

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

A User Guide to Assist Trust, Loan or
Financing Corporations in Utilizing RLS
for 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 trust, loan and financing corporations to provide guidance for each licence type on specific 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 a user 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 Superintendent of Financial Institutions (the “Superintendent”) and the Superintendent 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

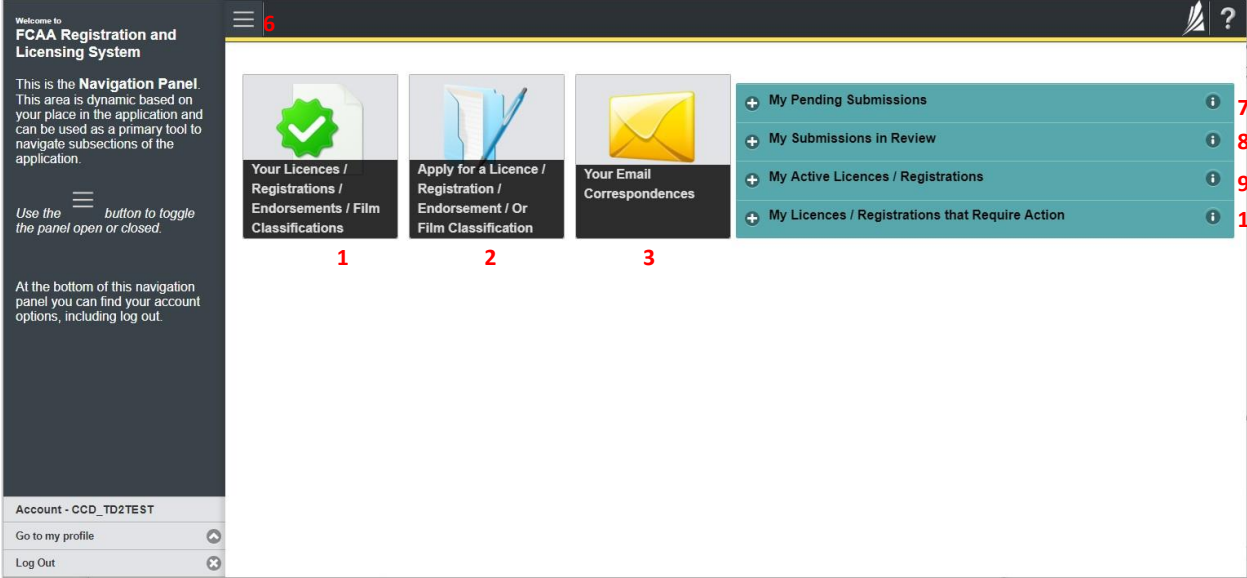
- ✓ To proceed to the next step in the submission, Click “Next”  found at the top of the right-hand corner of the most submission screens. Your page will be saved automatically.
- ✓ As you save and/or exit a screen, the following message will appear if your details have been saved successfully:



- ✓ 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 Trust and Loan Corporations Act (the “Act”) and *The Trust and Loan Corporations Regulations* (the “Regulations”) provides the legislative framework for the regulations of trust corporations, loan corporations and financing corporations. The Act applies to all persons carrying on business as a trust corporation, loan corporation and/or financing corporation in Saskatchewan.

Once licensed, trust, loan and financing corporations must comply with applicable legislation, including the reporting requirements of the Act. Trust, loan and financing corporations are responsible for ensuring they are familiar with and in compliance with all legislative requirements, including annual, ongoing and notification requirements. Saskatchewan trust corporations and Saskatchewan loan corporations (i.e. corporations that are incorporated in Saskatchewan and are not authorized by the Office of the Superintendent of Financial Institutions (Canada) (“OSFI”)) have additional reporting and compliance requirements.

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

Required Licensing

A trust corporation accepts deposits from the public or performs traditional trust functions.

A loan corporation accepts deposits from the public and lends money to the public, deals in or purchases mortgages on real property, deals in accounts receivable, or has as its primary business the granting of revolving credit. A loan corporation cannot be the trustee to a trust.

A financing corporation lends money to the public, deals in or purchases mortgages on real property, deals in accounts receivable, or has as its primary business the granting of revolving credit. Financing corporations cannot accept deposits, and cannot be the trustee to a trust.

You can access a summary of the application and the supporting material requirements in the Trust, Loan and Financing Corporation Toolkit which has been included in “Appendix A” of this guide and is also available on our webpage. 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).

Apply for a Licence

Before you begin, please ensure you are familiar with *The Trust and Loan Corporations Act* (the “Act”) and *The Trust and Loan Corporations Regulations* (the “Regulations”) which outlines the requirements to carry on business as a trust, loan or financing corporation in Saskatchewan.

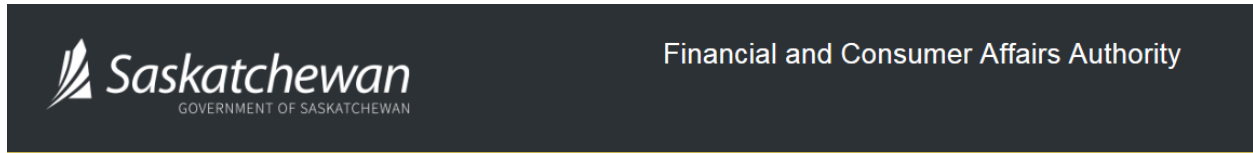
You can access a summary of the application and the supporting material requirements in the Trust, Loan and Financing Corporation Toolkit which has been included in “Appendix A” of this guide and is also available on our webpage.

All applications made through RLS are subject to review and approval by the Superintendent of Financial Institutions (the “Superintendent”) and the Superintendent 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.

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



FCAA Registration and Licensing System

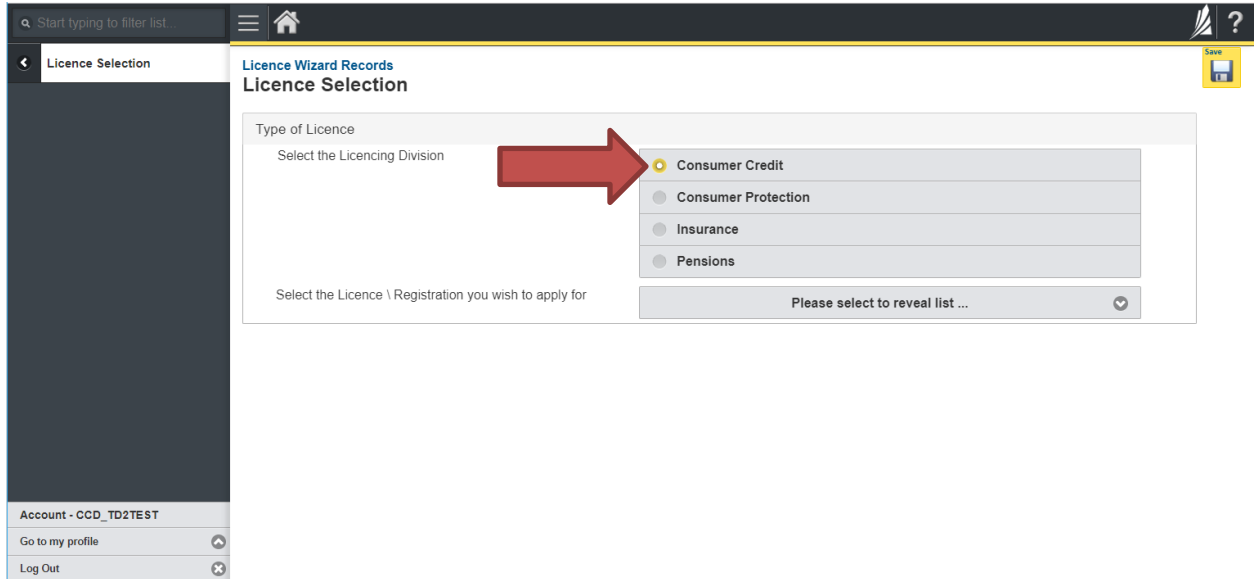
The image shows a login form titled "Welcome to FCAA RLS". It contains two input fields: "User ID" and "Password". Below the fields are two buttons: a teal "Login" button and a grey "Register" button. At the bottom left, there is a link "Forgot your password?" and a right-pointing arrow icon.

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

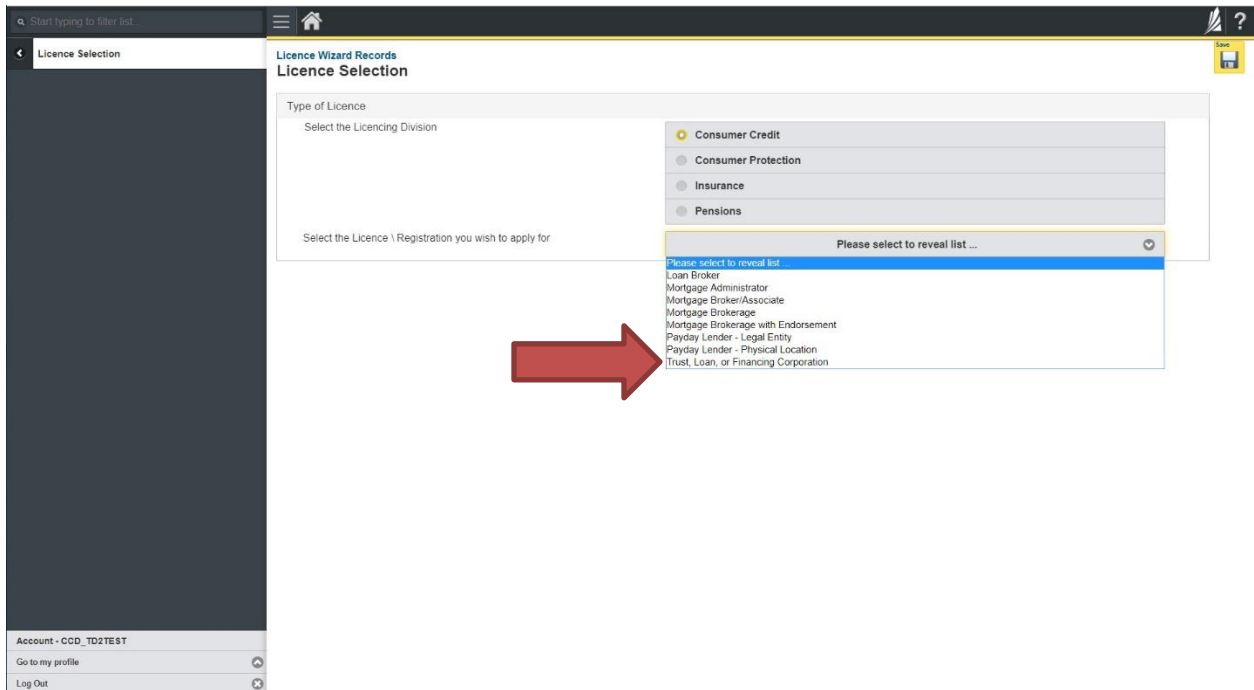
2. Click on the "Apply for a New Licence" button.

The image shows the FCAA RLS home screen. On the left is a dark navigation panel with the title "FCAA Registration and Licensing System" and instructions on how to use the panel. Below the panel, the user's account information is displayed: "Account - CCD_TD2TEST", "Go to my profile", and "Log Out". The main content area features three large buttons: "Your Licences / Registrations / Endorsements / Film Classifications", "Apply for a Licence / Registration / Endorsement / Or Film Classification" (highlighted with a red arrow), and "Your Email Correspondences". On the right side, there is a list of user-specific items: "My Pending Submissions", "My Submissions in Review", "My Active Licences / Registrations", and "My Licences / Registrations that Require Action".

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



4. Select "Trust, Loan or Financing Corporation" from the dropdown menu.



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 in the FCAA RLS. The 'Type of Licence' section has radio buttons for 'Consumer Credit', 'Consumer Protection', 'Insurance', and 'Pensions'. Below that, a dropdown menu is set to 'Trust, Loan, or Financing Corporation'. The 'Before You Begin' section contains a welcome message and instructions. At the bottom, a green button labeled 'I Acknowledge' is highlighted with a red arrow.




Click “I acknowledge”.

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

The screenshot shows the 'Event' page in the FCAA RLS. The submission status is 'Pending Submission'. The 'Submission Information' section shows 'Submission Number: 122346-00' and 'Licence Event Type: New Application'. The 'Primary Contact Information' section asks 'Are you the primary contact person for this application?' with 'Yes' and 'No' buttons.

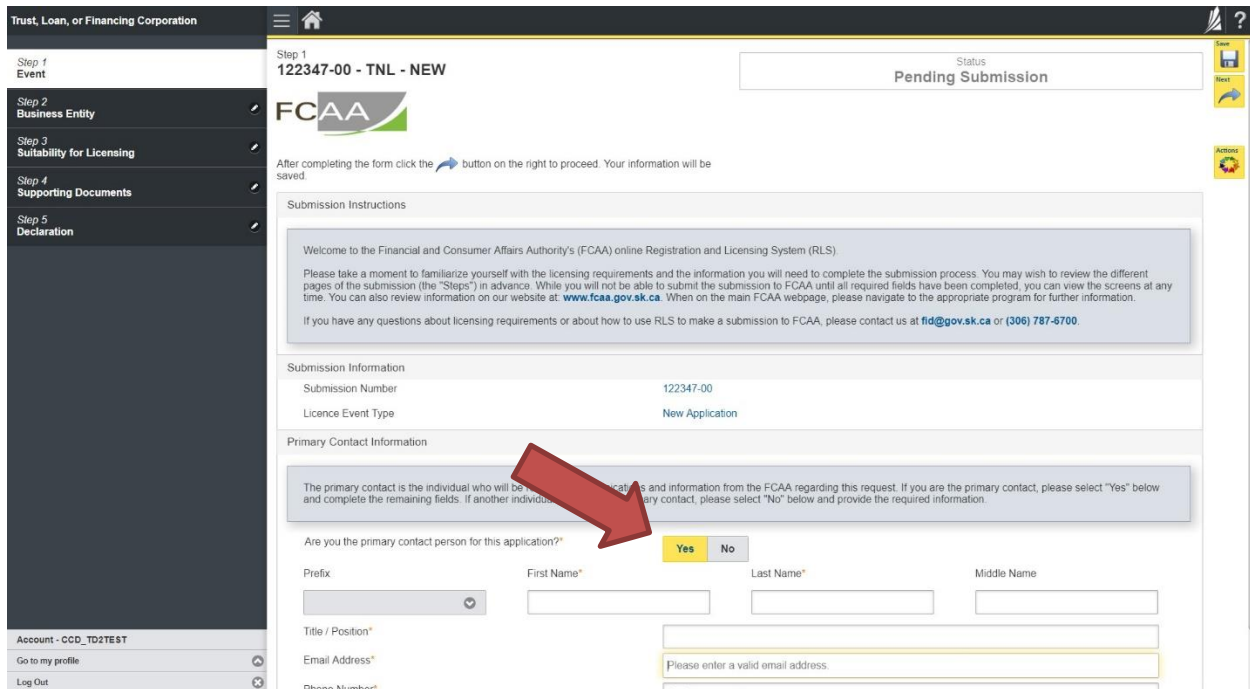
On the left side is your navigation menu where you can navigate to the different steps within the application, log out or access your RLS account.

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.



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 licence you are applying for. The licence you are applying for will affect the application questions you fill out.

The screenshot shows the FCAA Business Entity application form. The sidebar on the left 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 2 Business Entity' and features the FCAA logo. A red arrow points to the 'Trust Corporation' radio button in the 'Business Entity Information' section. The form includes the following fields and options:

- Business Entity Information:**
 - Please select the type of licence you are applying for:*
 - Trust Corporation
 - Loan Corporation
 - Financing Corporation
 - Please indicate the total asset size of the applicant.*
 - Total assets greater than \$10,000,000
 - Total assets less than \$10,000,000
 - The next fiscal year end of the applicant is:*
 - DD-Mon-YYYY
 - Please select the type of business entity as registered with ISC:
 - Corporation
- Corporation:**
 - Please provide the following information about the corporation:
 - Corporation Name*
 - Corporate name as registered with ISC
 - ISC Registration Number of the Corporation*
 -
 - Please upload the ISC Profile Report of the Corporation*
 - Upload File
 - If you do not have your ISC Corporate Profile Report please go to <https://www.isc.ca> to obtain it.
 - Applicant's primary regulator*
 -
 - Applicant's incorporating jurisdiction*
 -
 - Please upload an organizational chart showing the structure of the corporations, including any parent, subsidiary or associated company relationships*
 - Upload File

Answer the questions accurately and completely and upload all requested supporting documentation. Please refer to the Trust, Loan and Financing Corporation 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 each director or officer.

Trust, Loan, or Financing Corporation

Step 1 Event ✓

Step 2 Business Entity ✓

Step 3 Suitability for Licensing

Step 4 Supporting Documents

Step 5 Declaration

Step 3 Suitability for Licensing

FCAA

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

122347-00 - EXTERNAL USER

Criminal Record Details

During the past ten years, has the corporation, any director, officer or employee of the corporation:

Had a civil action or administrative proceeding brought against you alleging fraud, breach of trust, deceit or misrepresentation? Yes No

Been charged with an offence pursuant to any law of any jurisdiction, excluding traffic offences? Yes No

Been convicted of a criminal offence? Yes No

Been convicted of violating any securities, insurance, trust and loan, mortgage brokers, loan brokers, real estate or consumer protection legislation? Yes No

Made an assignment for the benefit of creditors, or become legally insolvent, or been adjudged a bankrupt or filed a petition in bankruptcy? Yes No

Had a licence or registration refused, suspended, conditioned, or cancelled under the laws of any province, territory, state or country? Yes No

Been the subject of disciplinary action by any licensing regulatory authority under the laws of any province, territory, state or country? Yes No

If you have any additional information or if you answered "Yes" to any of the above questions please upload supporting documents. These documents may provide additional information, details and specifics including dates, fines imposed and actions taken. Be sure to label the documents accordingly.

Add a Supporting Document

During the past ten years, has the corporation, any director, officer or substantial shareholder (10% or more) of the corporation been a partner, director, officer or substantial shareholder (10% or more) of a firm or corporation that has:

Had a civil action or administrative proceeding brought against it alleging fraud, breach of trust, deceit or misrepresentation? Yes No

Been charged with an offence against pursuant to any law of any jurisdiction, excluding traffic offences? Yes No

Been convicted of a criminal offence? Yes No

Been convicted of violating any securities, insurance, trust and loan, mortgage brokers, loan brokers, real estate or consumer protection legislation? Yes No

Made an assignment for the benefit of creditors, or become legally insolvent, or been adjudged a bankrupt or filed a petition in bankruptcy? Yes No

Had a licence or registration refused, suspended, conditioned, or cancelled under the laws of any province, territory, state or country? Yes No

Been the subject of disciplinary action by any licensing regulatory authority under the laws of any province, territory, state or country? Yes No

If you have any additional information or if you answered "Yes" to any of the above questions please upload supporting documents. These documents may provide additional information, details and specifics including dates, fines imposed and actions taken. Be sure to label the documents accordingly.

Add a Supporting Document

Criminal Record Checks

Please provide Criminal Record Checks (CRC) for the following individuals:
External User
External User

Add a Criminal Record Check

Account - 000_00TEST

Go to my profile

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.

The screenshot displays the FCAA application portal interface. On the left, a vertical navigation menu shows five steps: Step 1 (Event), Step 2 (Business Entity), Step 3 (Suitability for Licensing), Step 4 (Supporting Documents), and Step 5 (Declaration). Steps 1-3 are marked with green checkmarks, while Step 4 is highlighted in white and Step 5 is in grey. The main content area is titled 'Step 4 Supporting Documents' and features the FCAA logo. A warning message states: '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.' Below this, a note says: 'After completing the form click the [Next] button on the right to proceed. Your information will be saved.' The user ID '122347-00 - EXTERNAL USER' is displayed. The 'Supporting Materials' section contains three upload fields: 'Please upload a detailed business plan.*' with an 'Upload File' button and instructions; 'Upload the bylaws of the corporation (if available)' with an 'Upload File' button; and 'Provide a copy of the applicant's most recent financial statements*' with an 'Upload File' button. At the bottom of this section is a question 'Do you have any other supporting information regarding this application?*' with 'Yes' and 'No' radio buttons. On the right side of the page, there are 'Home', 'Next', and 'Prev' navigation buttons. The bottom left corner shows the user's account information: 'Account - CCD_TD2TEST', 'Go to my profile', and 'Log Out'.

Please refer to the Trust, Loan and Financing Corporation 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. 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.

The screenshot displays the FCAA Declaration step. On the left, a vertical navigation menu shows 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, while Step 5 is highlighted. The main content area is titled 'Step 5 Declaration' and includes the FCAA logo and the user ID '122347-00 - EXTERNAL USER'. Below this is a 'Submission Instructions' section with a grey background containing 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 'I Agree' checkbox. Below the 'Upload File' button is a link: [Click here for the Statutory Declaration Form to be completed and uploaded by the applicant](#). At the bottom left of the main content area is a green 'Submit to FCAA' button. The footer of the page includes 'Account - CCD_TD2TEST', 'Go to my profile', and 'Log Out'.

Click “Submit to FCAA”.

12. The final step in the application is the “Invoice” step.

The screenshot displays the FCAA application interface at the 'Invoice' step. On the left, a sidebar lists steps 1 through 6, with 'Step 6 Invoice' selected. The main content area shows 'Step 6 Invoice - 001805' and a status box indicating 'Pending'. A 'Print Invoice' button is visible. Below this, the FCAA logo is shown, followed by 'Order Details' and 'Item Details' sections. The 'Item Details' section contains a table with the following data:

Description	Product Code	Quantity	Price	Subtotal
Trust Loan or Financing Corporation New Application	1	1	\$1,000.00	\$1,000.00
				GST: \$0.00
				PST: \$0.00
				HST: \$0.00
				Shipping Cost: \$0.00
				Charge Total: \$1,000.00 (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. At the bottom right, there is a green 'Proceed to Payment' button. The footer includes logos for Moneris, Interac Online, VISA, and MasterCard.

An application fee must be submitted along with your application. 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.

13. You will be brought back to the first page of the application.

Trust, Loan, or Financing Corporation

Step 1
Event

Step 2
Business Entity

Step 3
Suitability for Licensing

Step 4
Supporting Documents

Step 5
Declaration

Step 6
Invoice

Account - CED, TESTEST
Go to my profile
Log Out

Step 1
122347-00 - TNL - NEW

Status
In Review

FCAA

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 54@gov.sk.ca or (306) 767-4700.

Submission Information

Submission Number: 122347-00
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? Yes

Prefix: First Name: External Last Name: Title Middle Name

Title / Position
Email Address
Phone Number

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.

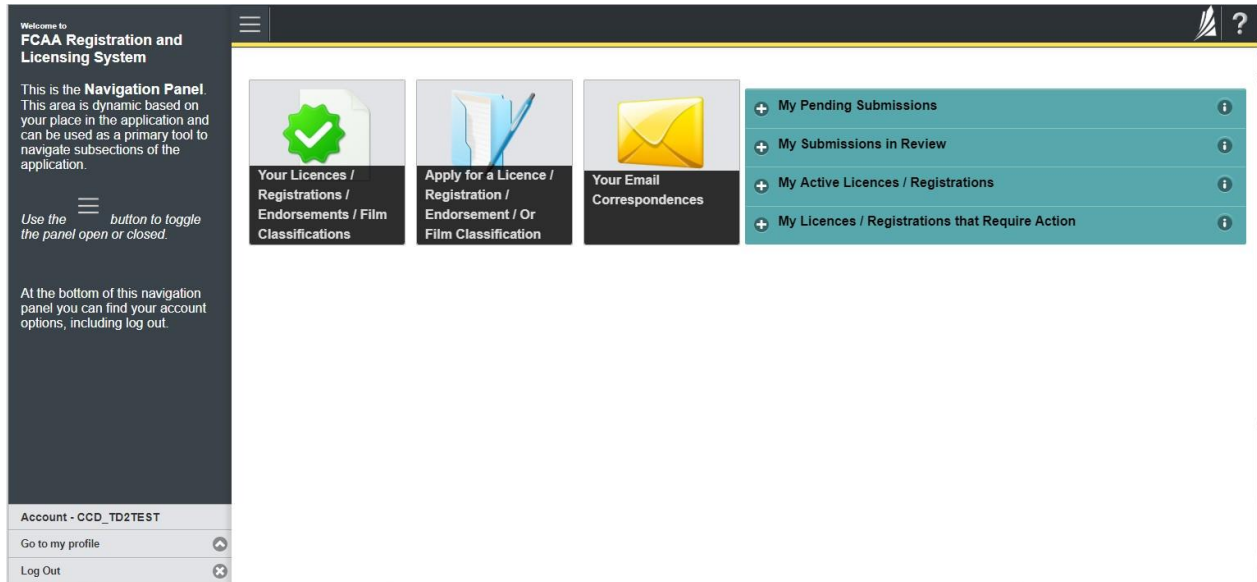
On the right side of the screen, click the "Action" button  and select "Print Submission".

From the licence screen, 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.

14. 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.

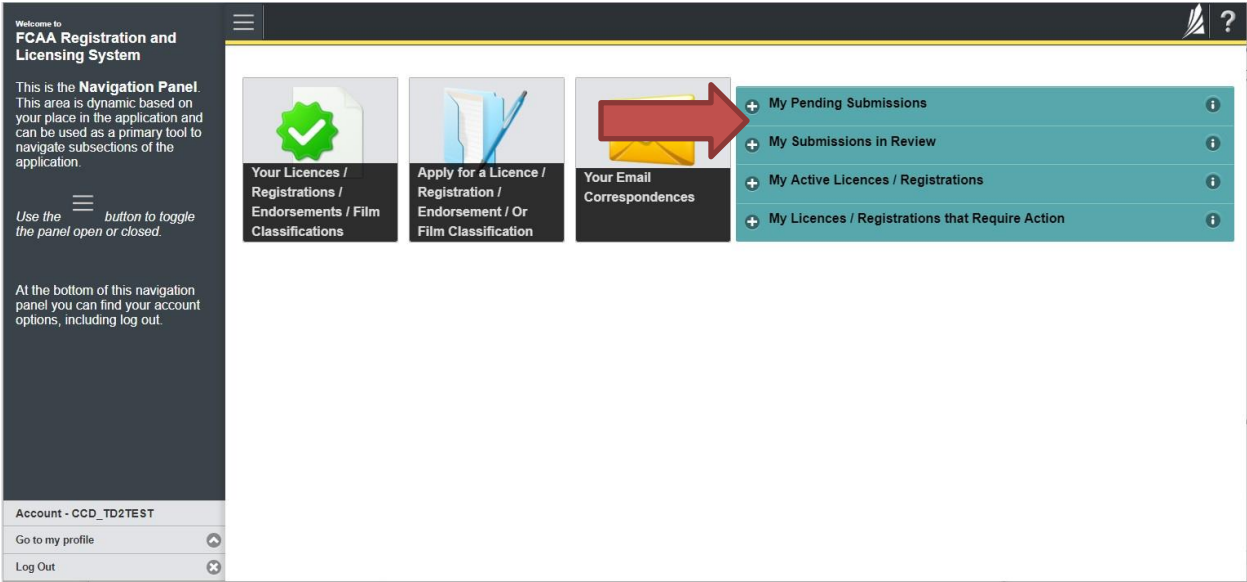
You will be notified by email of the progress of your submission through the review process. If your licence is approved, you will receive a proof of completion email notice and can login to print your licence.

Request for More Information

All submissions made through RLS are subject to review and approval by the Superintendent of Financial Institutions (the “Superintendent”). In carrying out the review of your submission, the Superintendent may require clarification or additional information. You will be notified by email if the Superintendent 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.

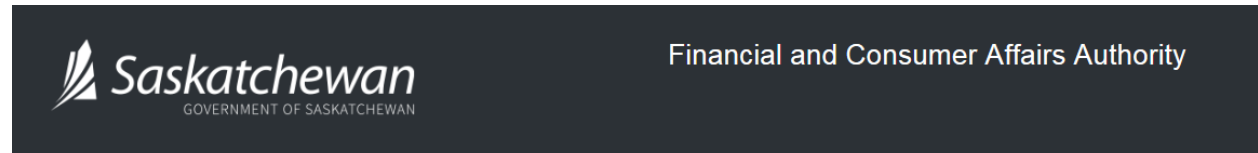


In order to have your submission processed in a timely manner ensure that you carefully read any emails sent to you to ensure that all actions required are completed and all information we may request in RLS is provided.

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.

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



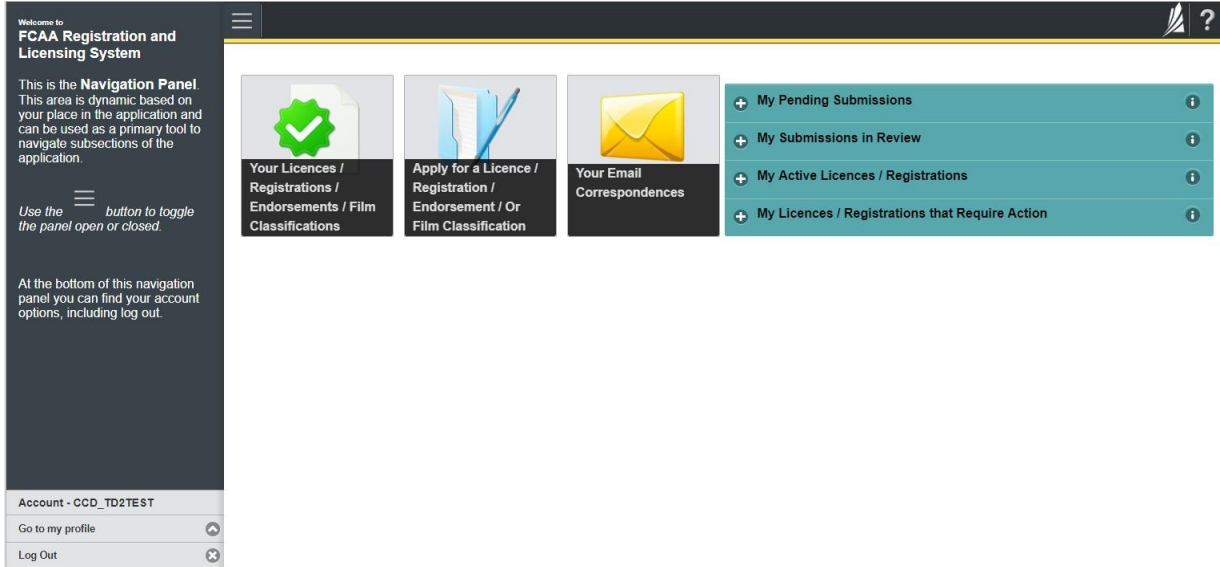
FCAA Registration and Licensing System

The screenshot shows a login form titled "Welcome to FCAA RLS". It contains two input fields: "User ID" and "Password". Below these 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 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.



3. You will be brought to the licence screen. 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.

Mortgage Brokerage with Endorsement

Step 1 Event

Step 2 Business Activity

Step 3 Supporting Documents

Step 4 Declaration

Step 5 Invoice

Account - CCD_TD2TEST

Go to my profile

Log Out

Step 1
122313-00 - MRT_END - NEW

Status
Requested more information

FCAA

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 fid@gov.sk.ca or (306) 787-6700.

Submission Information

Submission Number 122313-00

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? Yes No

Prefix First Name* Last Name* Middle Name

Title / Position*

Email Address*

Phone Number*

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).

4. 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”.

5. 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.

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

Mortgage Brokerage with Endorsement

Step 1
Event

Step 2
Business Activity

Step 3
Supporting Documents

Step 4
Declaration

Step 5
Invoice

Step 1
122313-00 - MRT_END - NEW

Status
In Review

Next

Action

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 fid@gov.sk.ca or (306) 787-8700.

Submission Information

Submission Number 122313-00
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? Yes

Prefix First Name External Last Name User Middle Name

Title / Position

Email Address

Phone Number

Account - CCD_TD2TEST

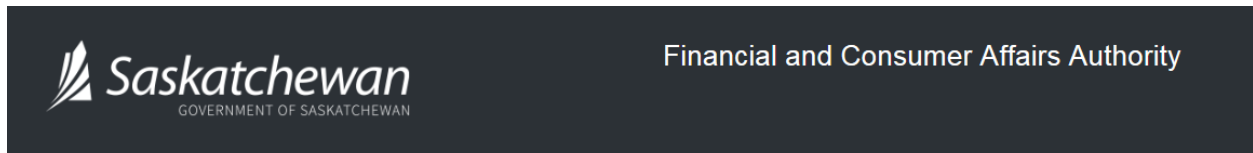
Go to my profile

Log Out

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>

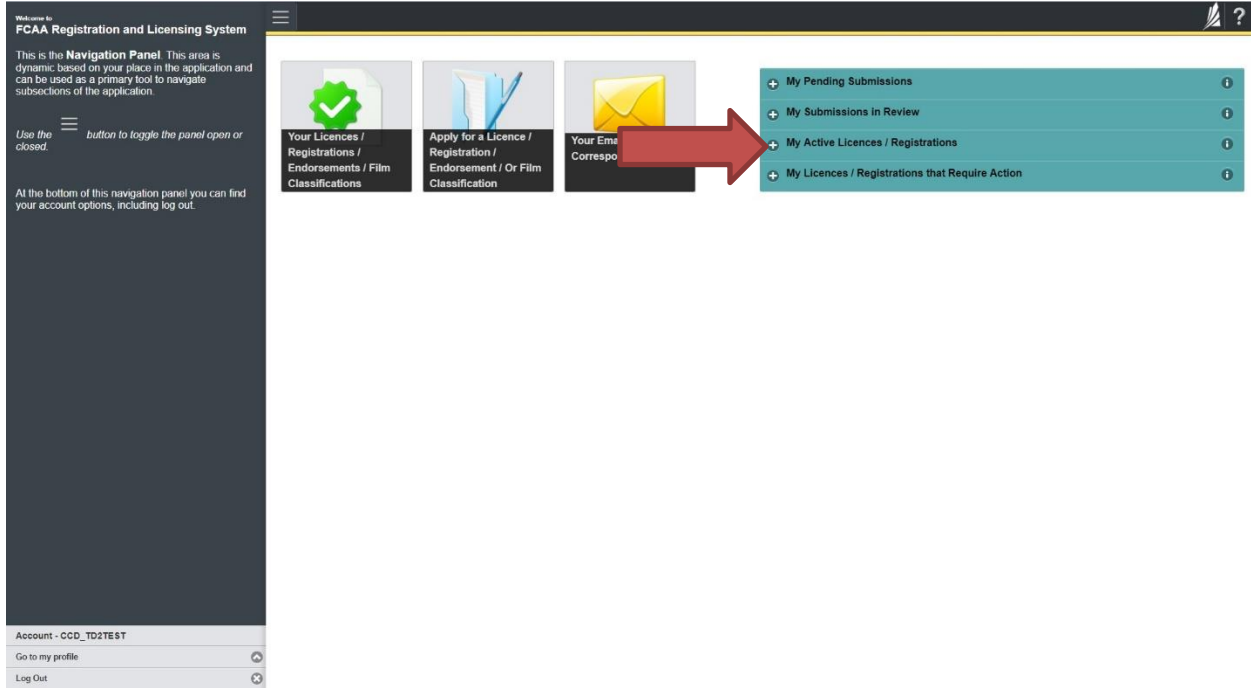


FCAA Registration and Licensing System

The image shows a login and registration form titled "Welcome to FCAA RLS". It contains two input fields: "User ID" and "Password". Below these 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.



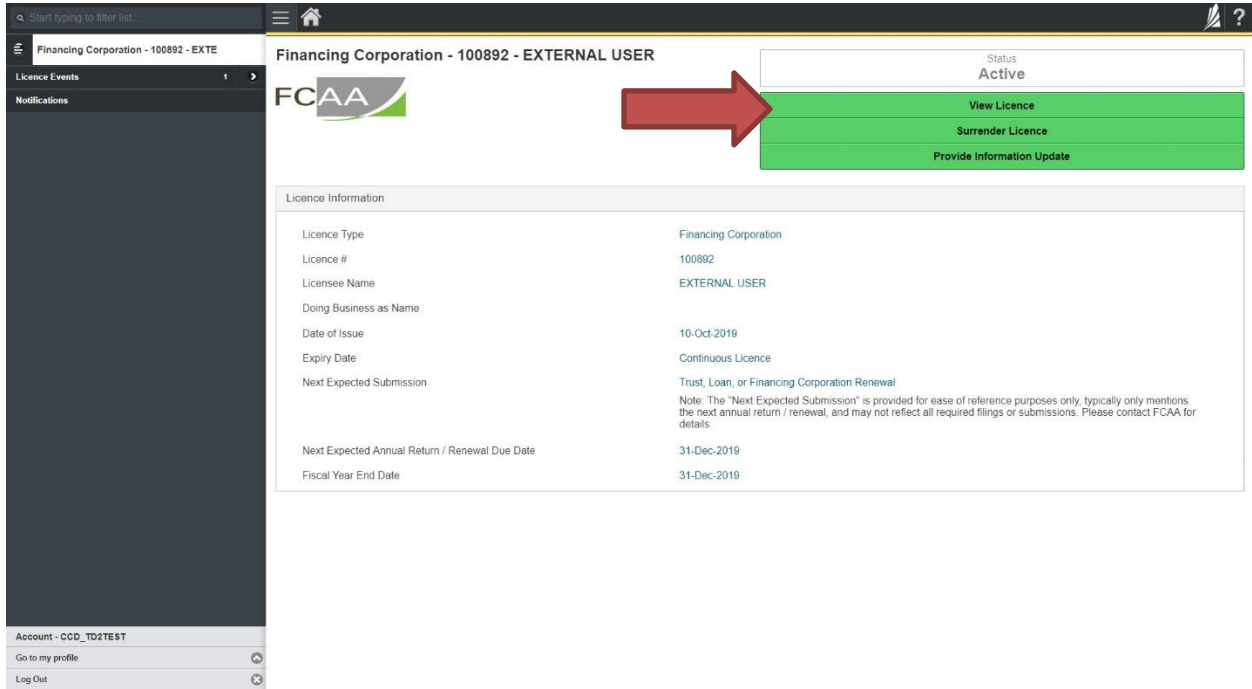
3. Click the link for the Trust, Loan or Financing licence.

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.



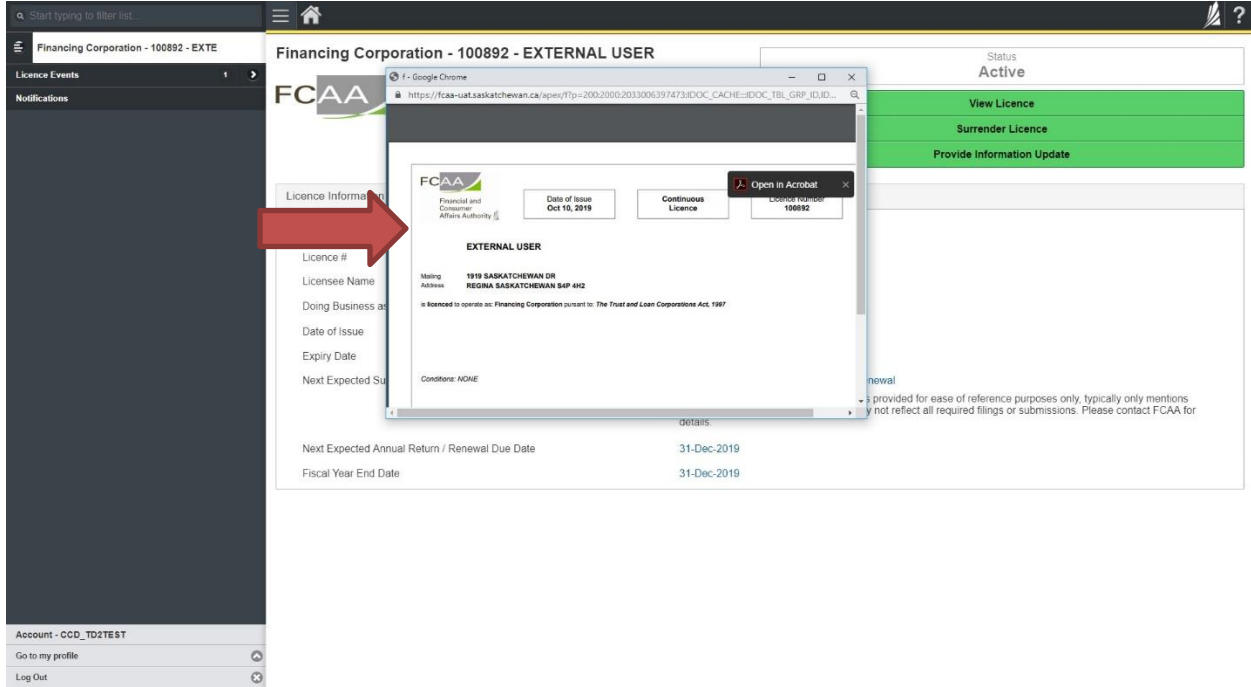
The screenshot displays the FCAA user interface for a 'Financing Corporation - 100892 - EXTERNAL USER'. The page features a dark sidebar on the left with navigation options like 'Licence Events' and 'Notifications'. The main content area includes the FCAA logo, a status indicator 'Active', and three prominent green buttons: 'View Licence', 'Surrender Licence', and 'Provide Information Update'. A red arrow points to the 'View Licence' button. Below these buttons is a 'Licence Information' table with the following details:

Licence Information	
Licence Type	Financing Corporation
Licence #	100892
Licencee Name	EXTERNAL USER
Doing Business as Name	
Date of Issue	10-Oct-2019
Expiry Date	Continuous Licence
Next Expected Submission	Trust, Loan, or Financing Corporation Renewal <small>Note: The "Next Expected Submission" is provided for ease of reference purposes only, typically only mentions the next annual return / renewal, and may not reflect all required filings or submissions. Please contact FCAA for details.</small>
Next Expected Annual Return / Renewal Due Date	31-Dec-2019
Fiscal Year End Date	31-Dec-2019

At the bottom left, there is an account section for 'Account - CCD_TD2TEST' with links for 'Go to my profile' and 'Log Out'.

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 Update

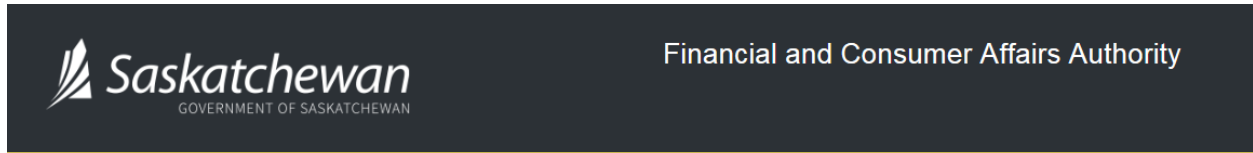
Before you begin, please ensure you are familiar with *The Trust and Loan Corporations Act* (the “Act”) and *The Trust and Loan Corporations Regulations* (the “Regulations”) which outlines the requirements to carry on business as a trust, loan or financing corporation in Saskatchewan.

All submissions made through RLS are subject to review and approval by the Superintendent of Financial Institutions (the “Superintendent”) and the Superintendent 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

The image shows the login page for the FCAA RLS system. It has a light grey background. At the top left, it says "Welcome to FCAA RLS". Below this are two input fields: "User ID" and "Password". Under the "User ID" field is a teal button labeled "Login". Under the "Password" field is a grey button labeled "Register". 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.

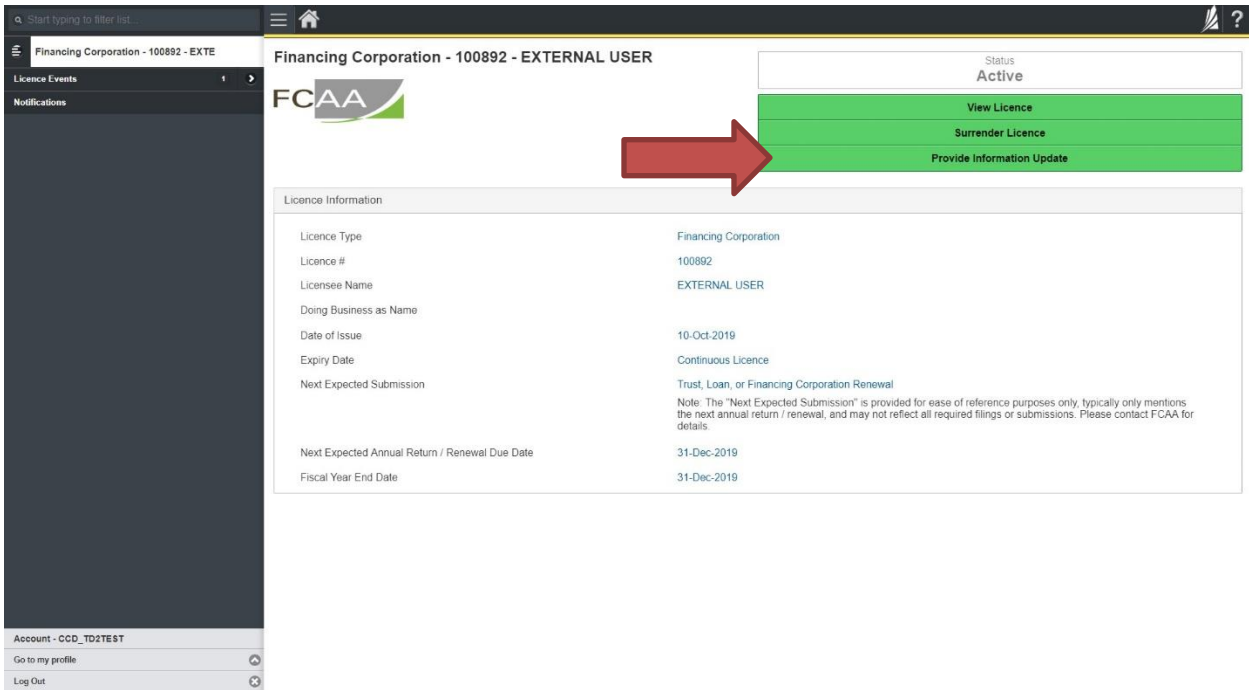
2. Click on the "My Active Licences/Registrations" portal on the right hand side.



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






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



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

The screenshot shows the FCAA online Registration and Licensing System (RLS) interface. On the left is a sidebar with a navigation menu containing four 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 122347-01 - TNL - CHNG' and shows a 'Pending Submission' status. Below this, there is a welcome message and submission instructions. A section for 'Primary Contact Information' contains a question: 'Are you the primary contact person for this application?' with 'Yes' and 'No' radio buttons. Below this are input fields for 'First Name', 'Last Name', 'Middle Name', 'Title / Position', 'Email Address', and 'Phone Number'. The 'Title / Position' field contains the text 'CEO'. On the right side of the page, there is a vertical toolbar with icons for Save, Cancel, Next, and Previous.

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 application interface. On the left is a navigation sidebar 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 2 Business Entity' and features the FCAA logo. A red arrow points to a green 'Make Changes' button in the top navigation bar. Below the logo, there is a message: 'After completing the form click the [arrow] button on the right to proceed. Your information will be saved.' The user ID is '122347-01 - EXTERNAL USER'. The 'Business Entity Information' section includes fields for licence type (Financing Corporation), total assets (less than \$10,000,000), fiscal year end (31-Dec-2019), and business entity type (Corporation). A section for 'Corporation' includes a note about updating the ISC Profile Report if the name changes, and fields for Corporation Name (EXTERNAL USER), ISC Registration Number (123456), and a 'Download File' button for 'External_User_Guide.docx'. Other fields include primary regulator (SASKATCHEWAN), incorporating jurisdiction (SASKATCHEWAN), and a question about other business names (No).

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

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.

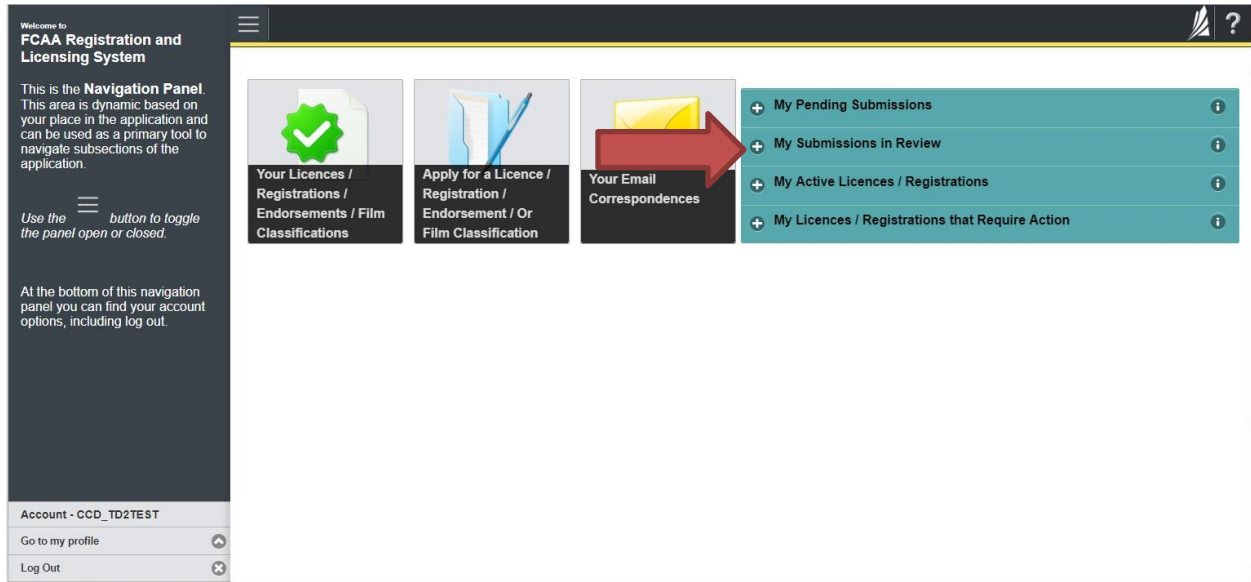
Once a statutory declaration has been completed and uploaded for an application, it will not need to be replaced if changes are made, unless specially requested by the FCAA.

The screenshot shows a web application interface for the FCAA. On the left is a vertical navigation menu with five steps: Step 1 Event, Step 2 Business Entity, Step 3 Suitability for Licensing, Step 4 Supporting Documents, and Step 5 Declaration. The first four steps are marked with green checkmarks, and Step 5 is currently selected. The main content area is titled 'Step 5 Declaration' and features the FCAA logo. Below the logo, the user ID '122347-01 - EXTERNAL USER' is displayed. A 'Submission Instructions' box contains the text: 'I am aware that it is an offence to make a false or misleading statement to the Superintendent under *The Trust and Loan Corporations Act, 1997*. All information provided in this submission is true.' Below this text is a checkbox labeled 'I Agree*' with a red arrow pointing to it. To the right of the checkbox is a date input field with the placeholder 'DD-Mon-YYYY'. At the bottom left of the main content area is a green button labeled 'Submit to FCAA'. The top of the page has a dark header with a home icon and a help icon. The bottom left corner shows the user's account information: 'Account - CCD_TD2TEST', 'Go to my profile', and 'Log Out'.

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 Renewal or Filing

Before you begin, please ensure you are familiar with *The Trust and Loan Corporations Act* (the “Act”) and *The Trust and Loan Corporations Regulations* (the “Regulations”) which outlines the requirements to carry on business as a trust, loan or financing corporation in Saskatchewan.

Once licensed, trust, loan and financing corporations must comply with applicable legislation, including the reporting requirements of the Act. Trust, loan and financing corporations are responsible for ensuring they are familiar with and in compliance with all legislative requirements, including annual, ongoing and notification requirements. Saskatchewan trust corporations and Saskatchewan loan corporations (i.e. corporations that are incorporated in Saskatchewan and are not authorized by the Office of the Superintendent of Financial Institutions (Canada) (“OSFI”)) have additional reporting and compliance requirements.

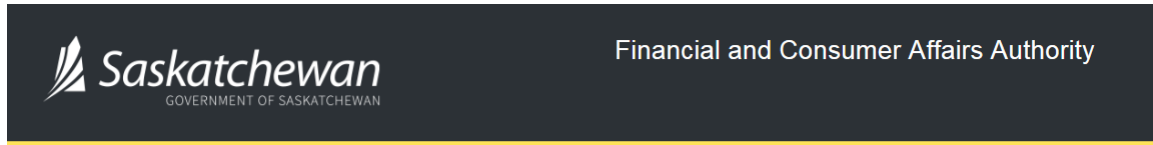
You are able to start your annual return submission in RLS one month prior to the due date. You can access a summary of the requirements and supporting materials required in the Trust, Loan or Financing Corporation Licence Toolkit and also on our webpage.

All submissions made through RLS are subject to review and approval by the Superintendent of Financial Institutions (the “Superintendent”) and the Superintendent 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

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: "Login" (teal) and "Register" (grey). 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.

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

Click on the link for the licence that you would like to make a submission for. Please note that it may take a few seconds for the licence screen to load.



3. You will be brought to the licence screen. Click on the “Start Annual Return” button.

The screenshot shows the FCAA user interface for a 'Financing Corporation - 100892 - EXTERNAL USER'. The status is 'Active'. A red arrow points to the 'Start Annual Return' button in the top right corner. The left sidebar contains 'Licence Events' and 'Notifications'. The bottom left shows the user account 'Account - CCD_TD2TEST' with 'Go to my profile' and 'Log Out' options.

Licence Information	
Licence Type	Financing Corporation
Licence #	100892
Licence Name	EXTERNAL USER
Doing Business as Name	
Date of Issue	10-Oct-2019
Expiry Date	Continuous Licence
Next Expected Submission	Trust, Loan, or Financing Corporation Renewal
	<small>Note: The "Next Expected Submission" is provided for ease of reference purposes only, typically only mentions the next annual return / renewal, and may not reflect all required filings or submissions. Please contact FCAA for details.</small>
Next Expected Annual Return / Renewal Due Date	31-Oct-2019
Fiscal Year End Date	31-Dec-2019

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

The screenshot shows the FCAA user interface for the 'Event' step of the annual return application. The status is 'Pending Submission'. The left sidebar shows the application steps: 'Step 1 Event', 'Step 2 Business Entity', 'Step 3 Suitability for Licensing', and 'Step 4 Supporting Documents'. The main content area includes 'Submission Instructions', 'Submission Information', and 'Primary Contact Information'.

Submission Information:

Submission Number	122347-01
Licence Event Type	Annual Return

Primary Contact Information:

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




Prefix: First Name*: External Last Name*: User Middle Name:

Title / Position*: CEO

Email Address*: Please enter a valid email address.

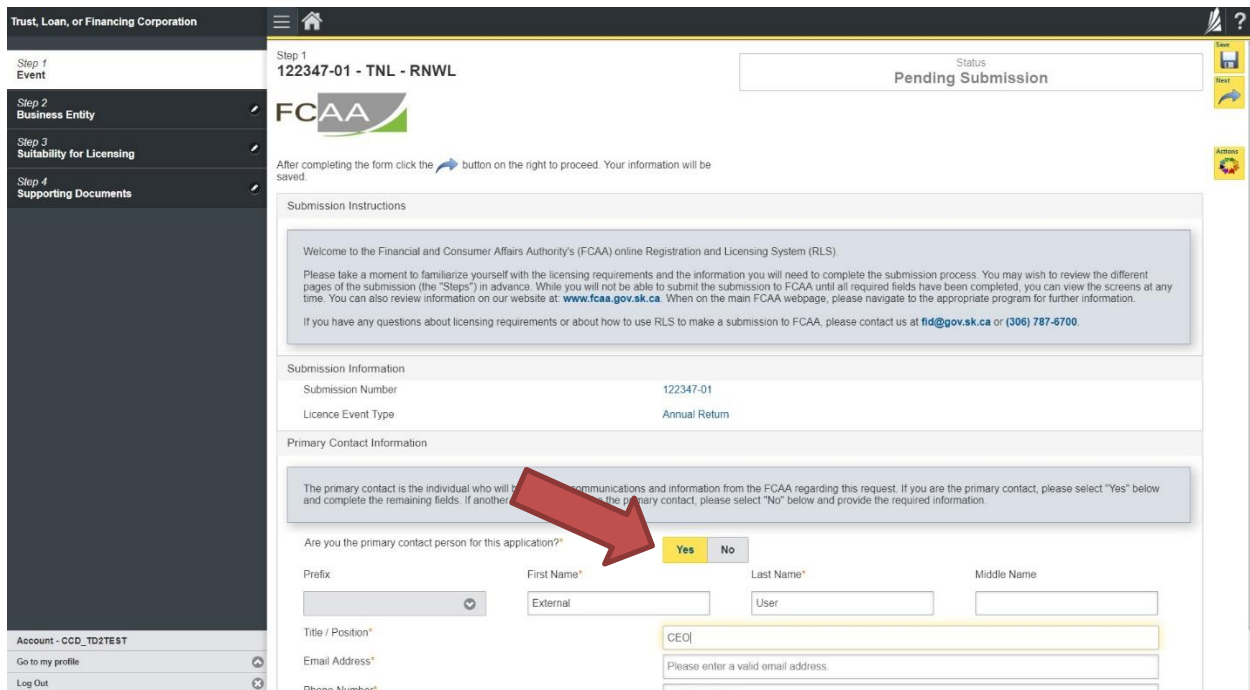
Phone Number*:

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.

5. 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.



Trust, Loan, or Financing Corporation

Step 1
Event

Step 2
Business Entity


Step 3
Suitability for Licensing

Step 4
Supporting Documents

Step 1
122347-01 - TNL - RNWL

Status
Pending Submission

FCAA

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 fid@gov.sk.ca or (306) 787-6700.

Submission Information

Submission Number 122347-01
Licence Event Type Annual Return

Primary Contact Information

The primary contact is the individual who will be responsible for all 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 person 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*

Phone Number*

Account - CCD_TD2TEST
Go to my profile
Log Out

The individual listed as the primary contact for the annual return 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 annual return submission.

6. Review and complete all of the information and documentation on each step of the annual return 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.

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 FCAA online application interface. On the left, a vertical navigation menu 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 green checkmarks, while Step 5 is currently active. The main content area is titled 'Step 5 Declaration' and features the FCAA logo. Below the logo, the user is identified as '122347-01 - EXTERNAL USER'. A 'Submission Instructions' box contains the text: 'I am aware that it is an offence to make a false or misleading statement to the Superintendent under *The Trust and Loan Corporations Act, 1997*. All information provided in this submission is true.' Below this text is an 'I Agree' checkbox, which is highlighted by a red arrow. To the right of the checkbox are two input fields: a date field labeled 'DD-Mon-YYYY' and a small circular icon. At the bottom of the main content area is a green 'Submit to FCAA' button. The bottom of the page shows a user account menu with the text 'Account - CCD_TD2TEST', 'Go to my profile', and 'Log Out'.

Click “Submit to FCAA”.

8. You will be brought to the “Invoice” step.

The screenshot displays the FCAA RLS application interface at the 'Invoice' step. The sidebar on the left shows steps 1 through 6, with Step 6 'Invoice' selected. The main content area is titled 'Step 6 Invoice - 001806' and shows the status as 'Pending'. Below this, there is a 'Print Invoice' button. The FCAA logo is prominently displayed. The 'Order Details' section includes the order description 'Annual Return - Licence #100892 - Submission #122347-01' and the merchant name 'FCAA'. The 'Item Details' table lists one item: 'Trust, Loan, or Financing Corporation Renewal' with a quantity of 1 and a price of \$2,000.00. The 'Charge Total' is \$2,000.00 (CAD). The 'Payable Information' section provides instructions on how to pay, including online payment options (Interac, VISA, MasterCard) and cheque payment instructions. The footer includes logos for Moneris, Interac, VISA, and MasterCard, along with a 'Proceed to Payment' button.

An annual renewal fee must be submitted along with your application. 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.

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 annual return 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 return submission is approved, you will receive an approval completion email notice and can login to print your licence.

Surrender a Licence

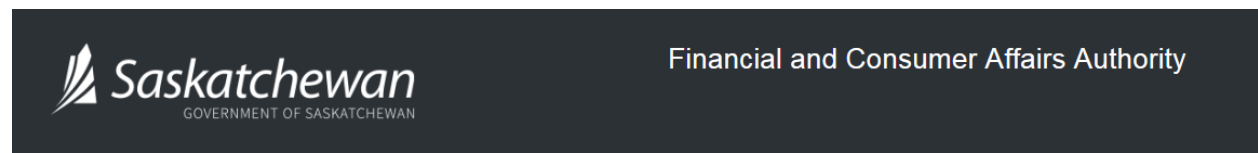
Before you begin, please ensure you are familiar with *The Trust and Loan Corporations Act* (the “Act”) and *The Trust and Loan Corporations Regulations* (the “Regulations”) which outlines the requirements to carry on business as a trust, loan or financing corporation in Saskatchewan.

All submissions made through RLS are subject to review and approval by the Superintendent of Financial Institutions (the “Superintendent”) and the Superintendent 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

The screenshot shows the login interface for the FCAA RLS system. At the top, it says "Welcome to FCAA RLS". Below this are two input fields: "User ID" and "Password". Underneath the input 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.

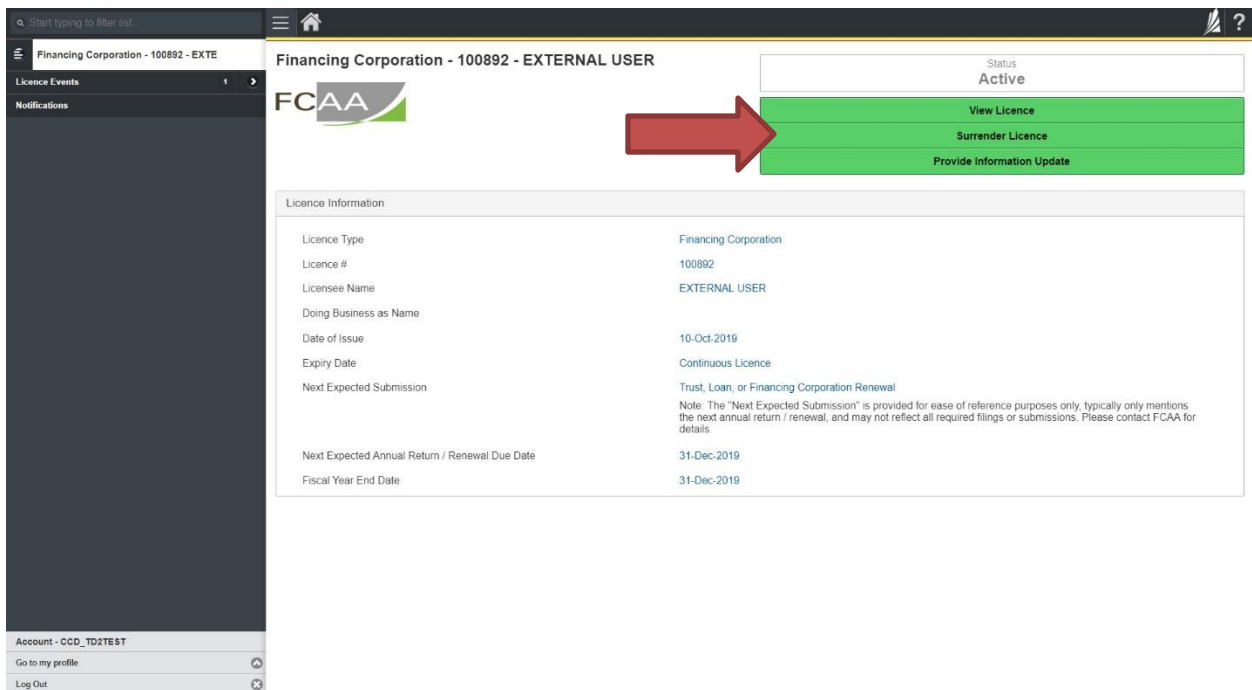
Enter your User ID and Password and click “Login”. You will be brought to the RLS home screen.

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



Click on the link for the licence that you would like to make a submission for. Please note that it may take a few seconds for the licence screen to load.

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



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

TNL Surrender Licence

Step 1
Request

122347-01 - TNL - TRMNTN

Status
Pending Submission

FCAA

License: 100892 - EXTERNAL USER

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 122347-01

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”.

5. All submissions made through RLS are subject to review and approval by the Superintendent 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

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Appendix A: Trust, Loan and Financing Corporations Licence Toolkit

This licensing toolkit has information relating to applying for a licence as a trust corporation, loan corporation or a financing corporation, and the supporting information to be provided by an applicant applying for a licence under *The Trust and Loan Corporations Act, 1997* (the “Act”).

Please note that as part of the licence review process, the Superintendent of Financial Institutions (the “Superintendent”) 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. There are two mandatory fields on the “business entity” screen that need to be completed in order to see the information on the other pages: licence type and asset size. While an applicant will not be able to submit an incomplete application, they will be able to review the licence pages in RLS once these are completed. Applicants who do not select an option from these two fields will get a warning message that one or more mandatory fields are incomplete.

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.

Application Form

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.

Every applicant should notify the Superintendent of any material change in the information

provided in the licence application.

2. The application asks whether the applicant makes any loans defined as payday loans under *The Payday Loans Act* (“PDLA”). Under the PDLA, a “payday loan” means any advancement of money that is:
 - (a) in an amount of \$1,500 or less;
 - (b) for a term of 62 days or less; and
 - (c) in exchange for a post-dated cheque, a pre-authorized debit or a future payment of a similar nature but not for any guarantee, suretyship, overdraft protection or security on property and not through a margin loan, pawnbroking, a line of credit or a credit card.
3. If the answer to this question is “Yes”, the applicant must obtain necessary authorization under the PDLA. Payday loan activities carried out under a PDLA licence are exempt from *The Trust and Loan Corporations Act, 1997*. For more information about licensing under the PDLA, see <https://fcaa.gov.sk.ca/>
4. The application asks whether the applicant will act as an insurance agent, as defined in Saskatchewan insurance legislation, and need to be licensed. If the answer to this question is “Yes” then the applicant should contact the Insurance Councils of Saskatchewan to obtain licensing information. The Insurance Councils of Saskatchewan can be contacted at:

Insurance Councils of Saskatchewan
310 - 2631 - 28th Avenue
Regina SK, S4S 6X3
Licensing (306) 347-0862
Fax (306) 347-0525
<https://www.skcouncil.sk.ca/>
5. 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.
6. 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 a law firm or your principal business office in Saskatchewan. This address cannot be a PO Box number.

Section 18 of the Act requires every applicant to provide an address for service in Saskatchewan, and section 23 of the Act requires every applicant and licensee to immediately notify the Superintendent of a change to an address for service.
7. 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.
8. 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.
9. Criminal Record Checks. Criminal record checks should be dated no more than three months prior to the date of application. Criminal record checks are not required for applicants who are authorized by OSFI as a trust corporation or as a loan corporation.

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 Superintendent's review and assessment of the applicant's suitability for licensing, RLS sets out the supporting information and/or documents to accompany the licence application.

It is important that the supporting material be an accurate reflection of the activities of the applicant. 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. Saskatchewan Trust and Saskatchewan Loan Corporation applications: Saskatchewan incorporated entities seeking a trust corporation or a loan corporation licence must contact the office of the Superintendent of Financial Institutions to discuss additional requirements.
2. Any other supporting information regarding this application: submit any other information the applicant believes would be useful to the Superintendent in assessing their suitability to be licensed.

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.

Fees

There is a licence application fee of \$1,000 payable on the submission of the application. The Annual Fee will need to be paid before the licence is approved. The Annual Fee for first-time applicants is prorated for the number of months licensed in that calendar year. FCAA staff will contact you in the licence review process to establish the amount of the first-year licence fee. After the first year, the Annual Fee is to be paid in advance, by December 31.

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.

The Annual Fee, and corresponding monthly fee for new licensees, is set out in the table below:

Total Assets	Annual Fee	Monthly Fee (first year only)
Less than \$10,000,000	\$2,000	\$166.67
Financing Corporation: more than \$10,000,000	\$8,500	\$708.33
Trust or Loan Corporation: more than \$10,000,000	\$10,000	\$833.33

Refunds are not issued for any licenses cancelled or surrendered. The licence fee will be refunded if a licence is not issued, or if there is an overpayment of the licence fee.

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

I, the undersigned as representative of the corporation, authorize the Superintendent of Financial Institutions (the Superintendent) to verify any information pursuant to this application from any source. I understand that the Superintendent may require further information in order to evaluate this application, and I consent to the Superintendent collecting any additional information as required.

In addition to the foregoing, I the undersigned representative of the corporation:

- Acknowledge and agree that all information provided to or received by the Superintendent as part of the application process may be used or disclosed to any person by the Superintendent or the Financial and Consumer Affairs Authority where the use or disclosure is required for the performance of the responsibilities and exercise of the powers given to the Superintendent or the Financial and Consumer Affairs Authority by *The Trust and Loan Corporations Act, 1997* (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).
- 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, and communications or records of my business (the records) by the Superintendent pursuant to the Act by delivering the records to the office of the Superintendent 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 _____