displays the 'Payday Lenders Program' interface. On the left, a vertical navigation menu shows five steps: Step 1 Event, Step 2 Business Entity, Step 3 Suitability for Licensing (highlighted), Step 4 Supporting Documents, and Step 5 Declaration. The main content area is titled 'Step 3 Suitability for Licensing' and features the FCAA logo. Below the logo, a message states: 'After completing the form click the [Next] button on the right to proceed. Your information will be saved.' The form ID is '122210-00 - EXTERNAL USER GUIDE'. The first section, 'Criminal Record Details', asks: 'During the past ten years, has the applicant, any partner, or any director, officer or employee of the applicant:' followed by five questions with 'Yes/No' buttons. A green 'Add a Supporting Document' button is below. The second section asks: 'During the past ten years, has the applicant, or any partner, director, officer or substantial shareholder (10% or more) of the applicant been a partner, director, officer or substantial shareholder (10% or more) of a firm or corporation that has:' followed by the same five questions and 'Yes/No' buttons. Another green 'Add a Supporting Document' button is below. The third section, 'Criminal Record Checks', asks: 'Please provide Criminal Record Checks for the following individuals: External User' and includes a green 'Add a Criminal Record Check' button. The bottom left corner shows 'Account - CCD_TD2TEST', 'Go to my profile', and 'Log Out'.

Criminal record checks should be dated no earlier than 3 months from the date you submit the application to us.

If a criminal record check is required, persons resident in Canada will need to obtain it from any police agency (RCMP, municipal police in any province) or a credit reporting agency registered in Saskatchewan. You can obtain a list of registered credit reporting agencies under the Consumer Protection heading at <https://fcaa.gov.sk.ca/fcaa411>.

Persons who are not resident in Canada can provide a CRC from a police agency, or another provider. If using another provider, applicants should contact the appropriate regulatory division at the FCAA (<https://fcaa.gov.sk.ca/contact-us>) to ensure that provider will be acceptable.

Once you have completed all fields on this step of the application, click the next arrow button on the right side of the application.

10. You will be brought to the “Supporting Documents” step. Answer the questions accurately and completely and upload all requested supporting documentation.

Payday Lenders Program

Step 4
Supporting Documents

FCAA

It is important that every item of supporting material be an accurate reflection of the activities at each location to which it applies. The use of vague or overly general descriptions may result in processing delays.

After completing the form click the button on the right to proceed. Your information will be saved.

122210-00 - EXTERNAL USER GUIDE

Supporting Materials

1 Payday Lending Activities

Will the applicant provide payday loans by lending its own money? Yes No

Will the applicant broker or arrange payday loans which are funded by a different lender? Yes No

Will the applicant fund payday loans brokered or arranged by someone else? Yes No

Select the form(s) in which borrowers will receive loan proceeds.*

- Cash
- Cheque
- Cash Card
- Debit Card
- Credit Card
- Email Money Transfer
- Direct Deposit
- Other

Select the form(s) in which borrowers can repay their payday loan.*

- Cash
- Cheque
- Money Order
- Pre-authorized Debit
- Email Money Transfer
- Bill Payment
- Other

Does the applicant intend to offer creditor insurance or other insurance? Yes No

Provide an upload that includes the following information about the payday lending activities of the applicant*

* A description of the application process borrowers will have to follow to apply for payday loans, the mandatory requirements or criteria that a borrower will have to meet or agree to in order to obtain a payday loan and all other criteria that will affect the terms of the payday loan offered to a borrower.

Please refer to the Payday Lender Licence Toolkit for specific guidance on the application fields and supporting material requirements.

Once you have completed all fields on this step of the application, click the next arrow button on the right side of the application.

11. The final step in the Legal Entity application is the “Declaration” step. You will need to read and complete the Statutory Declaration form. A link to the declaration form is provided on this page.

Upload the completed and signed Statutory Declaration form. Please note that the Statutory Declaration must be sworn before a Commissioner for Oaths or Notary Public.

Click the “I Agree” box to agree to it.

The screenshot shows the 'Payday Lenders Program' interface. On the left, a sidebar lists five steps: Step 1 Event, Step 2 Business Entity, Step 3 Suitability for Licensing, Step 4 Supporting Documents, and Step 5 Declaration. The main content area is titled 'Step 5 Declaration' and features the FCAA logo. Below the logo, there is a section for 'Submission Instructions' with a grey background box containing text about reviewing information and consequences of clicking 'I Agree'. Below this, there is an 'I Agree' checkbox, a date field, and an 'Upload File' button. A red arrow points to the 'Upload File' button. Below the upload section, there is a 'Submit to FCAA' button. At the bottom left, there is a user profile section with 'Account - CCD_TD2TEST', 'Go to my profile', and 'Log Out'.

Click “Submit to FCAA”.

12. You will be brought to first step “Event” of the Physical Location application form.

The Act requires a payday lender to obtain a separate licence for each location from which the payday lender will carry on business in Saskatchewan. You must complete a Physical Location licence application with the initial Legal Entity licence application and for each additional location from which you intend to carry on business as a payday lender.

Please refer to the Payday Lender Licence Toolkit for specific guidance on the Physical Location licence requirements.

13. Confirm that you are the primary contact. If you are not the primary contact, click “No” and provide the contact information for the primary contact.

Payday Lender Location Licence

Step 1
Event

Step 2
Payday Lender - Physical Location

Step 3
Declaration

Step 1
122228-00 - PAY_LCTN - NEW

Status
Pending Submission

Save
Next
Actions

FCAA

If there are any changes to the entity's registration, please ensure you complete a change of information for the entity prior to continuing to the location licence(s)

After completing the form click the button on the right to proceed. Your information will be saved.

Submission Instructions

Welcome to the Financial and Consumer Affairs Authority's (FCAA) online Registration and Licensing System (RLS).
Please take a moment to familiarize yourself with the licensing requirements and the information you will need to complete the submission process. You may wish to review the different pages of the submission (the "Steps") in advance. While you will not be able to submit the submission to FCAA until all required fields have been completed, you can view the screens at any time. You can also review information on our website at www.fcaa.gov.sk.ca. When on the main FCAA webpage, please navigate to the appropriate program for further information.
If you have any questions about licensing requirements or about how to use RLS to make a submission to FCAA, please contact us at fcd@gov.sk.ca or (306) 787-6700

Submission Information

Submission Number 122228-00
Licence Event Type New Application

Primary Contact Information

The primary contact is the individual who will be receiving communications and information from the FCAA regarding this request. If you are the primary contact, please select "Yes" below and complete the remaining fields. If another individual should be the primary contact, please select "No" below and provide the required information.

Are you the primary contact person for this application?

Account - CCD_TD2TEST
Go to my profile
Log Out

The individual listed as the primary contact for the application will receive emails and may be contacted by our office regarding the application and/or licence.

Once the primary contact information has been completed, click the next arrow button on the right side of the application.

14. You will be brought to the “Payday Location - Physical Location” step of your application.

Answer the questions accurately and completely for the specific physical location from which you plan to carry on business as a payday lender.

The screenshot shows the 'Payday Lender Location License' application interface. The top navigation bar includes 'Step 1 Event', 'Step 2 Locations', and 'Step 3 Payday Lender - Physical Location'. The main content area is titled 'Payday Lender - Physical Location' and contains the following fields:

- Physical address:**
 - Address Lookup: (Placeholder: Please enter address to search)
 - Street:
 - City:
 - Postal Code:
 - Province/State:
 - Telephone:
 - Fax:
- Mailing address:**
 - Street:
 - City:
 - Postal Code/Zip Code:
 - Province/State:
 - Telephone:
 - Fax:

Below the physical address fields, there is a question: "Is the location of records the same as the physical address listed above?" with "Yes" and "No" buttons.

At the bottom right of the form, there is a "Next" button.

Click the next arrow button on the right side of the application.

15. The final step in the Physical Location application is the “Declaration” step. You will need to read and complete the Statutory Declaration form. A link to the declaration form is provided on this page.

Upload the completed and signed Statutory Declaration form. Please note that the Statutory Declaration must be sworn before a Commissioner for Oaths or a Notary Public.

Click the “I Agree” box to agree to it.

The screenshot shows the 'Declaration' step of a 'Payday Lender Location Licence' application. The left sidebar shows a progress bar with three steps: 'Step 1 Event', 'Step 2 Payday Lender - Physical Location', and 'Step 3 Declaration'. The main content area is titled 'Step 3 Declaration' and features the FCAA logo. Below the logo, the user information is displayed: '122228-00 - EXTERNAL USER - 1919 SASKATCHEWAN DR REGINA S4P 4H2 SASKATCHEWAN'. A 'Submission Instructions' box contains the following text: 'Prior to checking "I Agree" and clicking the "Submit to FCAA" button, the submitter/applicant is encouraged to carefully review all information provided in the submission. By checking "I Agree" and clicking the "Submit to FCAA" button, the following will occur:

- The submission will be forwarded to FCAA for review.
- The submission will be locked down and the submitter/applicant will not be able to make any changes to the submission.
- If FCAA identifies changes or requires additional information, the submission will be returned to the submitter/applicant (via RLS) and the submission will be available for updates.
- If, prior to FCAA completing this review, the submitter/applicant identifies changes or wishes to provide additional information the submitter/applicant will need to contact FCAA directly.

 After checking "I Agree" and clicking the "Submit to FCAA" button, an invoice will be created. A submission may not be considered complete until the application fees have been remitted to FCAA.

 Below the instructions, there is an 'I Agree' checkbox, a date field (DD-Mon-YYYY), and an 'Upload File' button. A red arrow points to the 'Upload File' button, with the text 'Click here for the Statutory Declaration Form to be completed and uploaded by the applicant' below it. At the bottom left, there is a green 'Submit to FCAA' button. The footer of the page shows 'Account - CCD_TD2TEST', 'Go to my profile', and 'Log Out'.

Click “Submit to FCAA”.

16. You will be brought to the “Invoice” step. This is the final step in the new application process.

The screenshot shows the 'Invoice' step of the application process. The left sidebar indicates the progress through four steps: Step 1 (Event), Step 2 (Payday Lender - Physical Location), Step 3 (Declaration), and Step 4 (Invoice). The main content area displays the invoice details for 'Invoice - 001730' with a status of 'Pending'. A red arrow points to the 'Print Invoice' button. The invoice includes the following details:

Order Details				
Order Description: New Application - Submission #122228-00	Merchant Name: FCAA Merchant URL: https://fcaa-ual.saskatchewan.ca/			
Item Details:				
Description	Product Code	Quantity	Price	Subtotal
Payday Lender - Physical Location Licence	1	1	\$3,000.00	\$3,000.00
				GST: \$0.00
				PST: \$0.00
				HST: \$0.00
				Shipping Cost: \$0.00
				Charge Total: \$3,000.00 (CAD)

Payable Information

If the invoice amount is less than \$2,500, then you can pay as follows:

1. Online using Interac Online, VISA, or MasterCard – Please click "Proceed to Online Payment"
2. Via Cheque - Please print this invoice page and attach a cheque payable to:

Minister of Finance
Consumer Credit Division, Financial and Consumer Affairs Authority of Saskatchewan
Suite 601, 1919 Saskatchewan Drive
Regina SK S4P 4H2

If the invoice amount is \$2,500 or greater, then you must pay via cheque.

An annual licence fee must be submitted for each Physical Location licence you have applied for. The fee can be paid online (by credit card or online debit), or by cheque.

If you are paying by cheque, print and attach a copy of this invoice to the cheque payment. Cheques are to be made payable to the Minister of Finance, and mailed along with a copy of the RLS invoice to our office at:

Financial and Consumer Affairs Authority – Consumer Credit Division
Suite 601, 1919 Saskatchewan Drive
Regina, Saskatchewan S4P 4H2

To make an electronic payment, click the “Proceed to Payment” to complete the online payment. By clicking “Proceed to Payment” you will be transferred to an external site powered by Moneris in order to process your payment. The processing of your payment will be subject to the terms, conditions and privacy policies of the payment processor. By choosing to use make a payment using this service, you agree to pay us, through the payment processor, the listed "Charge Total". You must provide current, complete and accurate billing information. The billing address and transaction result will be collected by FCAA RLS. *Please note that no full credit card numbers will be collected by FCAA RLS.*

If you are paying by cheque, click the next arrow button on the right side of the application.

17. You will be brought back to the first page of the “Physical Location” application.

If you need to add additional physical locations applications, you can click the next arrow button or the “Add another Location” button and you will be brought back to the first Physical Location “Event” step. Repeat the Physical location steps for each physical location you would like to licence.

The screenshot shows the FCAA online Registration and Licensing System (RLS) interface. On the left, a sidebar lists the application steps: Step 1 Event, Step 2 Payday Lender - Physical Location (checked), Step 3 Declaration (checked), and Step 4 Invoice (checked). The main content area displays the application details for submission number 122228-00, which is currently 'In Review'. A red arrow points to a green 'Add another Location' button. Below this, there are sections for 'Submission Instructions', 'Submission Information' (including Submission Number and Licence Event Type), and 'Primary Contact Information' (including a table with fields for Prefix, First Name, Last Name, Middle Name, Title / Position, and Email Address). The user is identified as Jennifer Atkinson, CEO, with email jennifer.atkinson@gov.sk.ca. At the bottom left, there are links for 'Go to my profile' and 'Log Out'.

If you do not have any additional physical location applications to complete, you can navigate to your RLS home screen or log out of RLS. Please refer to the RLS Basics Guide for additional information on navigating the RLS dashboard.

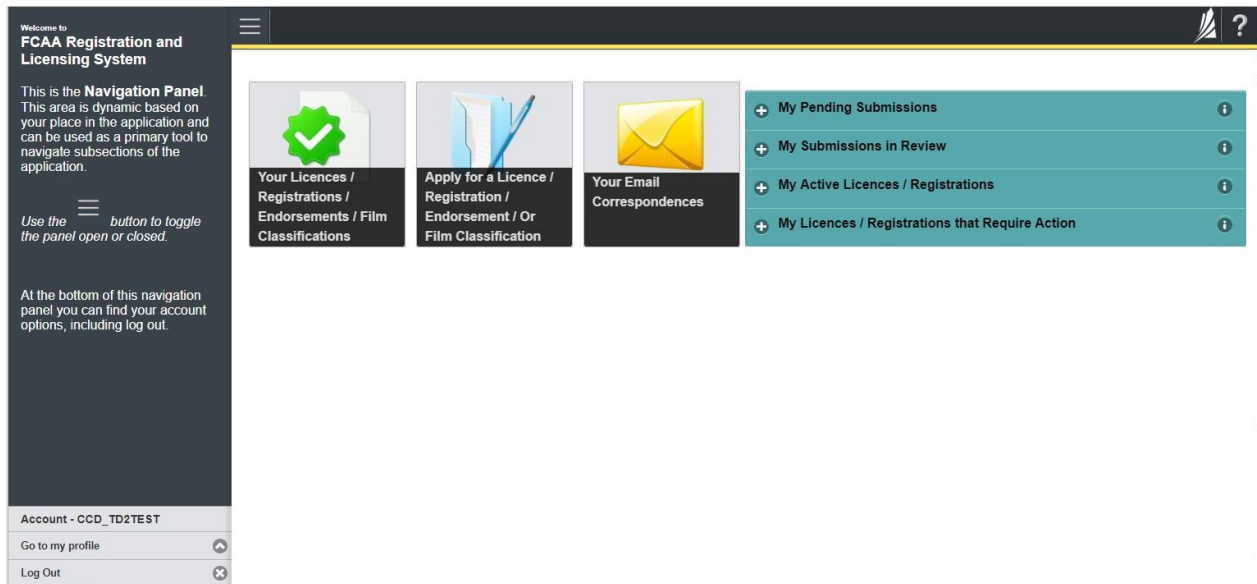
18. You can print a copy your completed application from your browser if you need to reference it or would like to keep a copy for your records.

On the right side of the screen, click the “Action” button  and select “Print Submission”.

19. You can see if your licence is in progress or requires more information from the RLS home screen.

The “My Submissions in Review” portal list includes all submissions that you have successfully submitted to FCAA for review.

The “My Pending Submissions” includes all submission that you are currently working on and have not submitted. This portal also includes submissions that have been returned to you by our office for more information.



Carefully read any emails sent to you to ensure all actions required are completed and all information we may request in RLS is provided.

You will be notified by email of the progress of your submission through the review process. If your licence is approved, you will receive a proof of completion email notice and can login to print your licence.

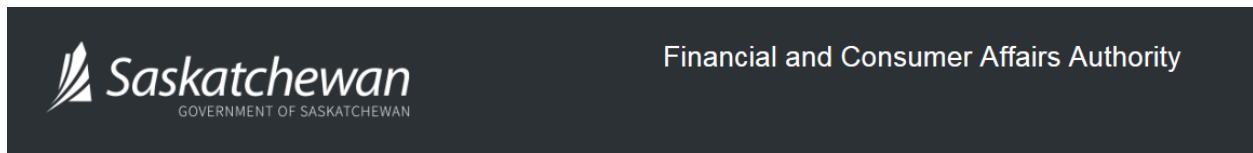
Apply for a Physical Location Licence

The Act requires a payday lender to obtain a separate licence for each location from which the payday lender will carry on business in Saskatchewan. You can access a summary of the application and supporting material requirements in the Payday Lender Licence Toolkit.

If you have not previously completed a “Payday Lender – Legal Entity” application, you will need to complete and submit that application before you will be able to add a location licence.

A “Payday Lender – Physical Address” licence application must be linked to an existing “Payday Lender – Legal Entity” licence application. A Physical Location application can be added to a submitted or approved Legal Entity licence application.

1. To access the RLS login page, go to <https://fcaa.saskatchewan.ca>



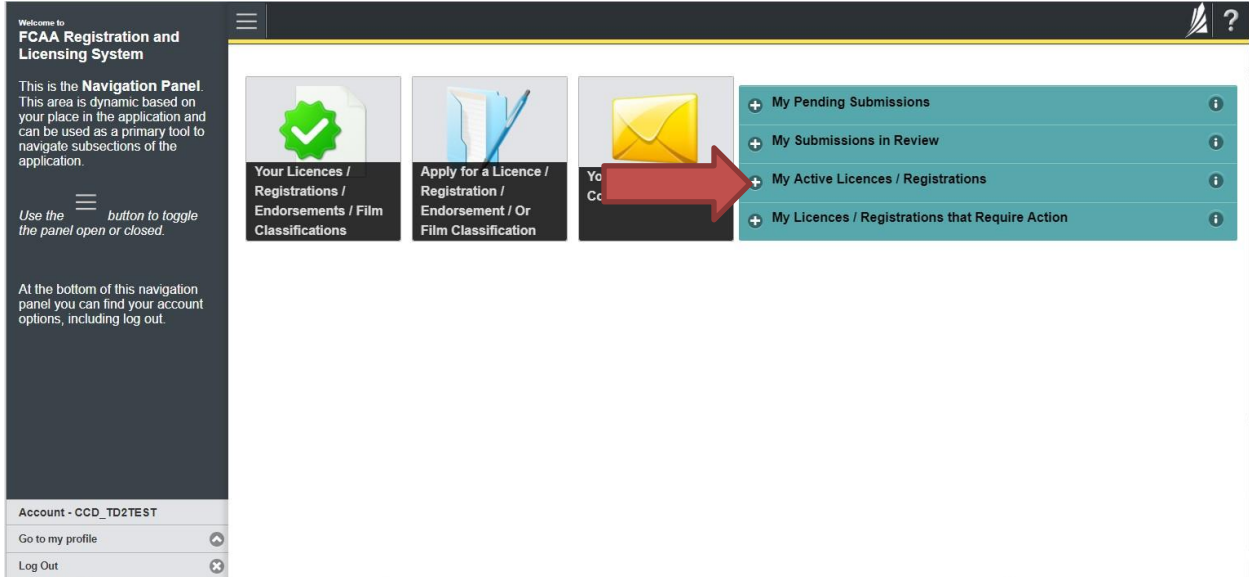
FCAA Registration and Licensing System

The screenshot shows the login interface for the FCAA RLS. At the top, it says "Welcome to FCAA RLS". Below this are two input fields: "User ID" and "Password". There are two buttons: a teal "Login" button and a grey "Register" button. At the bottom left, there is a link "Forgot your password?" and a right-pointing arrow icon.

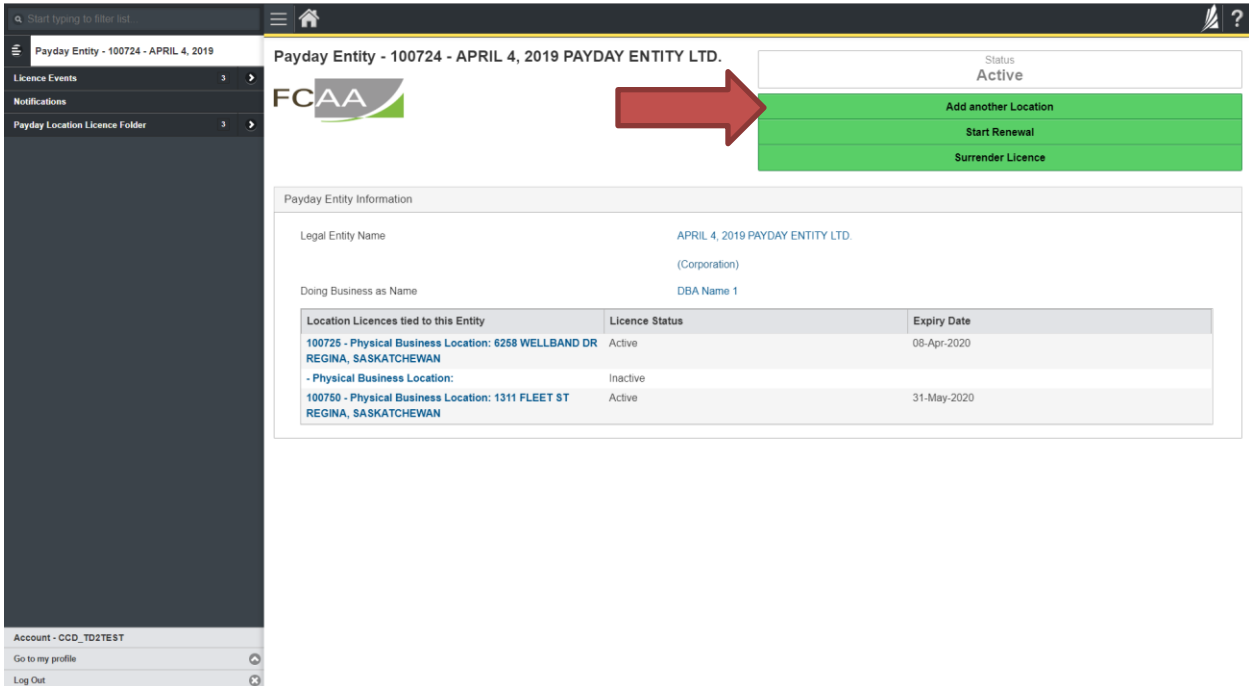
Enter your User ID and Password and click “Login”. You will be brought to the RLS home screen.

2. A Physical Location application can be added to an approved Legal Entity licence application.

You can add a Physical Location application by selecting your application from the “My Active Licences/ Registrations” portal.



You will be brought to the licence screen.



Click the “Add another Location button” to start the Physical Location application process.

3. Confirm that you are the primary contact. If you are not the primary contact, click “No” and provide the contact information for the primary contact.

Payday Lender Location Licence

Step 1
Event

Step 2
Payday Lender - Physical Location

Step 3
Declaration

Step 1
122228-00 - PAY_LCTN - NEW

Status
Pending Submission

Save
Next
Actions

FCAA

If there are any changes to the entity's registration, please ensure you complete a change of information for the entity prior to continuing to the location licence(s)

After completing the form click the button on the right to proceed. Your information will be saved.

Submission Instructions

Welcome to the Financial and Consumer Affairs Authority's (FCAA) online Registration and Licensing System (RLS).
Please take a moment to familiarize yourself with the licensing requirements and the information you will need to complete the submission process. You may wish to review the different pages of the submission (the "Steps") in advance. While you will not be able to submit the submission to FCAA until all required fields have been completed, you can view the screens at any time. You can also review information on our website at www.fcaa.gov.sk.ca. When on the main FCAA webpage, please navigate to the appropriate program for further information.
If you have any questions about licensing requirements or about how to use RLS to make a submission to FCAA, please contact us at fcd@gov.sk.ca or (306) 787-6700

Submission Information

Submission Number 122228-00
Licence Event Type New Application

Primary Contact Information

The primary contact is the individual who will be receiving communications and information from the FCAA regarding this request. If you are the primary contact, please select "Yes" below and complete the remaining fields. If another individual should be the primary contact, please select "No" below and provide the required information.

Are you the primary contact person for this application?

Account - CCD_TD2TEST
Go to my profile
Log Out

The individual listed as the primary contact for the application will receive emails and may be contacted by our office regarding the application and/or licence.

Once the primary contact information has been completed, click the next arrow button on the right side of the application.

4. You will be brought to the “Payday Location - Physical Location” step of the application.

Answer the questions accurately and completely for the specific physical location from which you plan to carry on business as a payday lender.

The screenshot shows the 'Payday Lender Location License' application interface. The top navigation bar includes 'Step 1 Event', 'Step 2 Locations', and 'Step 3 Payday Lender - Physical Location'. The main content area is titled 'Payday Lender - Physical Location' and contains the following fields:

- Physical address:**
 - Address Lookup: (Placeholder: Please enter address to search)
 - Street:
 - City:
 - Postal Code:
 - Province/State:
 - Telephone:
 - Fax:
- Mailing address:**
 - Street:
 - City:
 - Postal Code/Zip Code:
 - Province/State:
 - Telephone:
 - Fax:

Below the physical address fields, there is a question: "Is the location of records the same as the physical address listed above?" with "Yes" and "No" buttons.

Click the next arrow button on the right side of the application.

5. You will be brought to the “Declaration” step. You will need to read and complete the Statutory Declaration form. A link to the declaration form is provided on this page.

Upload the completed and signed Statutory Declaration form. Please note that the Statutory Declaration must be sworn before a commissioner for oaths, notary public or justice of the peace.

Click the “I Agree” box to agree to it.

Payday Lender Location Licence

Step 1 Event ✓

Step 2 Payday Lender - Physical Location ✓

Step 3 Declaration

Step 3 Declaration

FCAA

122228-00 - EXTERNAL USER - 1919 SASKATCHEWAN DR REGINA S4P 4H2 SASKATCHEWAN

Submission Instructions

Prior to checking "I Agree" and clicking the "Submit to FCAA" button, the submitter/applicant is encouraged to carefully review all information provided in the submission.

By checking "I Agree" and clicking the "Submit to FCAA" button, the following will occur:

- The submission will be forwarded to FCAA for review.
- The submission will be locked down and the submitter/applicant will not be able to make any changes to the submission.
- If FCAA identifies changes or requires additional information, the submission will be returned to the submitter/applicant (via RLS) and the submission will be available for updates.
- If, prior to FCAA completing this review, the submitter/applicant identifies changes or wishes to provide additional information the submitter/applicant will need to contact FCAA directly.

After checking "I Agree" and clicking the "Submit to FCAA" button, an invoice will be created. A submission may not be considered complete until the application fees have been remitted to FCAA.

I Agree

DD-Mon-YYYY

Please upload the completed Statutory Declaration *

[Click here for the Statutory Declaration Form to be completed and uploaded by the applicant](#)

Account - CCD_TD2TEST

Go to my profile

Log Out

Click “Submit to FCAA”.

6. The final step in the Physical Location application is the “Invoice” step.

The screenshot displays the 'Payday Lender Location Licence' application interface. On the left, a sidebar shows the progress: Step 1 (Event), Step 2 (Payday Lender - Physical Location), Step 3 (Declaration), and Step 4 (Invoice). The main content area is titled 'Step 4 Invoice - 001730'. The status is 'Pending', and there is a 'Print Invoice' button. The FCAA logo is visible. Below the logo, 'Order Details' are shown: 'Order Description: New Application - Submission #122228-00' and 'Merchant Name: FCAA'. 'Item Details' are listed in a table:

Description	Product Code	Quantity	Price	Subtotal
Payday Lender - Physical Location Licence	1	1	\$3,000.00	\$3,000.00

Additional charges are listed: GST (\$0.00), PST (\$0.00), HST (\$0.00), and Shipping Cost (\$0.00). The 'Charge Total' is \$3,000.00 (CAD). Below the table, 'Payable Information' is provided, including instructions on how to pay (online or via cheque) and the contact information for the Minister of Finance.

An annual licence fee must be submitted for each Physical Location licence you have applied for. The fee can be paid online (by credit card or online debit), or by cheque.

If you are paying by cheque, print and attach a copy of this invoice to the cheque payment. Cheques are to be made payable to the Minister of Finance, and mailed along with a copy of the RLS invoice to our office at:

Financial and Consumer Affairs Authority – Consumer Credit Division
Suite 601, 1919 Saskatchewan Drive
Regina, Saskatchewan S4P 4H2

To make an electronic payment, click the “Proceed to Payment” to complete the online payment. By clicking “Proceed to Payment” you will be transferred to an external site powered by Moneris in order to process your payment. The processing of your payment will be subject to the terms, conditions and privacy policies of the payment processor. By choosing to use make a payment using this service, you agree to pay us, through the payment processor, the listed "Charge Total". You must provide current, complete and accurate billing information. The billing address and transaction result will be collected by FCAA RLS. *Please note that no full credit card numbers will be collected by FCAA RLS.*

If you are paying by cheque, click the next arrow button on the right side of the application.

7. You will be brought back to the first page of the “Physical Location” application.

The screenshot shows the FCAA online Registration and Licensing System (RLS) interface. On the left is a navigation sidebar with four steps: Step 1 Event, Step 2 Payday Lender - Physical Location (checked), Step 3 Declaration (checked), and Step 4 Invoice (checked). The main content area displays 'Step 1 122229-00 - PAY_LCTN - NEW' with the FCAA logo. A red arrow points to a green 'Add another Location' button. The status is 'In Review'. Below this, there are sections for 'Submission Instructions' (welcome message and contact info), 'Submission Information' (Submission Number: 122229-00, Licence Event Type: New Application), and 'Primary Contact Information' (instructions on how to select the primary contact).

If you need to add additional physical locations applications, you can click the next arrow button or the “Add another Location” button and you will be brought back to the first Physical Location “Event” step. Repeat the Physical location steps for each physical location you would like to licence.

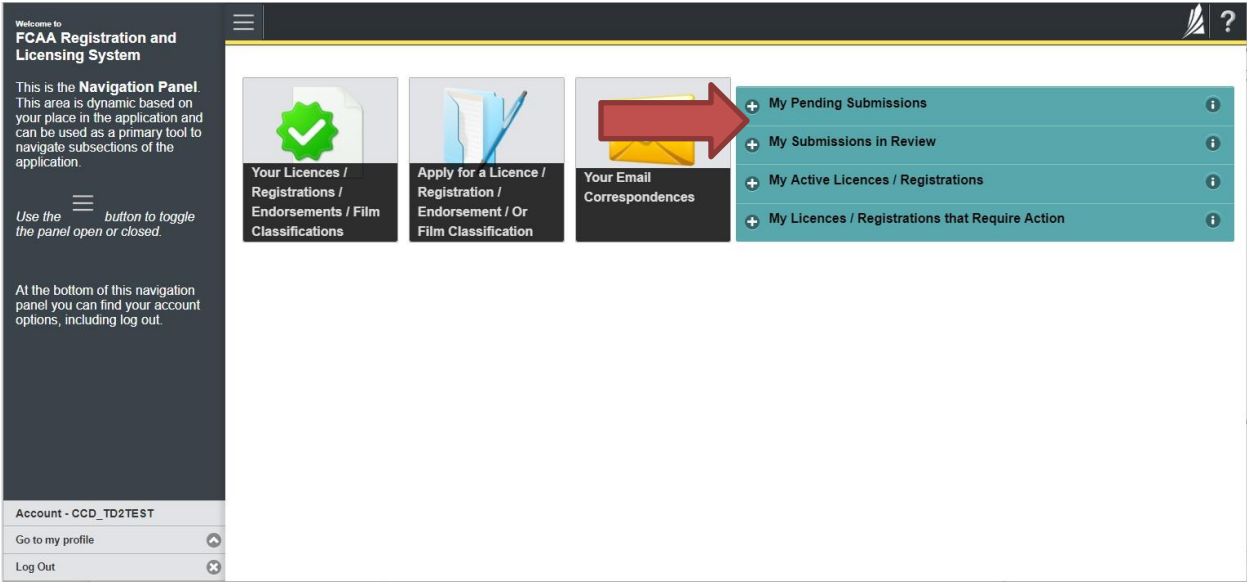
If you do not have any additional physical location applications, you can navigate to your RLS home screen or log out of RLS. Please refer to the RLS Basics Guide for additional information on navigating the RLS dashboard.

Request for More Information

All submissions made through RLS are subject to review and approval by the Director, Consumer Credit Division (the “Director”). In carrying out the review of your submission, the Director may require clarification or additional information. You will be notified by email if the Director is requesting more information regarding your submission.

You can also see if your licence is in progress or requires more information from the RLS home screen using the portals on the right side of the screen:

- The “My Submissions in Review” portal list includes all submissions that you have successfully submitted to FCAA for review.
- The “My Pending Submissions” includes all submission that you are currently working on and have not submitted. This portal also includes submissions that have been returned to you by our office for more information.



In order to have your submission processed in a timely manner ensure that you carefully read any emails sent to you to ensure that all actions required are completed and all information we may request in RLS is provided.

Please ensure that the email address in your RLS account information is checked regularly as all communications from our office will be sent to this email address. To ensure that you receive all of your RLS account communications, please add the RLS email address fcaarls@gov.sk.ca to your contact list.

1. A “More Information Request” email will be sent from RLS if more information is required to complete the review of your submission.

 Reply  Reply All  Forward  IM



Tue 10/1/2019 11:55 AM

FCAARLS@gov.sk.ca

More Information Requested — Payday Lender - Legal Entity - New Application - 122277-00 - EXTERNAL USER

To

This message is to notify you that we have carried out a review of the Payday Lender - Legal Entity - New Application and a communication requesting clarifications or additional information is now available.

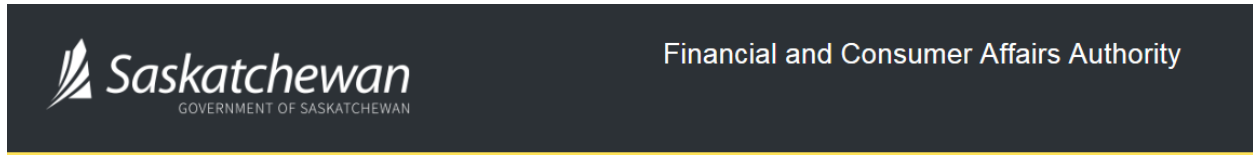
You can access this communication by clicking the link at the bottom of this email (note: the link is below the email signature and confidentiality notice information). Alternately, you can access this communication by logging in to the Financial and Consumer Affairs Authority's (FCAA) Registration and Licensing System (RLS) (<https://fcaa.saskatchewan.ca>), clicking on the "My Email Correspondence" button and locating a communication with the date of this email.

To provide the requested information, please log in to RLS and click on the portal "My Pending Submissions". Locate the submission by using the information in the subject line of this email. Each step in the submission that requires clarifications or additional information will be highlighted in yellow and instructions will be available on each step. Steps where changes or information are not needed are shown in green, and are locked down. Please contact us directly if changes are needed to one or more of these steps.

Please do not reply to this message as this email inbox is not monitored. If you need to contact us outside of RLS, please do so by email at fid@gov.sk.ca or by phone at (306) 787-6700.

Thank you.

2. To access the RLS login page, go to <https://fcaa.saskatchewan.ca> or click the link to the RLS login page from the email.



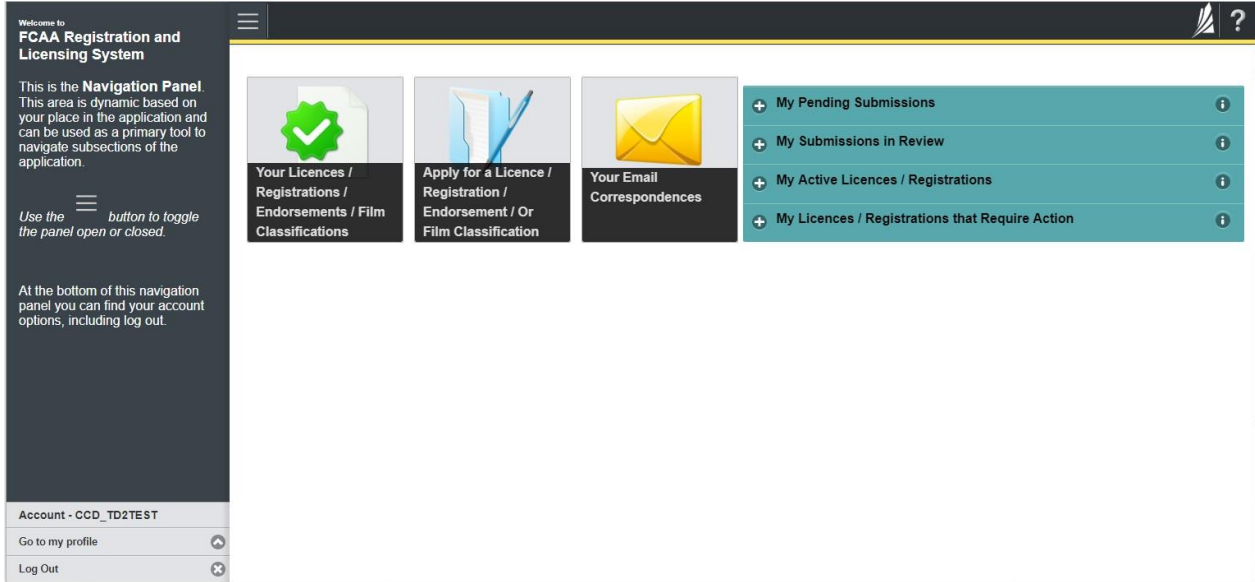
FCAA Registration and Licensing System

The screenshot shows a login form titled "Welcome to FCAA RLS". It contains two input fields: "User ID" and "Password". Below the fields are two buttons: a teal "Login" button and a grey "Register" button. At the bottom left is a link "Forgot your password?" and at the bottom right is a circular arrow icon.

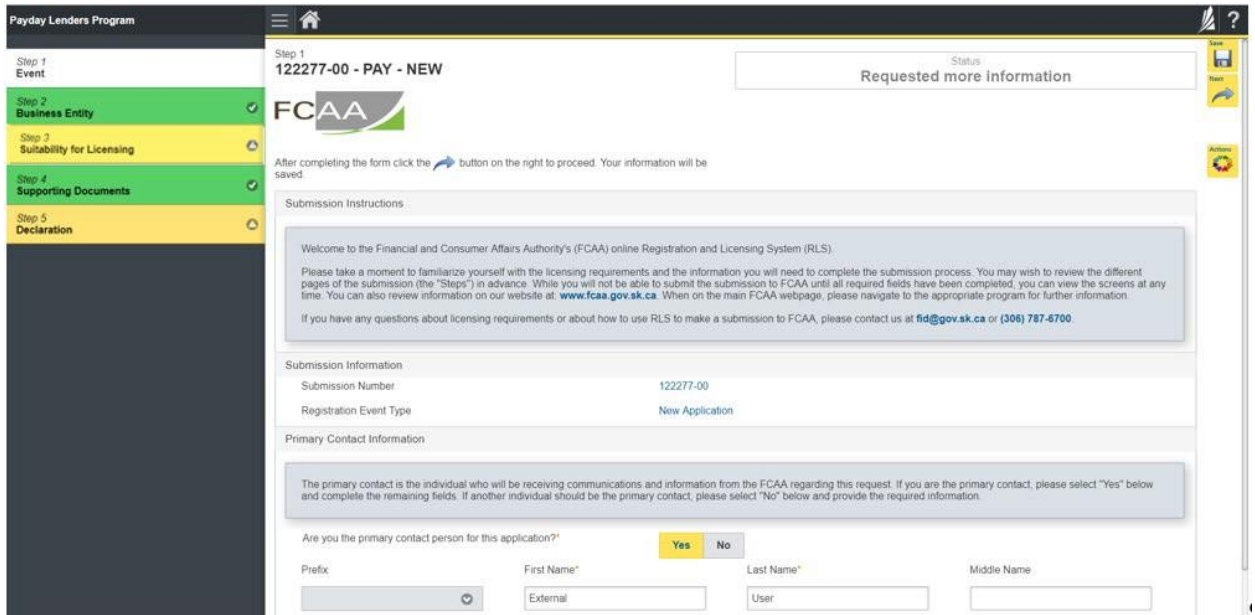
Enter your User ID and Password and click "Login". You will be brought to the RLS home screen.

3. Click the link for the submission that requires more information from the “My Pending Submissions” portal on the right side of the home screen.

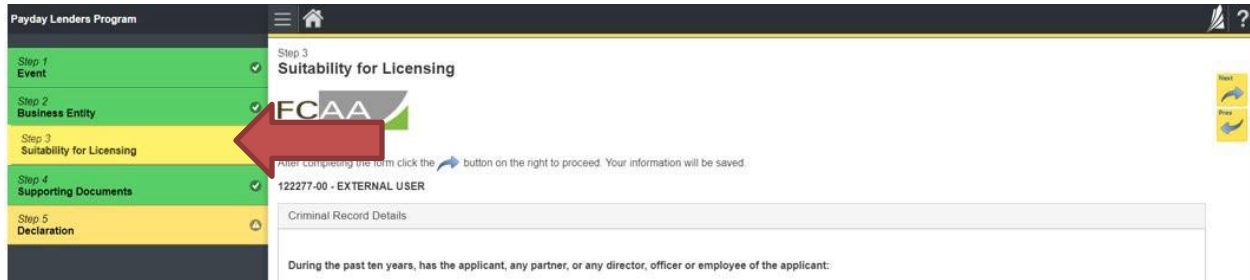
Please note that it may take a few seconds for the submission to load.



4. You will be brought to the licence screen.



5. Each step in the submission that requires clarification or additional information will be highlighted in yellow and instructions will be available for completing each step.



The submission steps where changes or additional information are not required will be shown in green and are locked down.

You can navigate to the submission steps that require more information using the navigation panel on the left hand side of the screen by clicking on each yellow step. You can also move through the submission using the next and previous arrows on the right side of the screen.

You will only be able to make changes to the steps that are highlighted in yellow and the rest of the application is locked down. If you need to make changes to information on a submission step not requiring additional information, please contact our office (see the “Contact Us” in this guide).

6. Once you have completed all changes or provided the required supporting documents, proceed to the “Declaration” step of the submission.

Click the “I Agree” box to agree to the Statutory Declaration. You will not be required to upload a new Statutory Declaration. Once a statutory declaration has been completed and uploaded for an application, it will not need to be replaced if changes are made, unless specially requested by the FCAA.

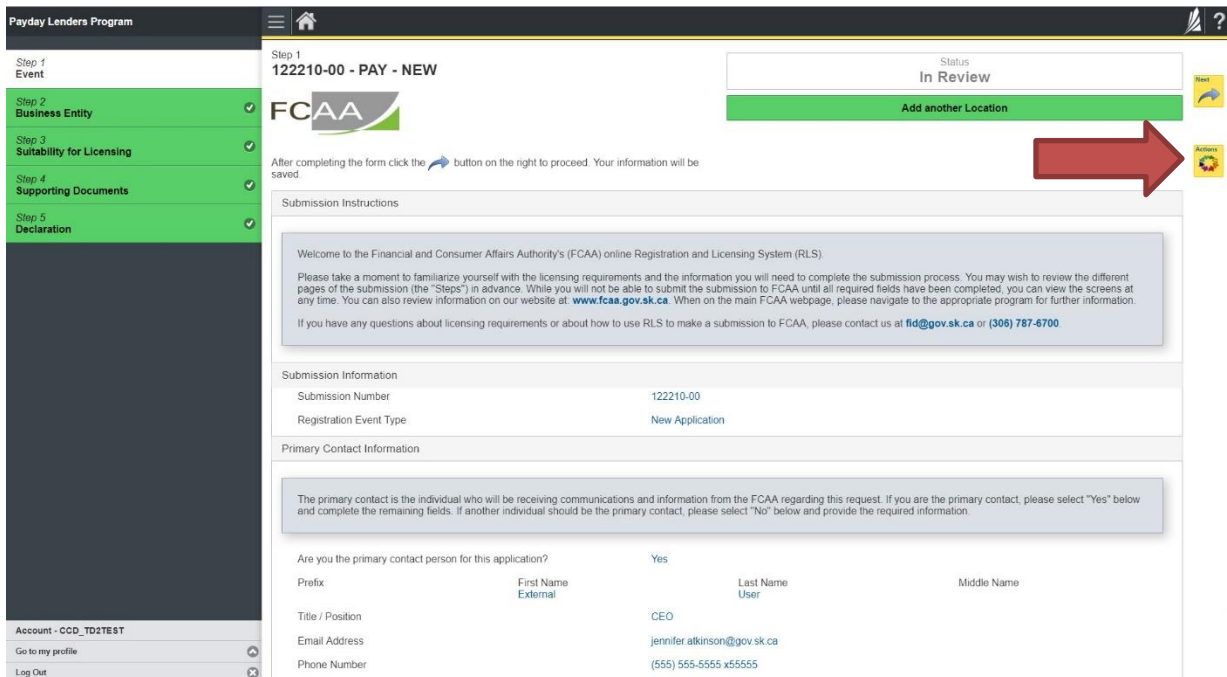
Click “Submit to FCAA”.

7. You can print a copy of your updated submission from your browser if you need to reference it or would like to keep a copy for your records.

From the RLS home screen, click the link for your updated submission from the “My Submissions in Review” portal on the right side of the screen. You will be brought to the licence screen.



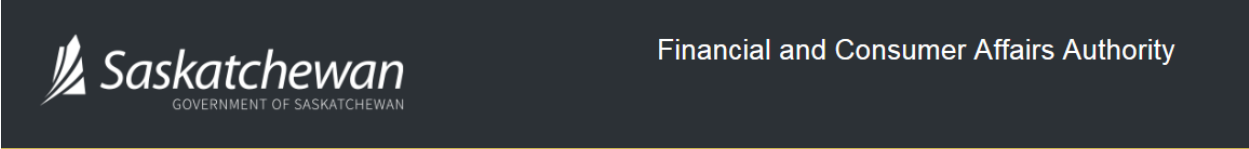
8. You will be brought to the licence screen. On the right side of the screen click the “Action” button and select “Print Submission”.



Print a Licence

In order to print your licence, you will need to have an RLS account already. If you currently have a licence and do not know your user ID or password, please review the RLS Basics Guide before proceeding.

- 1. To access the RLS login page, go to <https://fcaa.saskatchewan.ca>



FCAA Registration and Licensing System

The screenshot shows a login form titled "Welcome to FCAA RLS". It contains two input fields: "User ID" and "Password". Below the fields are two buttons: a teal "Login" button and a grey "Register" button. At the bottom left, there is a link "Forgot your password?" with a right-pointing arrow icon.

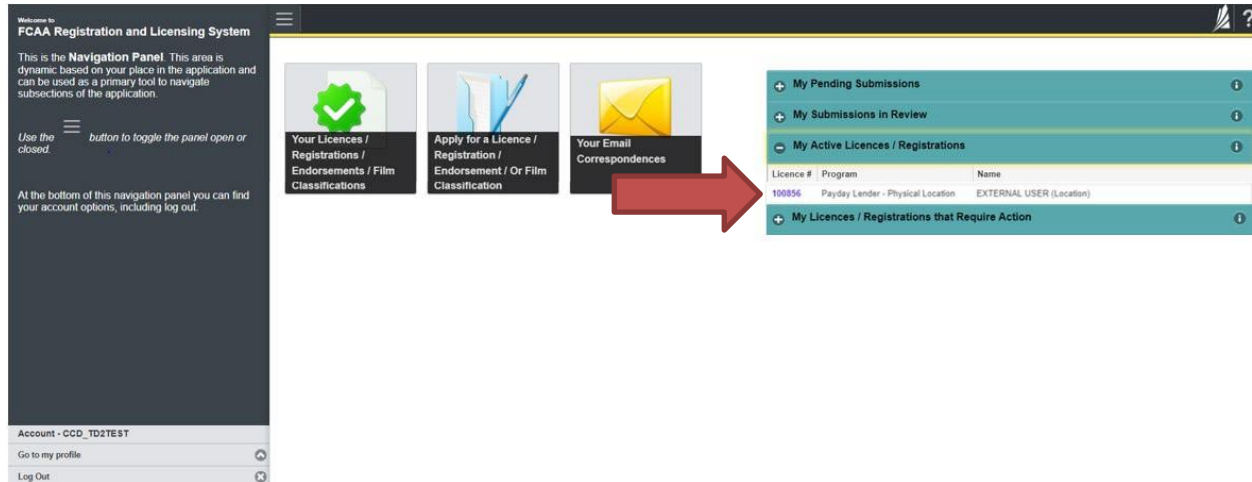
Enter your User ID and Password and click "Login". You will be brought to the RLS home screen.

2. Click on the “My Active Licences/Registrations” portal on the right hand side.



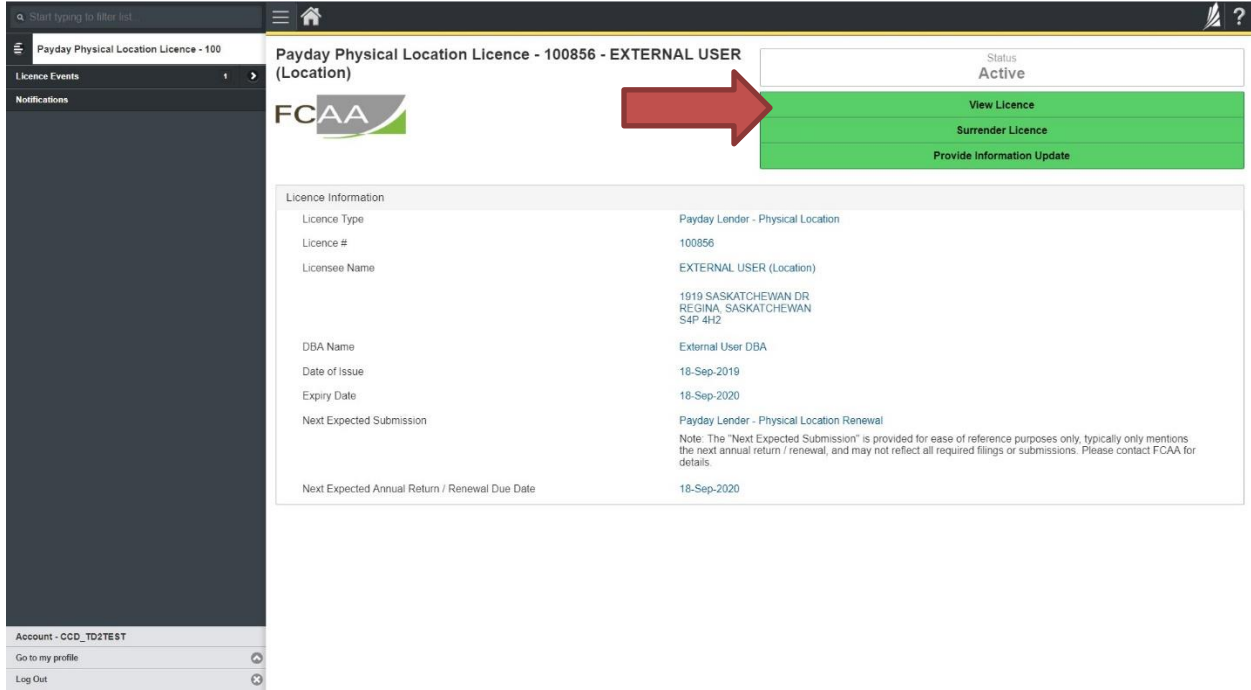
3. Click the link for the “Physical Location” licence.

Please note that it may take a few seconds for the licence information to load.

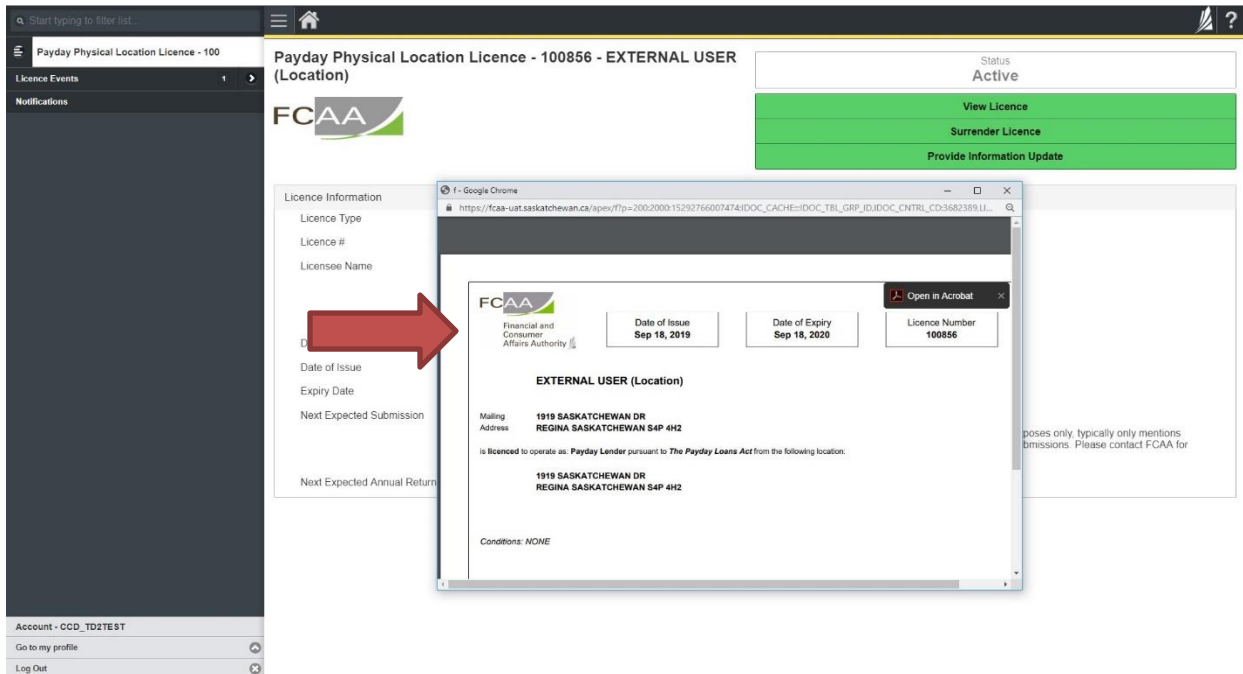


4. You will be brought to the licence screen. Ensure that your pop-up blocker is disabled or you can permit pop-ups from this site.

Click the “View Licence” button on the right hand side.



5. Your licence will pop-up in a new window. Ensure that you have a PDF viewer or reader installed on your computer. From the pop-up window you can print your licence.



Provide Information Updates

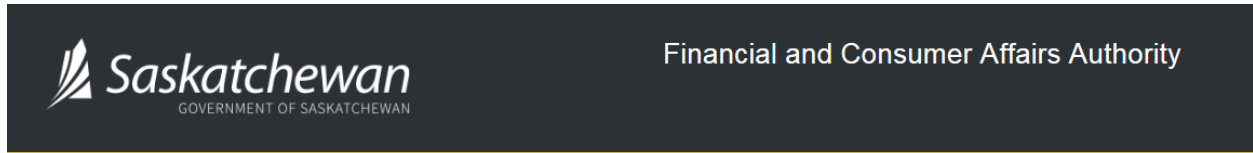
Before you begin, please ensure you are familiar with *The Payday Loans Act* (the “Act”) and *The Payday Loans Regulations* (the “Regulations”) which outlines the requirements to carry on business in Saskatchewan as payday lender.

The Act requires a payday lender to provide notification of certain significant changes to your payday loan business. You can access a summary of the requirements on our webpage at <https://fcaa.gov.sk.ca/regulated-businesses-persons/businesses/payday-lenders/changes-that-require-you-to-notify-fcaa>.

All submissions made through RLS are subject to review and approval by the Director, Consumer Credit Division (the “Director”) and the Director may require additional information regarding your submission. You will be notified of the status of a submission (i.e. approved, rejected or more information required) by our office.

You should have your documentation in order before you begin. If you forget or need to change some of your information, you can save your progress through the application and return to it as you need to. You can continue to make changes to your application until you submit the application to our office. If you need to make changes to a submitted application, please contact our office (see the “Contact Us” in this guide).

1. To access the RLS login page, go to <https://fcaa.saskatchewan.ca>

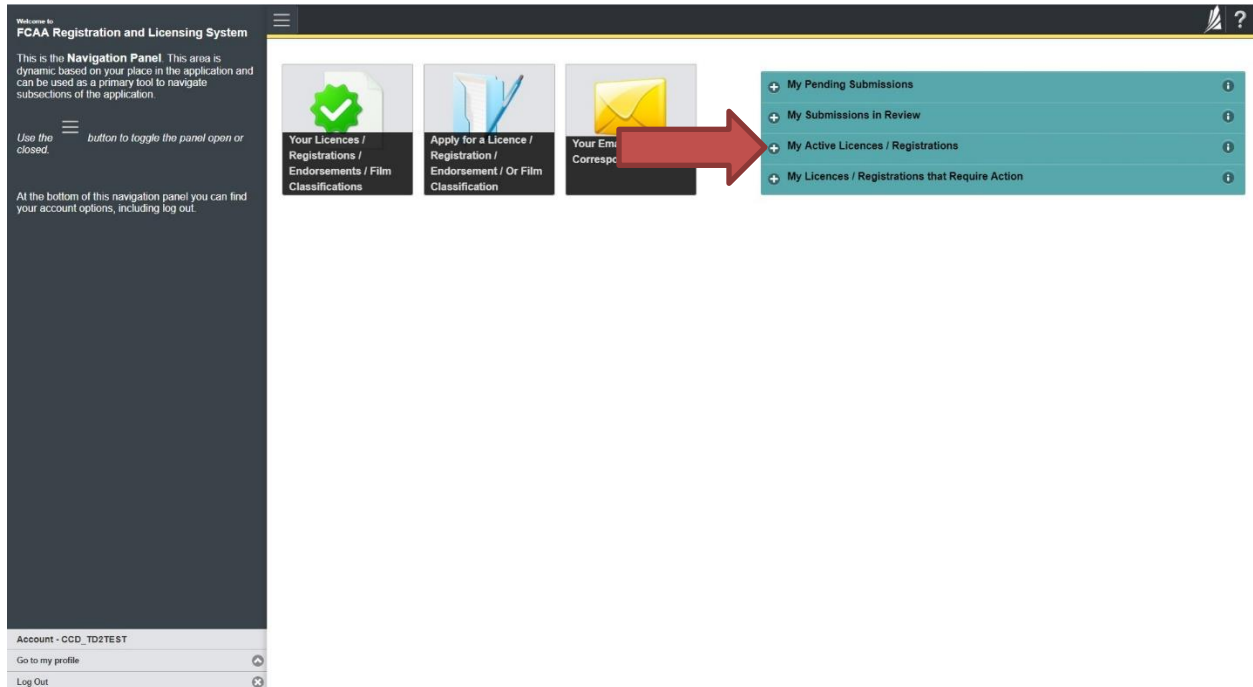


FCAA Registration and Licensing System

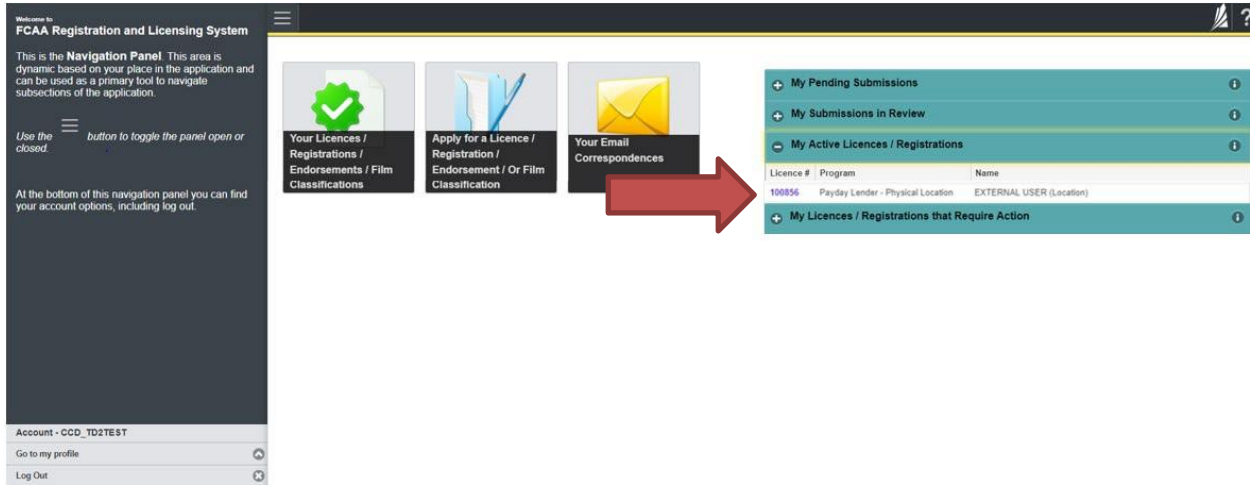
The image shows a login form titled "Welcome to FCAA RLS". It contains two input fields: "User ID" and "Password". Below the fields are two buttons: a teal "Login" button and a grey "Register" button. At the bottom left, there is a link "Forgot your password?" and a right-pointing arrow icon.

Enter your User ID and Password and click "Login". You will be brought to the RLS home screen.

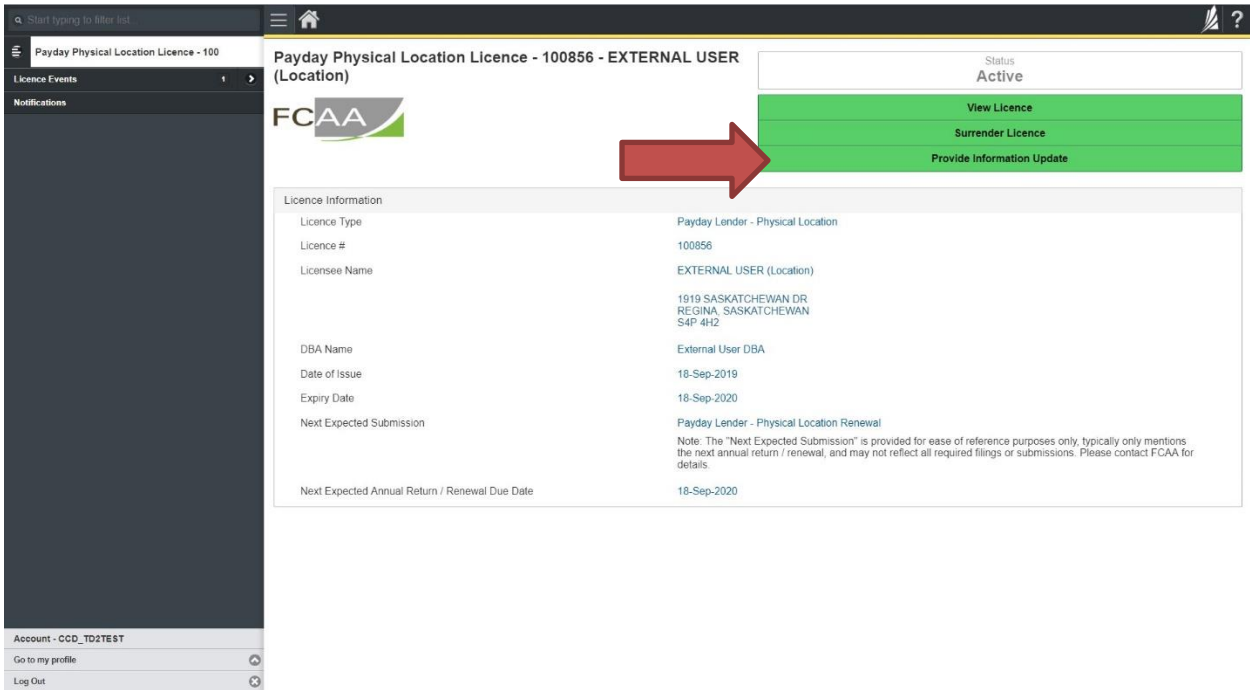
2. Click on the "My Active Licences/Registrations" portal on the right hand side.



3. Click the link for the licence that you would like to update. Please note that it may take a few seconds to load.






4. You will be brought to the licence screen. Click on the “Provide Information Update” button.



5. You will be brought to the first page of the licence event.

On the right side is your tools and actions menu where you can:

- Save your filing if you need to walk away and come back to it; 
- Cancel your filing if you have started an application and didn't intend to;  and
- Move forward and backwards one step using the next and previous arrow buttons. 

Please note that you will not be able to submit the application if a step has any blank or missed questions or required documentation uploads.

Click the next arrow button on the right side of the application until you reach the application step you would like to change information on.

6. Click the “Make Changes” button to unlock the application step you would like to change the information on.

The screenshot shows the FCAA Business Entity application interface. On the left is a navigation sidebar with steps: Step 1 Event, Step 2 Business Entity, Step 3 Suitability for Licensing, Step 4 Supporting Documents, and Step 5 Declaration. The main content area is titled 'Step 2 Business Entity' and includes the FCAA logo. A red arrow points to a green 'Make Changes' button at the top right. Below the button, there is a 'Next' and 'Prev' button set. The form content includes instructions: 'After completing the form click the [arrow] button on the right to proceed. Your information will be saved.' and '122210-01 - EXTERNAL USER'. The 'Business Entity Information' section shows 'The next fiscal year end of the applicant is: 31-Dec-2019' and 'Please select the type of business entity as registered with ISC: Corporation'. A 'Corporation' section asks for information about the corporation, including name (EXTERNAL USER), ISC Registration Number (123456), and a link to download the ISC Corporate Profile Report (External_User_Guide.docx). It also asks for the names of all corporate officers/directors and provides a link to download an organizational chart (External_User_Guide.docx). Finally, it asks for a complete listing of all directors and officers and provides another link to download a guide (External_User_Guide.docx).

Change the information or documentation on the application step as you need to.

Please note that if you are making changes to the type of business (i.e. Corporation, Partnership, Sole Proprietor) this change will alter the entire filing and you will need to submit a new application.

Click the next arrow button on the right side of the application, and continue to review and answer all questions on each step of the application.

7. On the “Declaration” step you will need to read the declaration and click the “I Agree” box to agree to it.

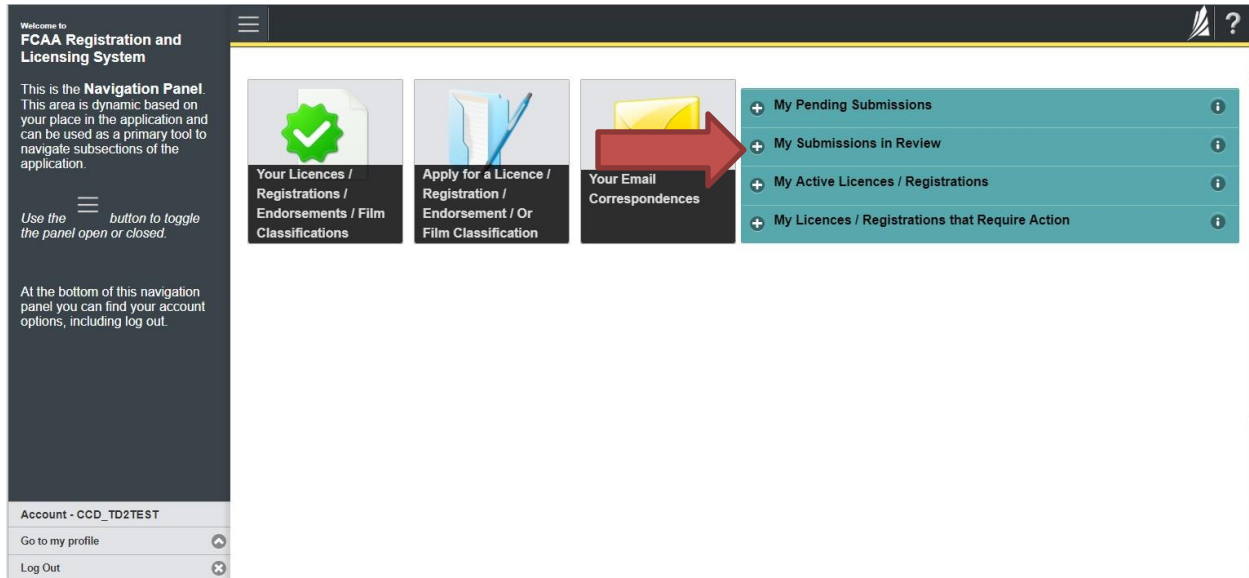
Once a statutory declaration has been completed and uploaded for an application, it will not need to be replaced if changes are made, unless specially requested by the FCAA.

The screenshot displays the 'Payday Lenders Program' web interface. On the left, a sidebar lists five steps: Step 1 Event, Step 2 Business Entity, Step 3 Suitability for Licensing, Step 4 Supporting Documents, and Step 5 Declaration. The main content area shows 'Step 5 Declaration' with the FCAA logo and the user ID '122210-01 - EXTERNAL USER'. Below this is a 'Submission Instructions' section containing a declaration statement: 'I am aware that it is an offence to make a false or misleading statement to the Director under The Payday Loans Act. All information provided in this submission is true.' There is an 'I Agree' checkbox, a date input field with a placeholder 'DD Mon, YYYY', and a 'Submit to FCAA' button. A red arrow points to the 'I Agree' checkbox. At the bottom left, there is a user profile section with 'Account - CCD_TD2TEST', 'Go to my profile', and 'Log Out' options.

Click “Submit to FCAA”.

8. Our office will review the filing and communicate using the email address and contact information you provided to us at the beginning of the filing.

You can see if your licence is in progress or requires more information from the RLS home screen under the “My Submissions in Review” portal. This list includes all submissions that you have successfully submitted to FCAA for review.



Carefully read any emails sent to you to ensure all actions required are completed and all information we may request in RLS is provided.

You will be notified by email of the progress of your submission through the review process. If your licence is approved, you will receive a proof of completion email notice and can login to print your licence.

Submit an Annual Licence Renewal

Before you begin, please ensure you are familiar with *The Payday Loans Act* (the “Act”) and *The Payday Loans Regulations* (the “Regulations”) which outlines the requirements to carry on business in Saskatchewan as payday lender.

Each Physical Location licence is issued for a twelve-month period, expiring one year from the date of issue. You must submit a renewal application for each licensed location. You are also required to complete a Legal Entity renewal submission annually.

You are able to start your Physical Location annual renewal submission in RLS one month prior to the licence expiration date. Please ensure that you have completed a Legal Entity renewal submission prior to starting a Physical Location renewal submission. RLS will not allow you to start a Physical Location renewal submission if the Legal Entity annual renewal is due. You can access a summary of the renewal requirements and supporting material in the Payday Lender Annual Licence Renewal Toolkit online.

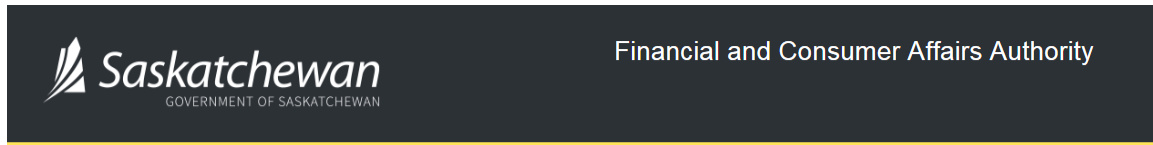
All submissions made through RLS are subject to review and approval by the Director, Consumer Credit Division (the “Director”) and the Director may require additional information regarding your submission. You will be notified of the status of a submission (i.e. approved, rejected or more information required) by our office.

You should have your documentation in order before you begin. If you forget or need to change some of your information, you can save your progress through the application and return to it as you need to. You can continue to make changes to your application until you submit the application to our office. If you need to make changes to a submitted application, please contact our office (see the “Contact Us” in this guide).

In order to proceed with your application, you will need to have an RLS account already. If you do not have an account, you will need to register one. If you currently have a licence and do not know your user ID or password, please review the RLS Basics Guide before proceeding.

Submit a Legal Entity Annual Renewal

1. To access the RLS login page, go to <https://fca.saskatchewan.ca>



FCAA Registration and Licensing System

The image shows the login page for the FCAA RLS. It has a light grey background. At the top, it says "Welcome to FCAA RLS". Below that are two input fields: "User ID" and "Password". Underneath the fields are two buttons: a teal "Login" button and a grey "Register" button. At the bottom left, there is a link "Forgot your password?" with a right-pointing arrow icon.

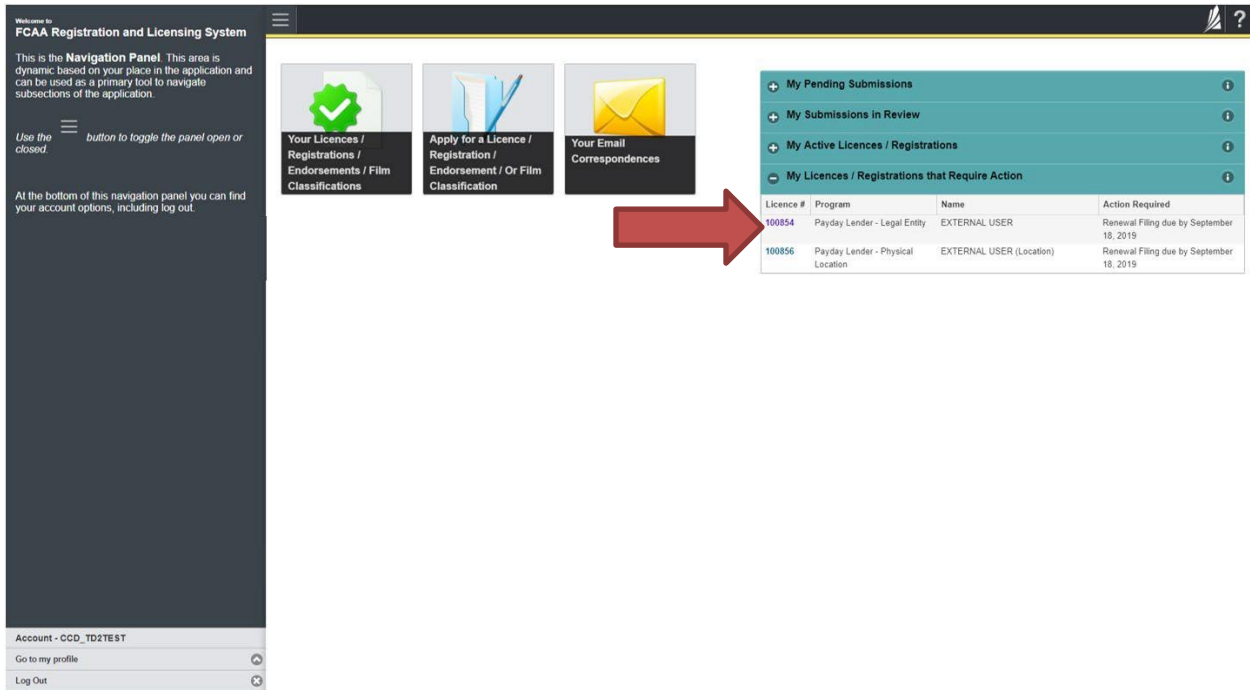
Enter your User ID and Password and click “Login”. You will be brought to the RLS home screen.

2. Click on the “My Licences/Registrations that Require Action” portal.



3. Click the link for the Legal Entity licence that you would like to submit an annual renewal for.

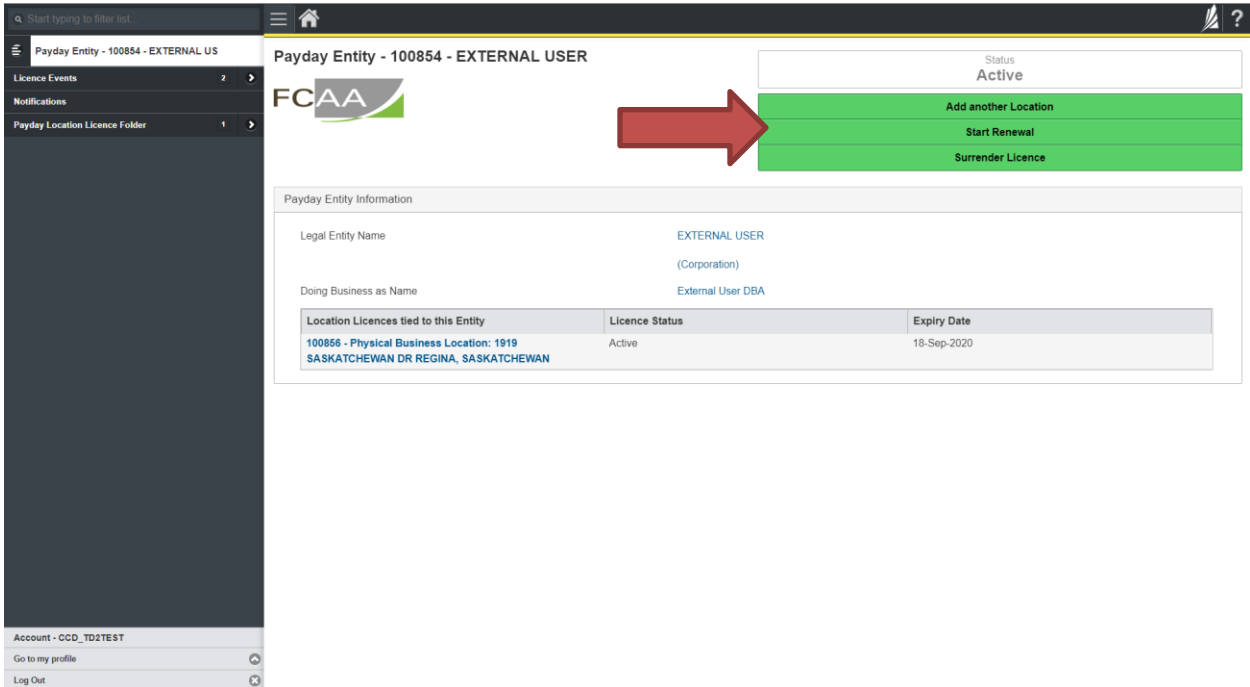
Please note that it may take a few seconds for the licence screen to load.



Account - CCD_TD2TEST
Go to my profile
Log Out

Licence #	Program	Name	Action Required
100854	Payday Lender - Legal Entity	EXTERNAL USER	Renewal Filing due by September 18, 2019
100856	Payday Lender - Physical Location	EXTERNAL USER (Location)	Renewal Filing due by September 18, 2019

4. You will be brought to the licence screen. Click on the “Start Renewal” button.



Payday Entity - 100854 - EXTERNAL USER

Status: Active

Buttons: Add another Location, Start Renewal, Surrender Licence

Payday Entity Information

Legal Entity Name: EXTERNAL USER (Corporation)
Doing Business as Name: External User DBA




Location Licences tied to this Entity	Licence Status	Expiry Date
100856 - Physical Business Location: 1919 SASKATCHEWAN DR REGINA, SASKATCHEWAN	Active	18-Sep-2020

Account - CCD_TD2TEST
Go to my profile
Log Out

5. You will be brought to the first step of your renewal application – “Event”.

The screenshot displays the FCAA online Registration and Licensing System (RLS) interface. On the left is a navigation menu with steps: Step 1 Event, Step 2 Business Entity, Step 3 Suitability for Licensing, and Step 4 Supporting Documents. The main content area is titled 'Step 1 122210-02 - PAY - RNWL' and shows a 'Pending Submission' status. It includes submission instructions, submission information (Submission Number: 122210-02, Registration Event Type: Annual Return), and primary contact information. The primary contact section asks 'Are you the primary contact person for this application?' with 'Yes' and 'No' radio buttons. Below this are fields for Prefix, First Name (with 'External' dropdown), Last Name (with 'User' dropdown), Middle Name, Title / Position (with 'CEO' dropdown), Email Address, and Phone Number.

On the right side is your tools and actions menu where you can:

- Save your filing if you need to walk away and come back to it; 
- Cancel your filing if you have started an application and didn't intend to;  and
- Move forward and backwards one step using the next and previous arrow buttons. 

Please note that you will not be able to submit the application if a step has any blank or missed questions or required documentation uploads.

6. Confirm that you are the primary contact. If you are not the primary contact, click “No” and provide the contact information for the primary contact.

The screenshot shows the FCAA online Registration and Licensing System (RLS) interface. The left sidebar contains navigation options: Step 1 Event, Step 2 Business Entity, Step 3 Suitability for Licensing, and Step 4 Supporting Documents. The main content area displays the submission details for '122210-02 - PAY - RNWL' with a status of 'Pending Submission'. Below this, there are sections for 'Submission Instructions', 'Submission Information' (including Submission Number 122210-02 and Registration Event Type Annual Return), and 'Primary Contact Information'. A red arrow points to the 'No' button for the question 'Are you the primary contact person for this application?'. Below this question are input fields for Prefix, First Name (with 'External' selected), Last Name (with 'User' selected), Middle Name, Title / Position (with 'CEO' entered), Email Address, and Phone Number.

The individual listed as the primary contact for the renewal submission will receive emails and may be contacted by our office regarding the filing and/or licence.

Click on the next arrow button on the right side of the renewal submission.

7. Review all of the information and documentation on each step of the renewal application. If nothing has changed, click the next arrow button to move to the next step of the application.

Review each step and make sure you have answered all of the questions accurately and completely and uploaded all supporting documentation required.

8. On the “Declaration” step you will need to read and complete the Statutory Declaration form. A link to the declaration form is provided on this page.

Upload the completed and signed Statutory Declaration form. Please note that the Statutory Declaration must be sworn before a commissioner for oaths, notary public or justice of the peace.

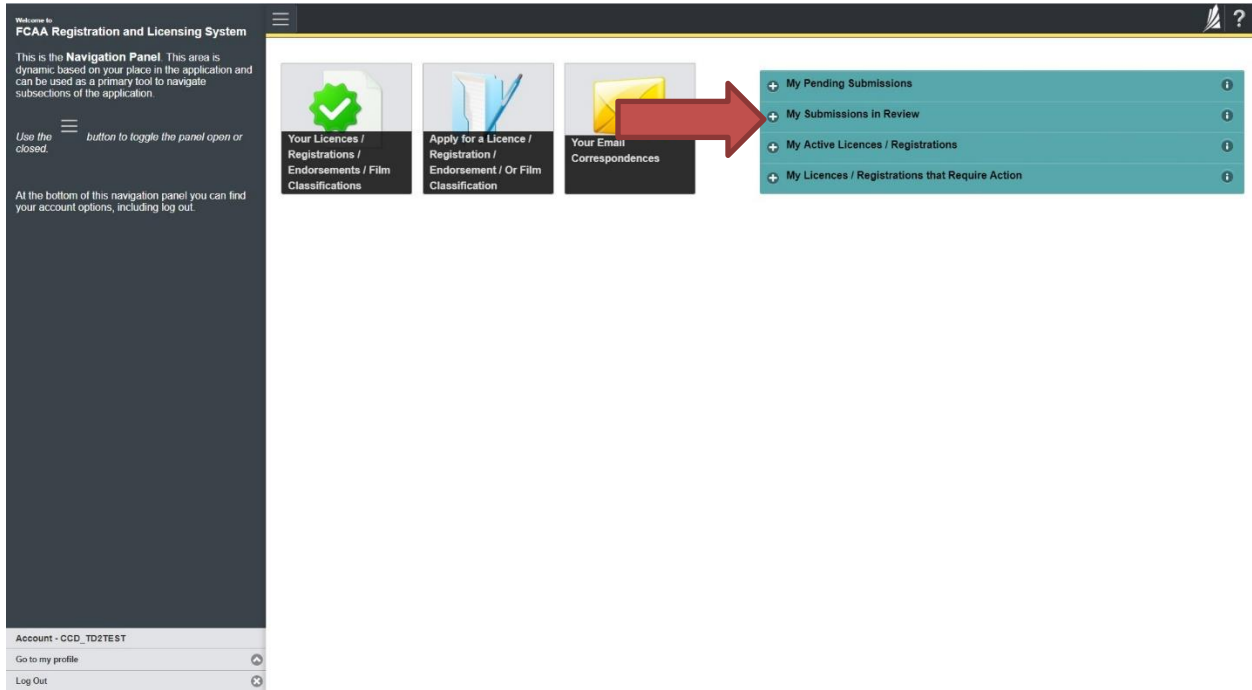
Click the “I Agree” box to agree to it.

The screenshot shows a web application interface for the "Payday Lenders Program". On the left, a vertical sidebar lists five steps: Step 1 Event, Step 2 Business Entity, Step 3 Suitability for Licensing, Step 4 Supporting Documents, and Step 5 Declaration. Steps 1-4 are marked with checkmarks, and Step 5 is the active step. The main content area is titled "Step 5 Declaration" and features the FCAA logo. Below the logo, it identifies the user as "122210-02 - EXTERNAL USER". A "Submission Instructions" box contains text and a bulleted list of conditions. Below this, there is an "I Agree" checkbox, a date field set to "DD-Mon-YYYY", and an "Upload File" button. A red arrow points to the "Upload File" button. A "Submit to FCAA" button is located at the bottom left of the main content area. The footer includes "Account - CCD_TD2TEST", "Go to my profile", and "Log Out".

Click “Submit to FCAA”.

9. Our office will review the annual submission and communicate using the email address and contact information you provided us at the beginning of the submission.

You can see if your renewal submission is in progress or requires more information from the RLS home screen under the “My Submissions in Review” portal. This list includes all submissions that you have successfully submitted to FCAA for review.

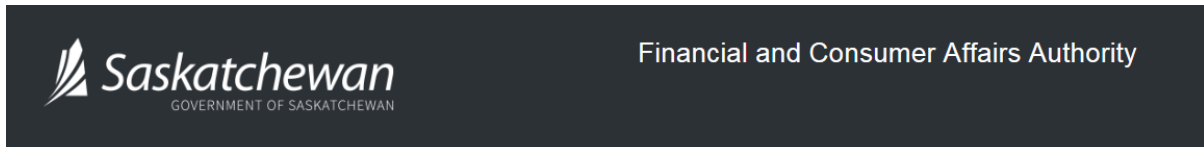


Carefully read any emails sent to you to ensure all actions required are completed and all information we may request in RLS is provided.

You will be notified by email of the progress of your submission through the review process. If your annual renewal is approved, you will receive an approval completion email notice and can login to print your licence.

Submit a Physical Location Annual Renewal

1. To access the RLS login page, go to <https://fcaa.saskatchewan.ca>



FCAA Registration and Licensing System

The image shows the login page for the FCAA RLS system. It has a title "Welcome to FCAA RLS". Below the title are two input fields: "User ID" and "Password". There are two buttons: a teal "Login" button and a grey "Register" button. At the bottom left, there is a link "Forgot your password?" with a right-pointing arrow icon.

Enter your User ID and Password and click "Login". You will be brought to the RLS home screen.

2. Click on the "My Licences/Registrations that Require Action" portal.



3. Click the link for the Physical Location licence that you would like to submit an annual renewal application for. Please ensure that you have completed a Legal Entity renewal submission prior to starting any Physical Location renewal submission. RLS will not allow you to start a Physical Location renewal submission if the Legal Entity annual renewal is due.

Please note that it may take a few seconds for the licence screen to load.

Welcome to FCAA Registration and Licensing System

This is the **Navigation Panel**. This area is dynamic based on your place in the application and can be used as a primary tool to navigate subsections of the application.

Use the button to toggle the panel open or closed.

At the bottom of this navigation panel you can find your account options, including log out.

Account - CCD_TD2TEST
Go to my profile
Log Out

License #	Program	Name	Action Required
100854	Payday Lender - Legal Entity	EXTERNAL USER	Renewal Filing due by September 18, 2019
100856	Payday Lender - Physical Location	EXTERNAL USER (Location)	Renewal Filing due by September 18, 2019

4. You will be brought to the licence screen. Click on the “Start Renewal” button.

Payday Entity - 100854 - EXTERNAL USER

Status: Active

Add another Location

Start Renewal

Surrender Licence

Payday Entity Information

Legal Entity Name: EXTERNAL USER (Corporation)

Doing Business as Name: External User DBA




Location Licences tied to this Entity	Licence Status	Expiry Date
100856 - Physical Business Location: 1919 SASKATCHEWAN DR REGINA, SASKATCHEWAN	Active	18-Sep-2020

Account - CCD_TD2TEST
Go to my profile
Log Out

5. You will be brought to the first step of your renewal application – “Event”.

The screenshot displays the FCAA online Registration and Licensing System (RLS) interface. The top navigation bar shows 'Payday Lender Location Licence' and 'Step 1 Event'. The main content area includes a 'Status: Pending Submission' box, a 'Submission Instructions' section with a welcome message, and a 'Submission Information' table. The 'Primary Contact Information' section contains a question about being the primary contact person and several input fields for name and title.

On the right side is your tools and actions menu where you can:

- Save your filing if you need to walk away and come back to it; 
- Cancel your filing if you have started an application and didn't intend to;  and
- Move forward and backwards one step using the next and previous arrow buttons. 

Please note that you will not be able to submit the application if a step has any blank or missed questions or required documentation uploads.

6. Confirm that you are the primary contact. If you are not the primary contact, click “No” and provide the contact information for the primary contact.

Payday Lender Location Licence

Step 1
Event

Step 2
Payday Lender - Physical Location

122228-01 - PAY_LCTN - RNWL

Status
Pending Submission

FCAA

If there are any changes to the entity's registration, please ensure you complete a change of information for the entity prior to continuing to the location licence(s)

After completing the form click the button on the right to proceed. Your information will be saved.

Submission Instructions

Welcome to the Financial and Consumer Affairs Authority's (FCAA) online Registration and Licensing System (RLS).

Please take a moment to familiarize yourself with the licensing requirements and the information you will need to complete the submission process. You may wish to review the different pages of the submission (the "Steps") in advance. While you will not be able to submit the submission to FCAA until all required fields have been completed, you can view the screens at any time. You can also review information on our website at www.fcaa.gov.sk.ca. When on the main FCAA webpage, please navigate to the appropriate program for further information.

If you have any questions about licensing requirements or about how to use RLS to make a submission to FCAA, please contact us at fd@gov.sk.ca or (306) 787-6700

Submission Information

Submission Number 122228-01

Licence Event Type Annual Return

Primary Contact Information

The primary contact is the individual who will be receiving communications and information from the FCAA regarding this request. If you are the primary contact, please select "Yes" below and complete the remaining fields. If another individual should be the primary contact, please select "No" below and provide the required information.

Are you the primary contact person for this application? Yes No

Prefix First Name* Last Name* Middle Name

External User

Title / Position* CEO

The individual listed as the primary contact for the renewal submission will receive emails and may be contacted by our office regarding the filing and/or licence.

Click on the next arrow button on the right side of the renewal submission.

7. Review all of the information and documentation on each step of the renewal application. If nothing has changed, click the next arrow button to move to the next step of the application.

Review each step and make sure you have answered all of the questions accurately and completely and uploaded all supporting documentation required.

8. On the “Declaration” step you will need to read and complete the Statutory Declaration form. A link to the declaration form is provided on this page.

Upload the completed and signed Statutory Declaration form. Please note that the Statutory Declaration must be sworn before a commissioner for oaths, notary public or justice of the peace.

Click the “I Agree” box to agree to it.

The screenshot displays the 'Payday Lender Location Licence' application process. The left sidebar shows three steps: Step 1 (Event), Step 2 (Payday Lender - Physical Location), and Step 3 (Declaration). The main content area is titled 'Step 3 Declaration' and features the FCAA logo. Below the logo, the user ID '122228-01 - EXTERNAL USER - 1919 SASKATCHEWAN DR REGINA S4P 4H2 SASKATCHEWAN' is shown. A 'Submission Instructions' box contains the following text:

Prior to checking "I Agree" and clicking the "Submit to FCAA" button, the submitter/applicant is encouraged to carefully review all information provided in the submission. By checking "I Agree" and clicking the "Submit to FCAA" button, the following will occur:

- The submission will be forwarded to FCAA for review.
- The submission will be locked down and the submitter/applicant will not be able to make any changes to the submission.
- If FCAA identifies changes or requires additional information, the submission will be returned to the submitter/applicant (via RLS) and the submission will be available for updates.
- If, prior to FCAA completing this review, the submitter/applicant identifies changes or wishes to provide additional information the submitter/applicant will need to contact FCAA directly.

After checking "I Agree" and clicking the "Submit to FCAA" button, an invoice will be created. A submission may not be considered complete until the application fees have been remitted to FCAA.

Below the instructions, there is an 'I Agree' checkbox, a date field (DD-Mon-YYYY), and an 'Upload File' button. A red arrow points to the 'Upload File' button, which is accompanied by the text: 'Please upload the completed Statutory Declaration *' and a link: 'Click here for the Statutory Declaration Form to be completed and uploaded by the applicant'. At the bottom of the main content area is a green 'Submit to FCAA' button. The sidebar at the bottom contains the user account information: 'Account - CCD_TD2TEST', 'Go to my profile', and 'Log Out'.

Click “Submit to FCAA”.

9. You will be brought to the “Invoice” step. This is the final step in the annual renewal submission.

The screenshot displays the FCAA online portal interface for the 'Invoice' step. On the left, a sidebar shows the progress through four steps: Step 1 (Event), Step 2 (Payday Lender - Physical Location), Step 3 (Declaration), and Step 4 (Invoice). The main content area is titled 'Step 4 Invoice - 001734' and shows a 'Status Pending' box with a 'Print Invoice' button. Below this is the FCAA logo and 'Order Details' section, which includes the order description 'Annual Return - Licence #100856 - Submission #122228-01' and merchant information. An 'Item Details' table lists one item: 'Payday Lender - Physical Location Renewal' with a quantity of 1 and a price of \$3,000.00. A summary table shows GST, PST, HST, and Shipping Cost all at \$0.00, with a 'Charge Total' of \$3,000.00 (CAD). The 'Payable Information' section provides instructions on how to pay, including online payment options and cheque payment instructions, and lists the contact information for the Minister of Finance.

An annual licence fee must be submitted for each Physical Location licence. The fee can be paid online (by credit card or online debit), or by cheque.

If you are paying by cheque, print and attach a copy of this invoice to the cheque payment. Cheques are to be made payable to the Minister of Finance, and mailed along with a copy of the RLS invoice to our office at:

Financial and Consumer Affairs Authority – Consumer Credit Division
 Suite 601, 1919 Saskatchewan Drive
 Regina, Saskatchewan S4P 4H2

To make an electronic payment, click the “Proceed to Payment” to complete the online payment. By clicking “Proceed to Payment” you will be transferred to an external site powered by Moneris in order to process your payment. The processing of your payment will be subject to the terms, conditions and privacy policies of the payment processor. By choosing to use make a payment using this service, you agree to pay us, through the payment processor, the listed "Charge Total". You must provide current, complete and accurate billing information. The billing address and transaction result will be collected by FCAA RLS. *Please note that no full credit card numbers will be collected by FCAA RLS.*

If you are paying by cheque, click the next arrow button on the right side of the application.

10. You will be brought back to the first page of the “Physical Location” annual licence renewal.

The screenshot displays the FCAA RLS dashboard for a specific entity. The header includes the FCAA logo and the entity name 'Payday Entity - 100854 - EXTERNAL USER'. The status is 'Active'. Below this, there are three green buttons: 'Add another Location', 'Start Renewal', and 'Surrender Licence'. The 'Payday Entity Information' section shows the legal entity name as 'EXTERNAL USER (Corporation)' and the doing business as name as 'External User DBA'. A table lists the location licences tied to this entity:

Location Licences tied to this Entity	Licence Status	Expiry Date
100856 - Physical Business Location: 1919 SASKATCHEWAN DR REGINA, SASKATCHEWAN	Active	18-Sep-2020

The left sidebar contains navigation options: 'Licence Events', 'Notifications', and 'Payday Location Licence Folder'. At the bottom, there are links for 'Account - CCD_TD2TEST', 'Go to my profile', and 'Log Out'.

If you need to add additional physical location applications at this time, you can click the next arrow button or the “Add another Location” button and you will be brought to the first Physical Location “Event” step. Complete the renewal application steps for each physical location you would like to renew.

If you do not have any additional physical location application to complete, you can navigate to your RLS home screen or log out of RLS. Please refer to the RLS Basics Guide for additional information on navigating the RLS dashboard.

Surrender a Licence

Before you begin, please ensure you are familiar with *The Payday Loans Act* (the “Act”) and *The Payday Loans Regulations* (the “Regulations”) which outlines the requirements to carry on business in Saskatchewan as payday lender.

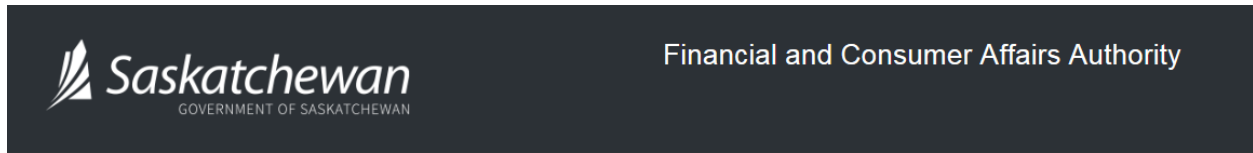
Your payday licence is issued for a twelve-month period, expiring one year from the date of issue. If you cease carrying on business at licensed location(s), you can apply to surrender your Physical Location licence to FCAA which may result in the cancellation of your licence. If you cease carrying on business as a payday lender in the province of Saskatchewan, you can also apply to surrender your Legal Entity licence.

All submissions made through RLS are subject to review and approval by the Director, Consumer Credit Division (the “Director”) and the Director may require additional information regarding your submission. You will be notified of the status of a submission (i.e. approved, rejected or more information required) by our office.

You should have your documentation in order before you begin. If you forget or need to change some of your information, you can save your progress through the application and return to it as you need to. You can continue to make changes to your application until you submit the application to our office. If you need to make changes to a submitted application, please contact our office (see the “Contact Us” in this guide).

In order to proceed with your application, you will need to have an RLS account already. If you do not have an account, you will need to register one. If you currently have a licence and do not know your user ID or password, please review the RLS Basics Guide before proceeding.

1. To access the RLS login page, go to <https://fcaa.saskatchewan.ca>

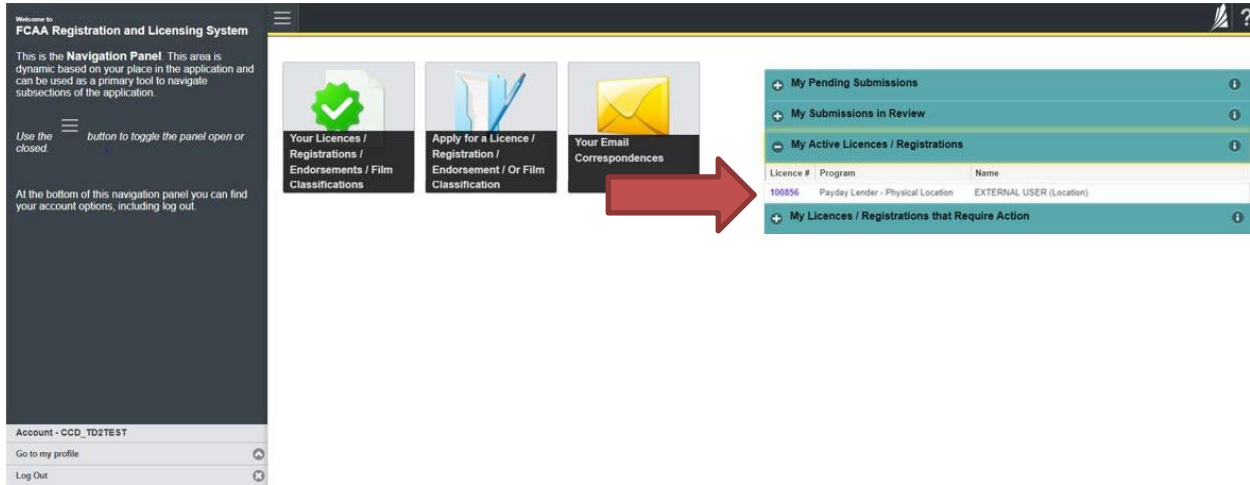


FCAA Registration and Licensing System

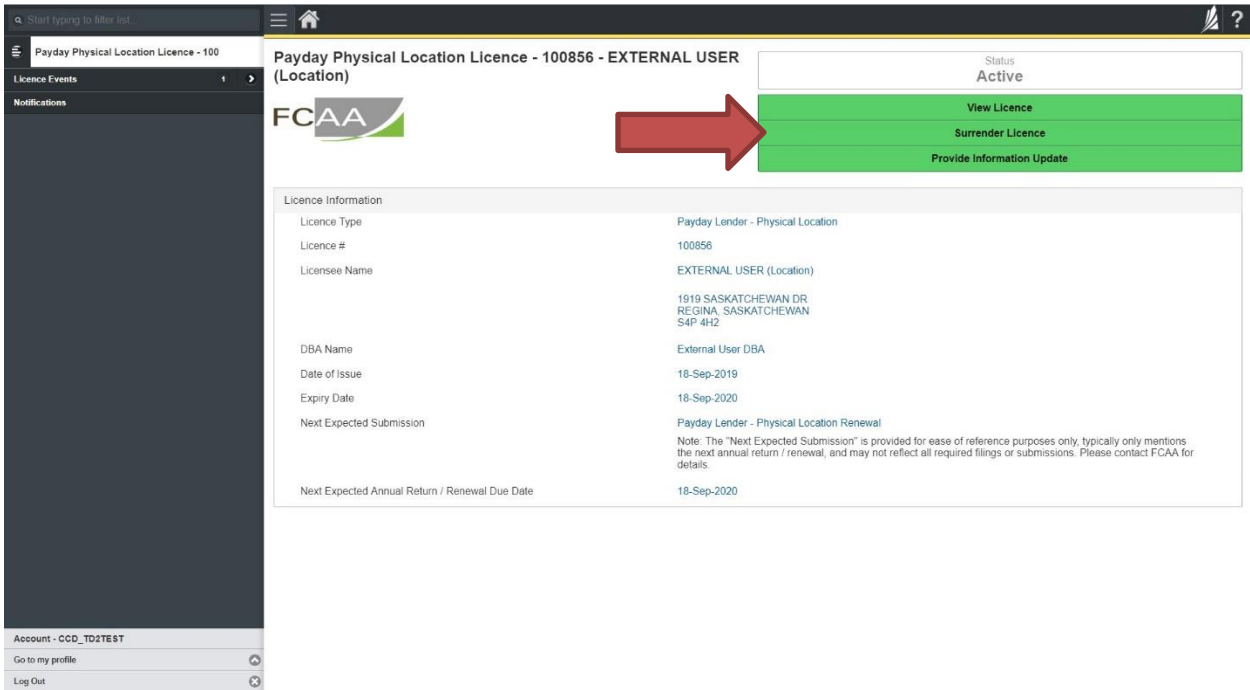
Enter your User ID and Password and click “Login”. You will be brought to the RLS home screen.

2. Click on the “My Active Licences/Registrations” portal.

3. Click the link for the licence that you would like to apply to surrender. Please note that it may take a few seconds to load.



4. You will be brought to the licence screen. Click on the “Surrender Licence” button.



5. You will be brought to the “Termination” screen. Answer the questions accurately and completely and upload all requested supporting documentation.

PAY_LCTN Surrender Licence

Step 1 Request

Step 1
122228-02 - PAY_LCTN - TRMNTN

Status
Pending Submission

FCAA

Licence: 100866 - EXTERNAL USER (Location)

Details

You have indicated that you wish to surrender your licence. Your request to surrender your licence, if approved by FCAA, will result in the cancellation of your licence. If you have made this selection in error, please click the 'Cancel Licence Surrender Request' button at the bottom of this form to cancel your request and return to the main page. If you wish to proceed, please provide the reason for your request in the form below. When you are finished, click the 'Submit Licence Surrender Request' button to submit your request to FCAA for review. You will be informed of the outcome of your request by email notification when the review is complete.

Submission Number 122228-02

Please provide a detailed explanation of the circumstances of your request.*

Please indicate the date you would like your request to become effective. DD-Mon-YYYY

Please provide any documents that support your request by uploading them to the system (optional)

Upload File

Submit Licence Surrender Request Cancel Licence Surrender Request

Account - CCD_TD2TEST
Go to my profile
Log Out

Click “Submit Licence Surrender Request”.

6. If there are additional Physical Locations licences that you wish to surrender or if you wish to surrender your Legal Entity licence, you can navigate to your RLS home screen and repeat the steps for each licence you would like to apply to surrender or log out of RLS.

All submissions made through RLS are subject to review and approval by the Director who may require additional information regarding your submission. You will be notified of the status of a submission (i.e. approved, rejected or more information required) by our office.

Contact Us

General Information

Consumer Credit Division
Financial and Consumer Affairs Authority
Suite 601, 1919 Saskatchewan Drive
Regina, SK S4P 4H2

Phone: (306) 787-6700
Fax: (306) 787-9006
Email: fid@gov.sk.ca

Appendix A: Payday Lender Licence Toolkit

This licensing toolkit has information relating to the payday lender licence legal entity application, physical location licence application, and the supporting information to be provided by an applicant applying for a payday lender licence under *The Payday Loans Act* (the “Act”).

Please note that as part of the licence review process, the Director, Consumer Credit Division, (the “Director”) may require the applicant to provide additional information.

Effective November 1, 2019 all applications need to be completed using the Registration and Licensing System (RLS). RLS is accessed at <https://fcaa.saskatchewan.ca/>

Applicants are encouraged to go through each of the applicable licence application screens in order to identify the information that will be required. While an applicant will not be able to submit an incomplete application, once they select the legal form of the applicant (i.e. corporation, partnership or sole proprietor) they will be able to review the remainder of the licence pages for the legal entity in RLS. Applicants who do not select this field will get a warning message that a mandatory field is incomplete; selecting one of these three options will allow the applicant to continue browsing the requirements for the legal entity.

An applicant who does not already have one or more payday licences will not be able to view the “physical location” requirements in RLS. In order for new applicants to understand the information required in that stage, please see the attachment showing the information being requested.

For information on the RLS system, such as how to navigate the system and how to set up one or more delegates, please also see the RLS guides on the FCAA website at <https://fcaa.gov.sk.ca/>.

If you have any questions in regards to the application forms or the supporting information, please contact the Financial and Consumer Affairs Authority of Saskatchewan – Consumer Credit Division, by telephone at (306) 787-6700 or by email to fid@gov.sk.ca.

Filing Instructions

As the RLS licence application pages are self-explaining, the following filing instructions provide clarity on certain areas where questions have arisen or deficiencies have been noted.

Legal Entity Licence Application Form

The Act requires that each location from which a person carries on business as a payday lender be licensed. Recognizing that some persons operate multiple locations, RLS is separated into “legal entity” and “physical location” aspects. Accordingly, for persons operating multiple locations, the “legal entity” information does not need to be resubmitted for every physical location. The legal entity information does need to be updated annually in the renewal process. Please note that this renewal does not replace the requirement for a payday lender or applicant to provide certain updates within 7 days (section 16 of the Act).

The following items provide additional information regarding the fields of the online application form:

1. **Primary Contact:** the individual listed as the primary contact for the application will receive emails and may be contacted by our office regarding the application and/or licence. The primary contact can be thought of as the “submission contact”. If an application is approved, the user that was logged in to make the application will then become the “primary owner” of the licence. While the primary owner can create delegates who can make future filings on behalf of the licensee, it is important that the primary owner be properly established in RLS. FCAA Staff will confirm the primary owner during the application review process. Should the primary owner need to be changed in RLS, please contact us at (306) 787-6700 or by email to fid@gov.sk.ca. Section 16 of the Act requires every payday lender to notify the Director in writing of any material change in the information provided to the Director in the licence application.
2. **Business Name:** When determining whether to use a business name, please note that section 34 of the Act prohibits licensees from carrying on business under a name other than as set out on their licence.
3. **Head Office:** please provide the address for the head office of the applicant and associated contact information. Typically, all mailed correspondence will be sent to this address.
4. **Address for Service:** the address for service must be a location in Saskatchewan that maintains regular business hours and has staff available to receive documents at all times. Typically, this address would be one of the applicant’s licensed business locations or a law firm in Saskatchewan. This address cannot be a PO Box number.

Section 6 of the Act requires every applicant to provide an address for service in Saskatchewan, and section 16 of the Act requires every licensee to immediately notify the Director in writing of a change to an address for service.

5. **Jurisdiction of incorporation, formation, or residency:** If the applicant is a corporation, the jurisdiction is the jurisdiction of incorporation. If the applicant is a partnership, the jurisdiction is the jurisdiction of the laws under which the partnership was formed. If the applicant is a sole proprietor, the jurisdiction is the jurisdiction in which the applicant normally resides.
6. **Disclosures – Personal:** Check the appropriate boxes. If you are unsure about the nature or result of any judicial, regulatory or administrative proceeding that impacts on the answer to a question, consult legal counsel.
7. **Disclosures – Business:** Check the appropriate boxes. If you are unsure about the nature or result of any judicial, regulatory or administrative proceeding that impacts on the answer to a question, consult legal counsel.
8. **Criminal Record Checks.** The legislation requires that criminal record checks be dated no more than three months prior to the date of application.

If a criminal record check is required, persons resident in Canada will need to obtain it from any police agency (RCMP, municipal police in any province) or a credit reporting agency registered in Saskatchewan. You can obtain a list of registered credit reporting agencies under the Consumer Protection heading at <https://fcaa.gov.sk.ca/fcaa411>.

Persons who are not resident in Canada can provide a CRC from a police agency, or another

provider. If using another provider, applicants should contact the appropriate regulatory division at the FCAA (<https://fcaa.gov.sk.ca/contact-us>) to ensure that provider will be acceptable.

Supporting Documents

To meet the requirements of the legislation and to assist the Director's review and assessment of the payday lender's suitability for licensing, RLS sets out the supporting information and/or documents to accompany the licence application.

Note: If any item of supporting material or any information contained in an item of supporting material is not applicable to all locations for which a licence is sought, this must be clearly identified in the item of supporting material itself or in correspondence accompanying the application.

It is important that every item of supporting material be an accurate reflection of the activities at each location to which it applies. The use of vague or overly general descriptions may result in processing delays. Providing incorrect information may result in a refusal, suspension or cancellation of the licence applied for and prosecution as an offence.

1. Description of other products or services offered: submit a description of all other products or services that will be offered by the applicant, on behalf of another person or for its own account, at the location(s). For each product or service described, indicate whether it is offered on different terms to payday loan borrowers than to non- borrowers;
2. Copy or mark-up of section 21 sign, webpage or call script: If the applicant will offer more than one type of payday loan, submit a copy or mark-up of the signs the applicant will post with respect to each type of payday loan offered;
3. All other documentation the applicant intends to provide to borrowers: provide a copy of all other documentation the applicant intends to provide to payday loan borrowers, if any.
4. Any other supporting information regarding this application: submit any other information the applicant believes would be useful to the Director in assessing their suitability to be licensed as a payday lender.

Statutory Declaration

RLS requires that the statutory declaration form be downloaded and signed. The statutory declaration needs to be signed by both the Applicant, as well as by a Commissioner for Oaths or a Notary Public. Once signed, the completed statutory declaration needs to be uploaded into RLS.

The two-page declaration can be accessed from RLS, and is attached to this licence toolkit.

Physical Location Licence Application Form

Section 5 of the Act requires a payday lender to obtain a separate licence for each location from which the payday lender will carry on business in Saskatchewan.

As a new applicant cannot access the application form until a legal entity application is completed, please see the attachment showing the information being requested.

The physical location licence application also requires a statutory declaration, in the same form as that for the legal entity (copy attached).

Fees

Pursuant to section 4 of the Regulations, an annual licence fee of \$3,000 must be submitted for each physical location licence.

Fees may be paid either by cheque or electronically through Moneris in RLS. Make all cheques payable to the Minister of Finance. A \$25 service charge will be applied for any cheque returned by your financial institution.

Cheques should be sent to our office at:

Financial and Consumer Affairs Authority of Saskatchewan
Consumer Credit Division
Suite 601, 1919 Saskatchewan Drive
Regina, Saskatchewan S4P 4H2

Please ensure that a copy of the RLS invoice is submitted along with the cheque.

Section 14 of the Act establishes that a licence is valid for one year from the date of issuance. Refunds are not issued for any licenses cancelled or surrendered. The licence fee will be refunded if a licence is not issued.

Make all cheques payable to the Minister of Finance. A \$25 service charge will be applied for any cheque returned from your financial institution.

The Act and the Regulations can be accessed at <http://publications.saskatchewan.ca/#/freelaw>

If you have any questions, please contact us at the above address, or by phone at (306) 787-6700 or email at fid@gov.sk.ca

Attachment A – Statutory Declaration

Declaration

Where the applicant is an Individual:

I, the undersigned, consent to the Director, Consumer Credit Division, (the Director) requesting any criminal record searches and also authorize and request any and all former employers and any other person requested to furnish to the Director, or any agent acting on the Director's behalf, any information they may have concerning my creditworthiness, character, ability, business activities, educational background, general reputation, and, in the case of former employers, my employment history with them and the reason for my leaving them. I hereby release each such employer and each such other person from any and all liability of whatever nature by reason of furnishing such information to the Director or any agent acting on the Director's behalf.

I understand that the Director may also request additional information from the applicant to enable the Director to evaluate this application.

I understand that I have certain duties and obligations imposed on me by *The Payday Loans Act* (the Act) and it is my responsibility to fully comply with these duties and obligations.

Where the applicant is a Partnership or Corporation:

I, the undersigned as representative of the applicant, authorize the Director to verify any information pursuant to this application from any source. I understand that the Director may require further information in order to evaluate this application, and I consent to the Director collecting any additional information as required.

All Applicants

In addition to the foregoing, I the undersigned (individual or representative of the applicant, as the case may be):

- acknowledge and agree that all information provided to or received by the Director as part of the application process may be used or disclosed to any person by the Director or the Financial and Consumer Affairs Authority of Saskatchewan where the use or disclosure is related to the performance of the responsibilities and exercise of the powers given to the Director or the Financial and Consumer Affairs Authority of Saskatchewan by the Act, the regulations thereunder or by any other financial services legislation as that term is defined in *The Financial and Consumer Affairs Authority of Saskatchewan Act* (Saskatchewan) or where the use or disclosure is for the purposes of the administration or enforcement of any other legislation of Canada or any province or territory of Canada;
- irrevocably and unconditionally submit to the non-exclusive jurisdiction of the judicial, quasi-judicial and administrative tribunals of Saskatchewan and any administrative proceeding in Saskatchewan, in any action or proceeding arising out of or related to or concerning my licensing pursuant to the Act or my business activities in Saskatchewan.

Further, and without limiting my obligations under the Act, I agree to comply with any demand for the production of any books, papers, documents, correspondence, communications or records of my business (the "records") by the Director pursuant to the Act by delivering the records to the office of the Director located in Saskatchewan upon demand.

Statutory Declaration

I, the undersigned, an authorized representative of the applicant, do solemnly declare as follows:

1. That the information and documents provided in support of this application are complete and truthful in all respects.
2. That the applicant has complied with the requirement of the laws of Saskatchewan to which it has applied for a licence and hereby undertake to notify the Superintendent immediately of any material change that might affect this application.
3. That the applicant agrees to be bound to the forgoing promises throughout the term of any licence granted by virtue of this Application.
4. I make this solemn declaration conscientiously believing it to be true, and knowing that it is of the same force and effect as if made under oath, and by virtue of the *Canada Evidence Act*.

Declared before me at the _____ of _____
(City, Town, Village, R.M. etc)
_____ in the Province of _____,
this ____ day of _____, 20____

} _____
Signature of Applicant
} _____
Print Name and Position and Title

A Commissioner for Oaths in and for the Province of _____
My commission expires _____.

Or:

A Notary Public in and for the Province of _____
My appointment expires _____.

Attachment B– Outline of RLS requirements for a payday lender physical location licence

000000-00 - PAY_LCTN - NEW	Value
Submission Information	
Submission Number	000000-00
Licence Event Type	New Application
Primary Contact Information	
Locations	Value
Payday Lender - Physical Location	
Street	
City	
Postal Code	
Province/State	
Telephone	
Fax	
Is the location of records the same as the physical address listed above?	
Street	
City	
Postal Code	
Province	
Telephone	
Fax	
Email	
Street	
City	
Postal Code/Zip Code	
Province/State	
Telephone	
Fax	
Location Contact Information	
Name	
Position	

Alternate contact(s)
Contact Phone Number
Contact Email Address
Lending Activities
Can a borrower obtain a loan from this location by attending in person?
Can a borrower obtain a loan from this location <u>without</u> attending in person?
A) Internet (website address)
Web address
Please upload website screenshots of the complete process a borrower goes through to apply for and receive a payday loan.
B) Fax (fax number)
Fax number
C) Email (email address)
Email address
D) Phone (phone number)
Phone number
Store or branch location reference (if applicable; example: Branch #5)
Declaration
Submission Instructions
I Agree
Applicant Name
Date