

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

A User Guide to Assist Loan Brokers in
Utilizing RLS for Filings and
Submissions.

fcaa.gov.sk.ca

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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 loan brokers to provide guidance 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 returns;
- 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

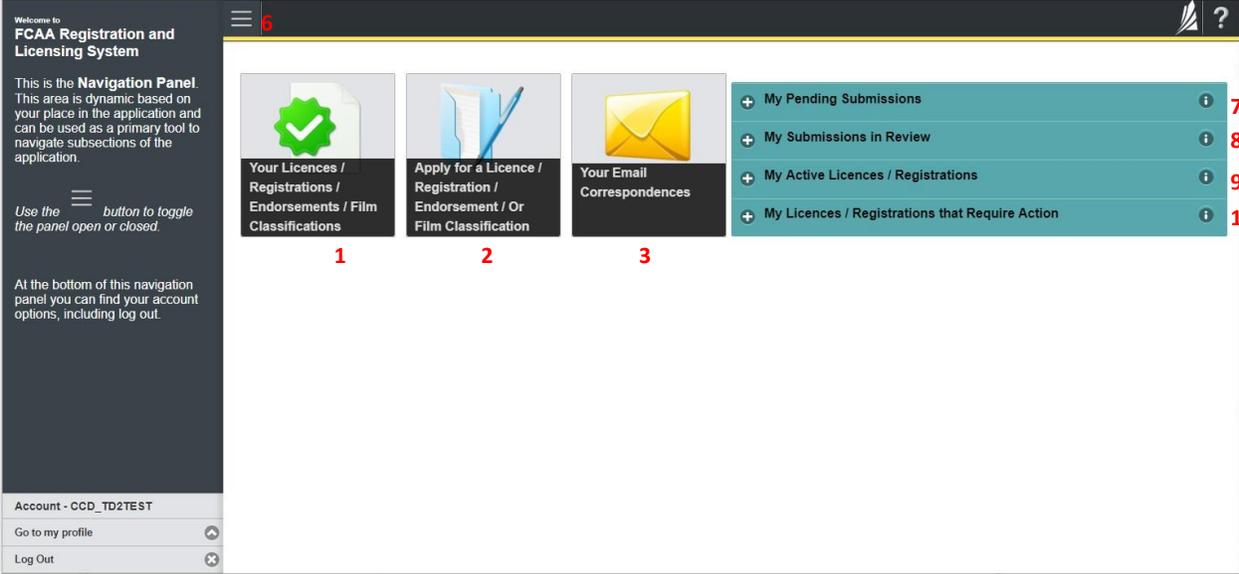
- ✓ To proceed to the next step in the submission, Click “Next”  found at the top of the right-hand corner of the most submission screens. Your page will be saved automatically.
- ✓ As you save and/or exit a screen, the following message will appear if your details have been saved successfully:



- ✓ 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 .

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, loan brokers must comply with applicable legislation, including the reporting requirements of the Act. Loan Brokers are responsible for ensuring they are familiar with and in compliance with all legislative requirements. Among the requirements of the legislation, loan brokers are prohibited from requiring or accepting any payment from a consumer unless:

- the loan broker is registered;
- the loan broker provides the consumer with the written disclosure required by the legislation; and
- the consumer has actually received the proceeds of the loan.

Every arrangement or agreement that does not meet these three criteria is void. Loan brokers must ensure any bond required by the Superintendent is maintained. Loan brokers must remit evidence that they are maintaining the required bond (i.e. evidence that they have “renewed” the bond).

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 loan broker is a person (individual, corporation or partnership) that provides services or products to a consumer in obtaining a loan from another person. Services include referring a consumer to a lender, referring a lender to a consumer, or providing a lender or consumer with information about the other.

Persons involved with a loan of money made on the security of real property are not loan brokers. When real property is involved, *The Mortgage Brokerages and Mortgage Administrators Act* will apply and a licence under this legislation may also be required.

You can access a summary of the application and the supporting material requirements which are 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

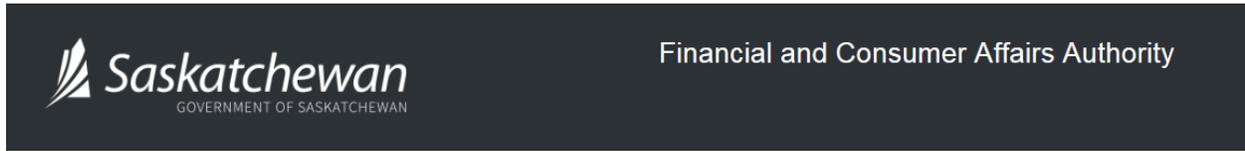
Before you begin, please ensure you are familiar with *The Trust and Loan Corporations Act* (the “Act”) and *The Trust and Loan Corporations Regulations* (the “Regulations”) which outlines the requirements to carry on business as a loan broker in Saskatchewan.

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

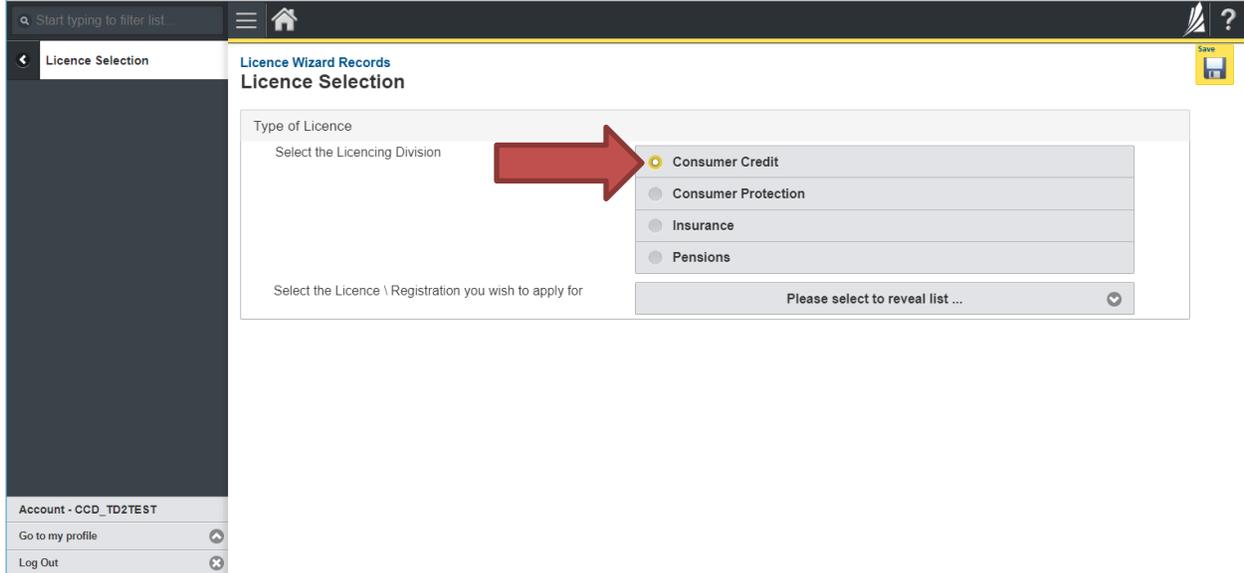
The image shows a login form titled "Welcome to FCAA RLS". It contains two input fields: "User ID" and "Password". Below the fields are two buttons: a teal "Login" button and a grey "Register" button. At the bottom left, there is a link "Forgot your password?" and a right-pointing arrow icon.

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

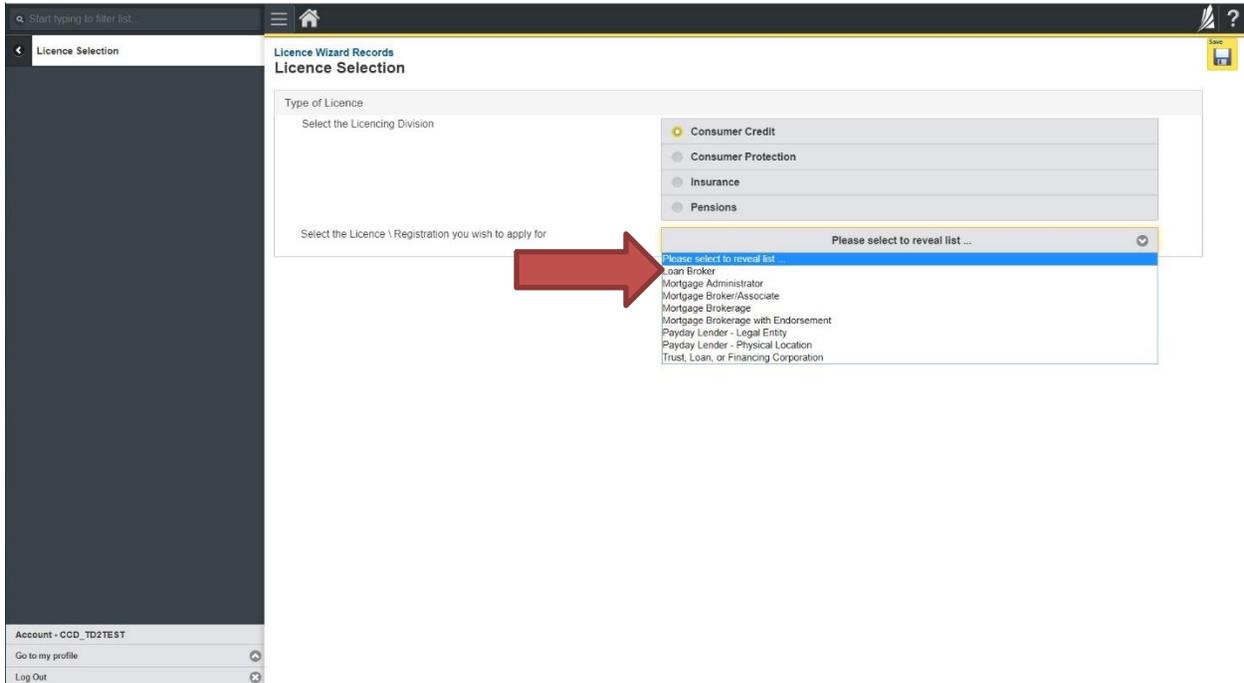
2. Click on the "Apply for a New Licence" button.

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 is the user's account information: "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 "Loan Broker" 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 'Loan Broker'. 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 left sidebar lists steps 1 through 6. The main content area shows 'Step 1 Event' with a submission number of 122351-00 - LNB - NEW. The status is 'Pending Submission'. Below this, there are submission instructions, submission information (Submission Number: 122351-00, Registration Event Type: New Application), and primary contact information. A question asks 'Are you the primary contact person for this application?' with 'Yes' and 'No' buttons.

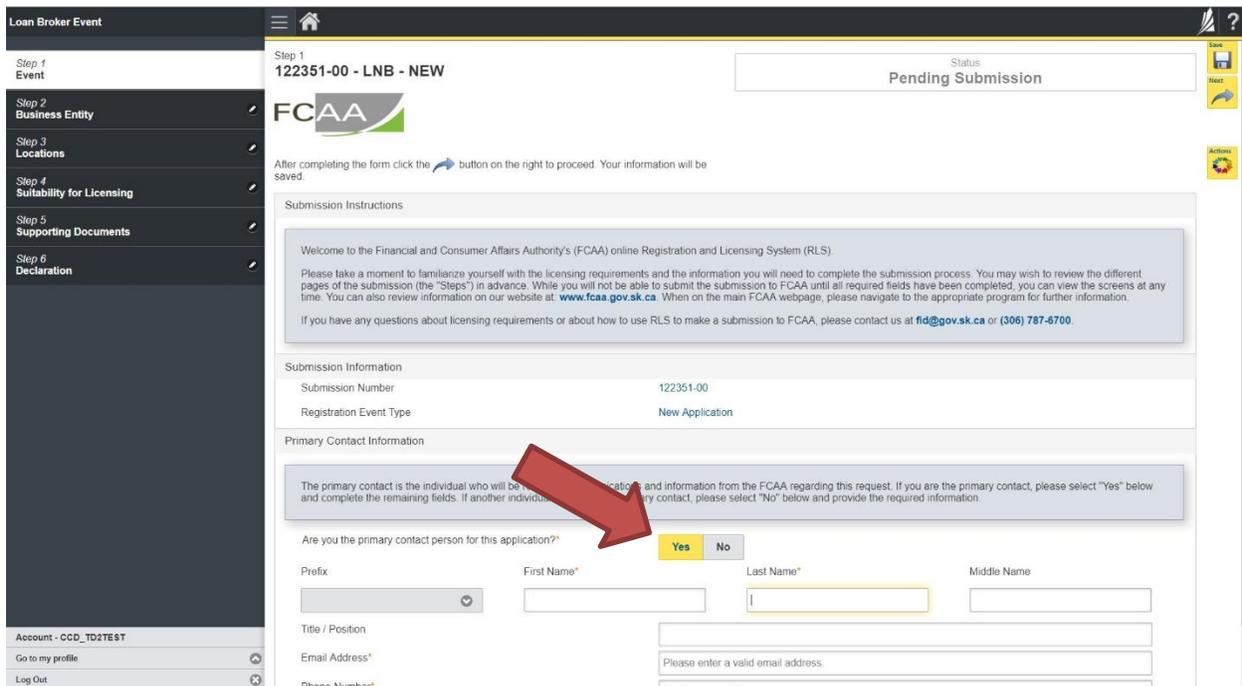
On the left side is your navigation menu where you can navigate to the different steps within the application, log out or access your RLS account.

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 screenshot shows the FCAA online Registration and Licensing System (RLS) application form. The form is titled "Step 1 122351-00 - LNB - NEW" and shows a "Pending Submission" status. The primary contact information section is highlighted with a red arrow pointing to the "Yes" button for the question "Are you the primary contact person for this application?".

Submission Information

Submission Number	122351-00
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*:

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.

The screenshot shows the 'Business Entity' step of an application. On the left is a navigation menu with steps 1 through 6. Step 2, 'Business Entity', is currently active. The main content area is titled 'FCAA' and 'Step 2 Business Entity'. Below the title, there is a message: 'After completing the form click the [Next] button on the right to proceed. Your information will be saved.' The form ID is '122351-00'. The 'Business Entity Information' section contains a date field for 'The next fiscal year end of the applicant is*' (DD-Mon-YYYY), a radio button selection for 'Please select the type of business entity as registered with ISC*' with options 'Corporation', 'Partnership', and 'Sole Proprietor', and an 'Upload File' button. A red arrow points to the 'Corporation' button. Below this is the 'Mailing Address Information' section, which includes a 'Head office of the applicant' section with a 'Mailing Address Lookup' field, and fields for 'Street*', 'City*', 'Postal Code*', and 'Province/State*' (set to 'SASKATCHEWAN'). There are also fields for 'Telephone*', 'Fax*', and 'Email*'. At the bottom of this section is a question: 'Is the head office mailing address the address for service in Saskatchewan?' with 'Yes' and 'No' buttons. A note below the buttons states: '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 law office. The address for service cannot be a post office box.'

Answer the questions accurately and completely and upload all requested supporting documentation. If you need additional help or guidance, please contact our office (see the “Contact Us” in this guide) or review the guidance available on our webpage.

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. You will be brought to the “Locations” step.

Loan Broker Event

Step 1 Event ✓

Step 2 Business Entity ✓

Step 3 Locations

Step 4 Suitability for Licensing ✓

Step 5 Supporting Documents ✓

Step 6 Declaration ✓

Account - CCD_TD1TEST

Go to my profile

Log Out

Step 3 Locations

FCAA

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

122351-00 - EXTERNAL USER

Location Details

Please provide the full mailing address of each branch location in Saskatchewan and the name and contact information of the branch manager.

Address Lookup

Having trouble finding your address? Enable Manual Entry

Street*

City*

Postal Code*

Province/State*

Branch Manager Name*

Telephone Number of Branch Manager*

Fax of Branch Location*

Email Address of Branch Location*

Add another Additional Branch Office

Location of Records

Please indicate where the records of the applicant will be located

Street*

Save

Next

Prev

Answer the questions accurately and completely and upload all requested supporting documentation. If you need additional help or guidance, please contact our office (see the “Contact Us” in this guide) or review the guidance available on our webpage.

10. On the “Suitability for Licensing” step, you will need to answer the questions and upload a criminal record check for each director or officer or employee.

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.

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

The screenshot shows the FCAA Loan Broker Event application interface. On the left is a navigation sidebar with steps 1 through 6. Step 5, 'Supporting Documents', is highlighted. The main content area features the FCAA logo and a warning: '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, it says 'After completing the form click the [Next] button on the right to proceed. Your information will be saved.' The user ID '122351-00 - EXTERNAL USER' is displayed. The 'Supporting Materials' section contains three numbered items, each with an 'Upload File' button and detailed instructions:

1. Please upload a detailed business plan.*
 - The business plan should include a description of proposed business activities to be conducted in Saskatchewan and a list of all lenders with whom the loan broker plans to deal.
 - This business plan will also include information about any referral arrangements or partnerships that they will receive clients from.
 - The business plan should also include information as to whether the application charges borrowers an upfront fee.
2. Upload a copy of the disclosure statement to be provided to clients pursuant to section 49 of the Act.*

49 Before providing services or products to assist a consumer in obtaining a loan of money from another person, a loan broker shall provide a consumer with a written statement that clearly sets out the following:

 - (a) the loan broker's name, address, telephone number and facsimile number in Saskatchewan and, if the loan broker's main place of business is not in Saskatchewan, the address, telephone number and facsimile number of the loan broker's main place of business;
 - (b) the name of the consumer;
 - (c) if known, the names of the lenders or potential lenders from whom the loan broker will attempt to obtain a loan for the consumer;
 - (d) the amount of the loan;
 - (e) the date by which the loan is expected to be made to the consumer;
 - (f) the total amount that the loan broker will charge the consumer for obtaining the loan and any other charges or amounts the consumer will pay for obtaining the services or products.
3. Upload a schedule of fees, charges, payments, commissions or other amounts the loan broker will receive in return for providing services as a loan broker*.

At the bottom left, the user's account information 'Account - CCD_TD2TEST' is shown, along with 'Go to my profile' and 'Log Out' links. On the right side of the main content area, there are 'Back', 'Next', and 'Prev' navigation buttons.

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

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

12. 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 shows a web application interface for the FCAA Declaration step. On the left is a navigation sidebar with steps 1 through 6, where Step 6 'Declaration' is highlighted. The main content area is titled 'Step 6 Declaration' and features the FCAA logo. Below the logo, it identifies the user as '122351-00 - EXTERNAL USER'. A 'Submission Instructions' box contains text advising the user to review information before clicking 'I Agree' and 'Submit to FCAA'. 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. A link below the button reads 'Click here for the Statutory Declaration Form to be completed and uploaded by the applicant'. At the bottom of the main area is a green 'Submit to FCAA' button. The footer includes 'Account - CCD_TD2TEST', 'Go to my profile', and 'Log Out'.

Click “Submit to FCAA”.

13. 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 7, with 'Step 7 Invoice' selected. The main content area shows 'Step 7 Invoice - 001807' and a 'Status Pending' box. A 'Print Invoice' button is visible. The FCAA logo is at the top left of the main content. Below it, 'Order Details' are shown: 'Order Description: New Application - Submission #122351-00' and 'Merchant Name: FCAA'. A table titled 'Item Details' lists the following items:

Description	Product Code	Quantity	Price	Subtotal	
Application Fee	1	1	\$500.00	\$500.00	
Registration Fee	2	1	\$500.00	\$500.00	
				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: 'Consumer Credit Division, Financial and Consumer Affairs Authority of Saskatchewan, Suite 601, 1919 Saskatchewan Drive, Regina SK S4P 4H2'. A 'Proceed to Payment' button is located at the bottom right of the main content area.

An application fee and a registration fee must be submitted along with your application. The fees 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.

Loan Broker Event

Step 1
Event

Step 2
Business Entity ✓

Step 3
Locations ✓

Step 4
Suitability for Licensing ✓

Step 5
Supporting Documents ✓

Step 6
Declaration ✓

Step 7
Invoice ✓

Account - CCD_TD1TEST

Go to my profile

Log Out

Step 1
122351-00 - LNB - NEW

FCAA

Status
In Review

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 122351-00
Registration 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 (306) 555-5555

Actions

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.

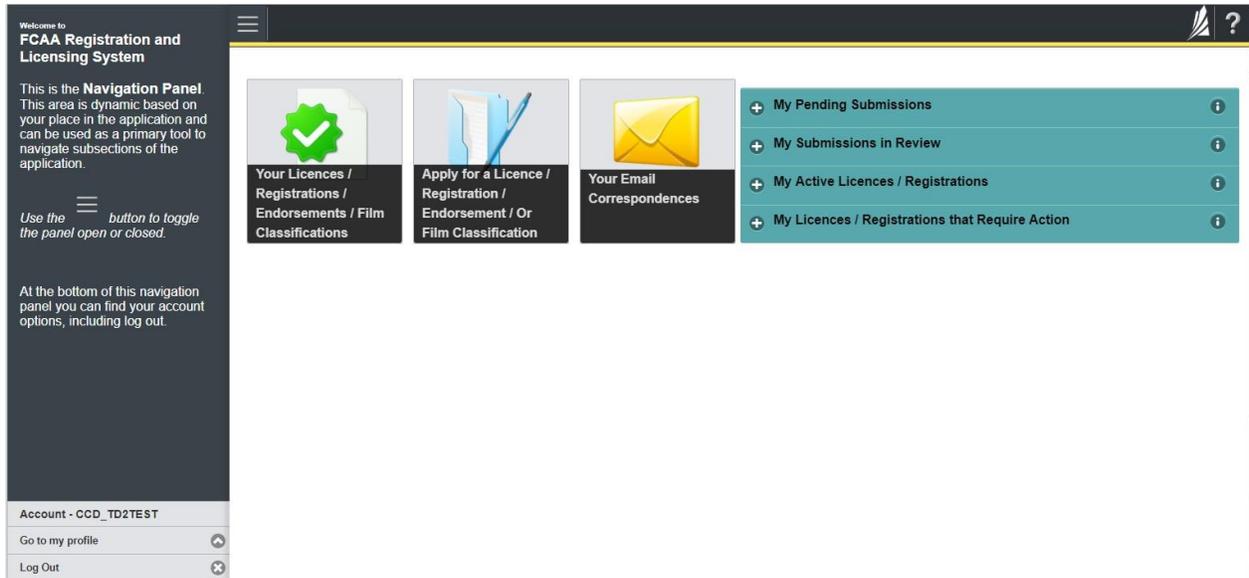
On the right side of the screen, click the "Action" button  and select "Print Submission".

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.

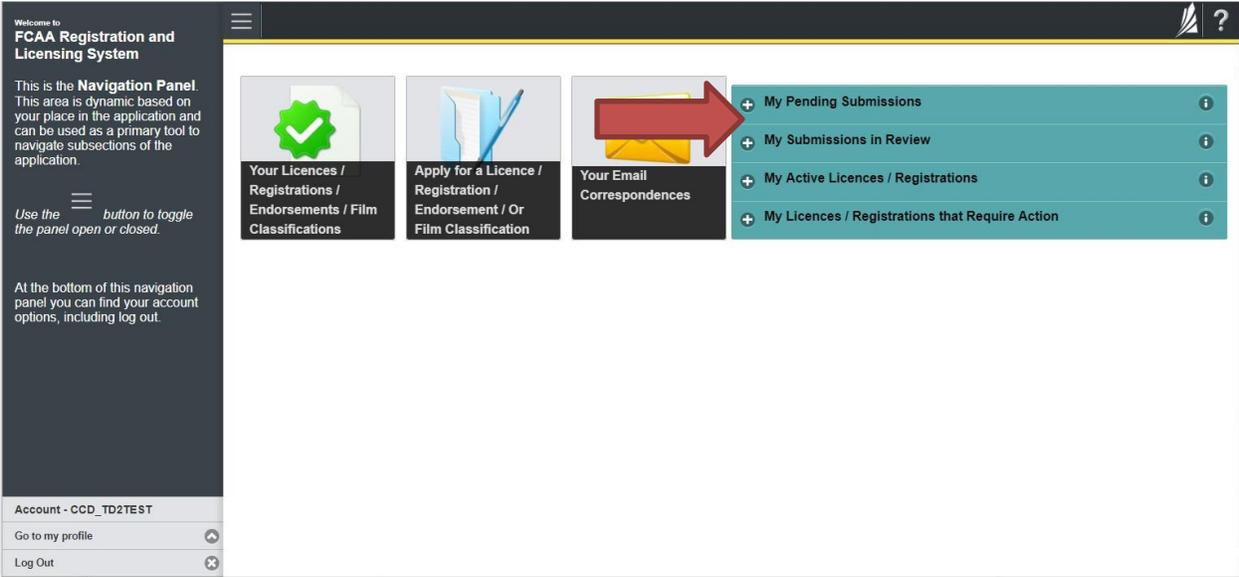
You will be notified by email of the progress of your submission through the review process. If your licence is approved, you will receive a proof of completion email notice and can login to print your licence.

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.

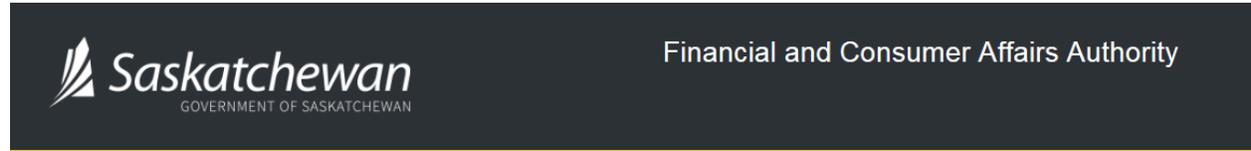


In order to have your submission processed in a timely manner ensure that you carefully read any emails sent to you to ensure that all actions required are completed and all information we may request in RLS is provided.

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.



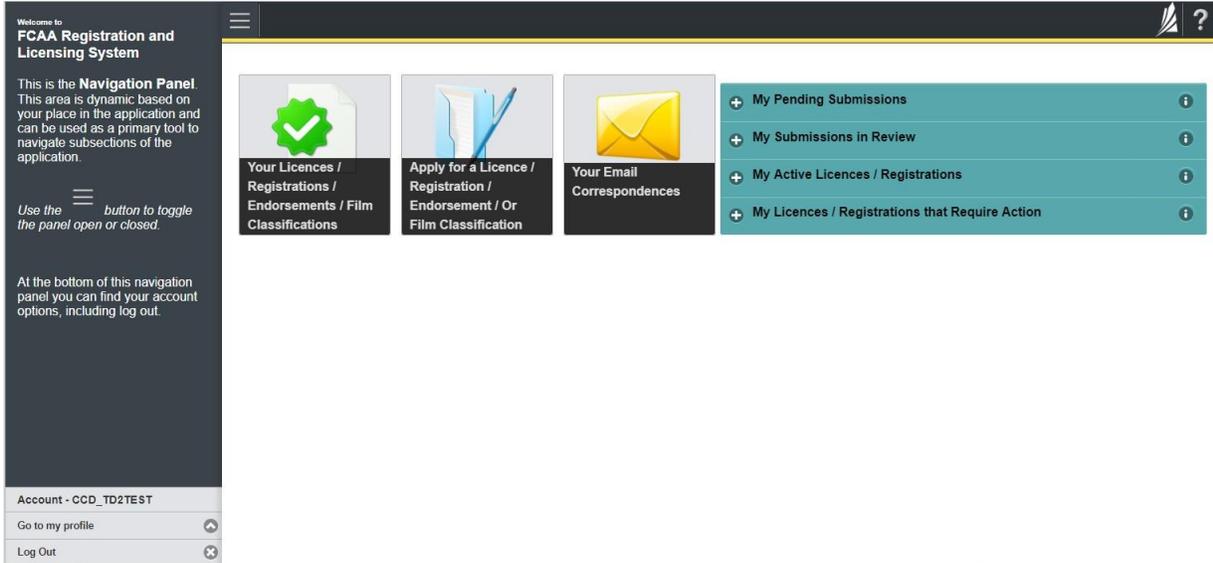
FCAA Registration and Licensing System

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.

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”.

6. 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) 787-6700

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

Prefix First Name External Last Name User Middle Name

Title / Position

Email Address

Phone Number

Account - CCD_TD2TEST

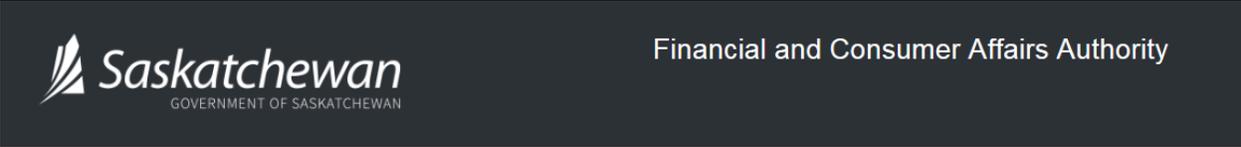
Go to my profile

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

A screenshot of the FCAA RLS login page. It features a header "Welcome to FCAA RLS" in blue. Below 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?" 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 Loan Broker 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.

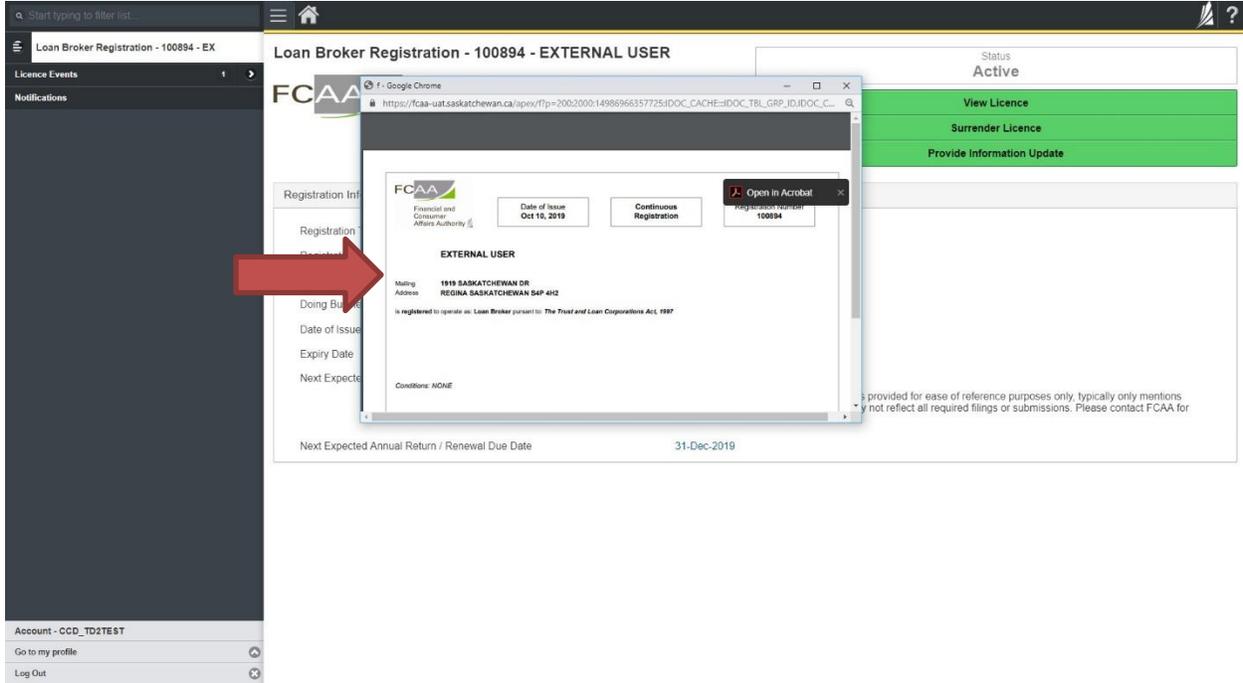
The screenshot displays the FCAA website interface for a Loan Broker Registration. The main content area shows the registration details for 'Loan Broker Registration - 100894 - EXTERNAL USER'. The status is 'Active'. A red arrow points to the 'View Licence' button in the top right corner. The sidebar on the left contains navigation options: 'Go to my profile' and 'Log Out'. The registration information table is as follows:

Registration Information	
Registration Type	Loan Broker
Registration #	100894
Registrant Name	EXTERNAL USER
Doing Business as Name	
Date of Issue	10-Oct-2019
Expiry Date	Continuous Licence
Next Expected Submission	Loan Broker Annual Return
Next Expected Annual Return / Renewal Due Date	31-Dec-2019

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.

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.

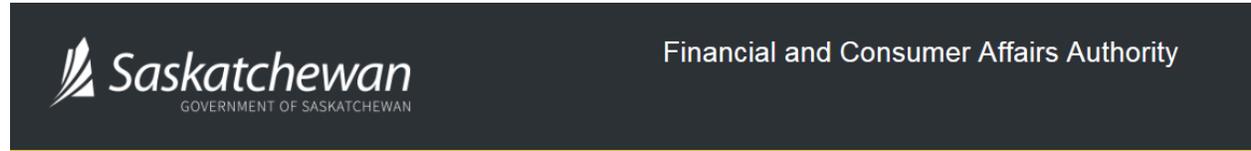
All submissions made through RLS are subject to review and approval by the Superintendent of Financial Institutions (the “Superintendent”) and the Superintendent may require additional information regarding your submission. You will be notified of the status of a submission (i.e. approved, rejected or 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. 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.

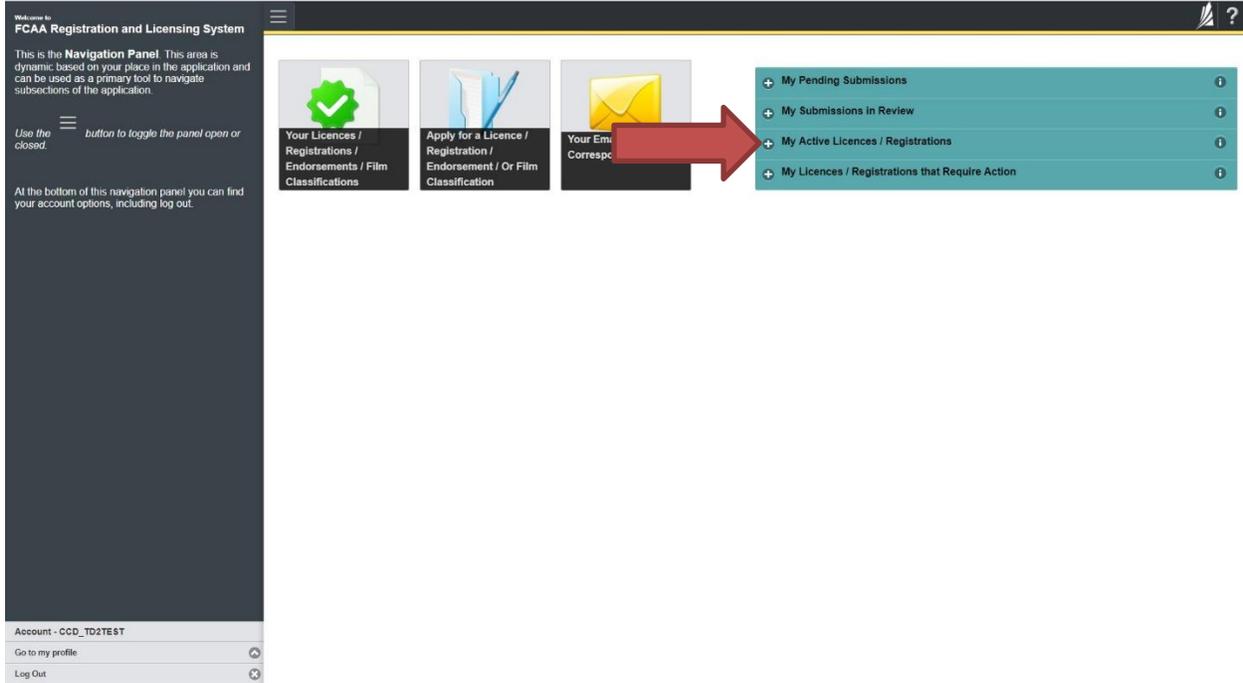


FCAA Registration and Licensing System

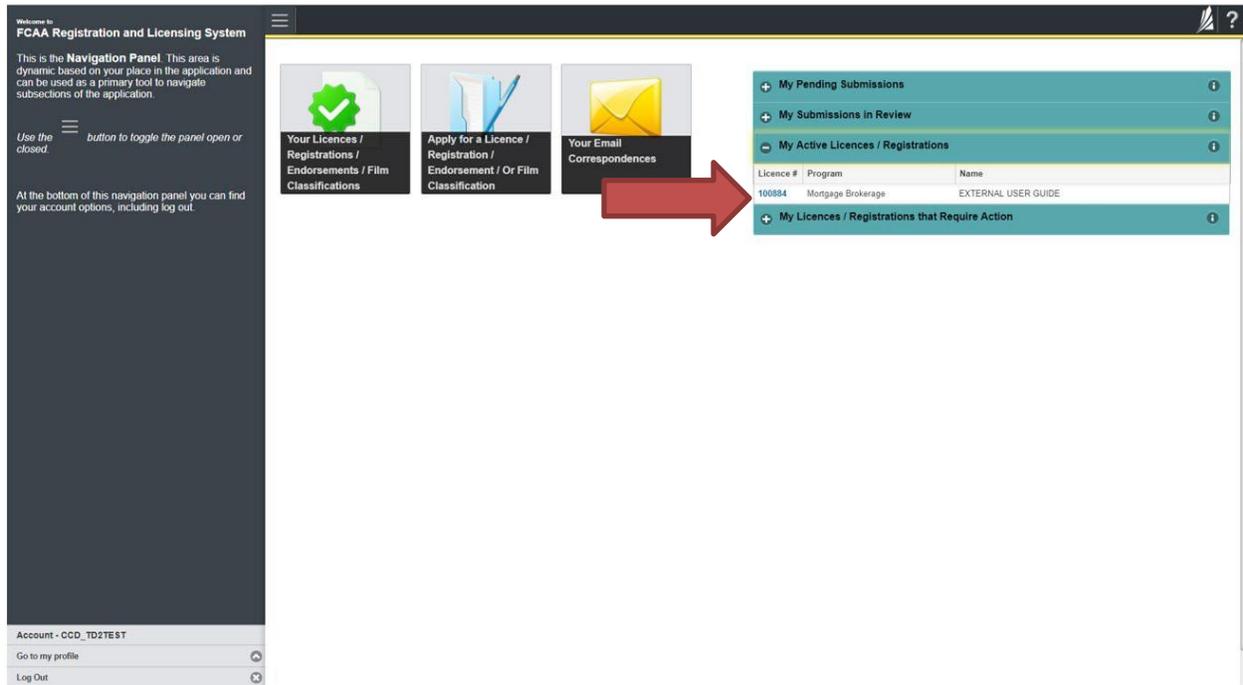
The screenshot shows a login form titled "Welcome to FCAA RLS". It contains two input fields: "User ID" and "Password". Below the fields are two buttons: a teal "Login" button and a grey "Register" button. At the bottom left, there is a link "Forgot your password?" with a right-pointing arrow icon.

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 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”.

The screenshot shows the FCAA Loan Broker Registration - 100894 - EXTERNAL USER page. The page is divided into several sections:

- Header:** Loan Broker Registration - 100894 - EXTERNAL USER. Status: Active.
- Navigation:** View Licence, Surrender Licence, Provide Information Update (highlighted with a red arrow).
- Registration Information:**

Registration Type	Loan Broker
Registration #	100894
Registrant Name	EXTERNAL USER
Doing Business as Name	
Date of Issue	10-Oct-2019
Expiry Date	Continuous Licence
Next Expected Submission	Loan Broker Annual Return
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.	
Next Expected Annual Return / Renewal Due Date	31-Dec-2019
- Footer:** Account - CCD_TDZTEST, Go to my profile, Log Out.

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

The screenshot shows the FCAA Loan Broker Event - Step 1 - 122351-01 - LNB - CHNG page. The page is divided into several sections:

- Header:** Loan Broker Event. Status: Pending Submission.
- Navigation:** Step 1: Event, Step 2: Business Entity, Step 3: Locations, Step 4: Suitability for Licensing, Step 5: Supporting Documents.
- 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@pvc.sk.ca or (306) 787-4700.
- Submission Information:**

Submission Number	122351-01
Registration Event Type	Information Update
- 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

First Name: External, Last Name: User, Middle Name: [Empty]

Title / Position: CEO

Email Address: [Empty]

Phone Number: [Empty]
- Footer:** Account - CCD_TDZTEST, Go to my profile, Log Out.

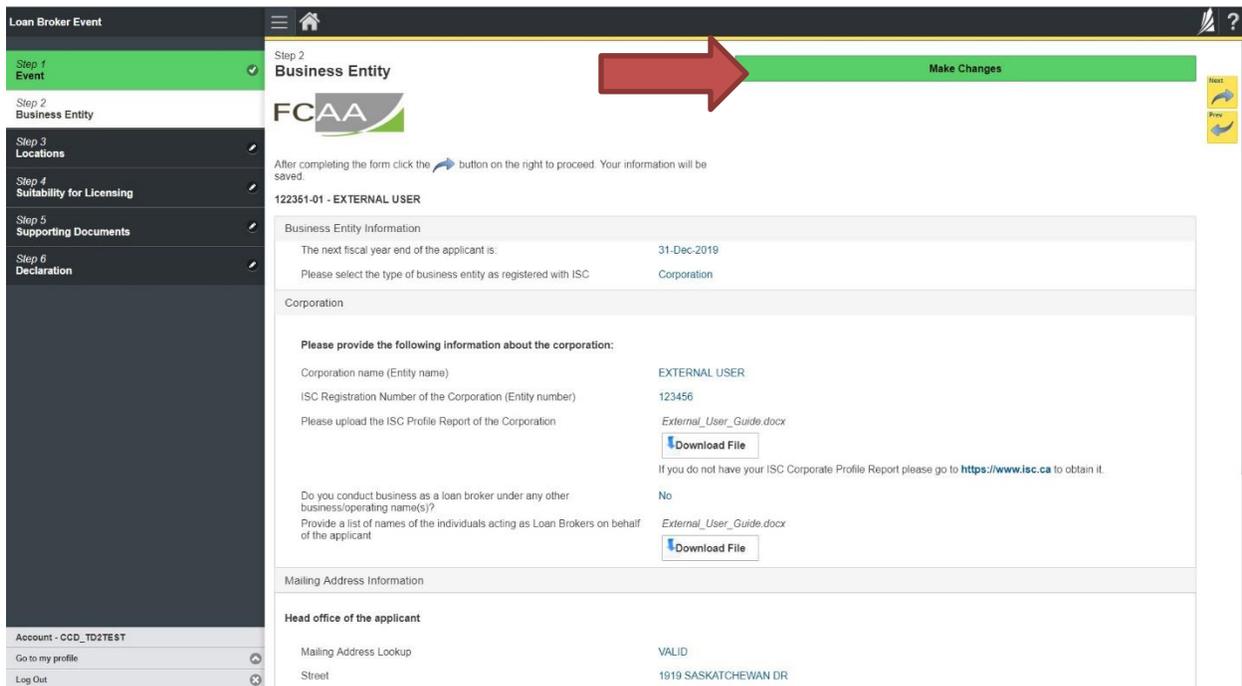
On the right side is your tools and actions menu where you can:

- 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 displays the FCAA application interface. On the left is a sidebar with a list of steps: Step 1 Event, Step 2 Business Entity, Step 3 Locations, Step 4 Suitability for Licensing, Step 5 Supporting Documents, and Step 6 Declaration. 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 right navigation bar. Below the header, there is a message: 'After completing the form click the [Next] button on the right to proceed. Your information will be saved.' The user is identified as '122361-01 - EXTERNAL USER'. The form contains sections for 'Business Entity Information' and 'Mailing Address Information'. The 'Business Entity Information' section includes fields for '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). It also asks for 'Corporation name (Entity name)' (EXTERNAL USER), 'ISC Registration Number of the Corporation (Entity number)' (123456), and provides a 'Download File' button for 'External_User_Guide.docx'. A note states: 'If you do not have your ISC Corporate Profile Report please go to <https://www.isc.ca> to obtain it.' The 'Mailing Address Information' section includes 'Head office of the applicant' with 'Mailing Address Lookup' (VALID) and 'Street' (1919 SASKATCHEWAN DR).

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.

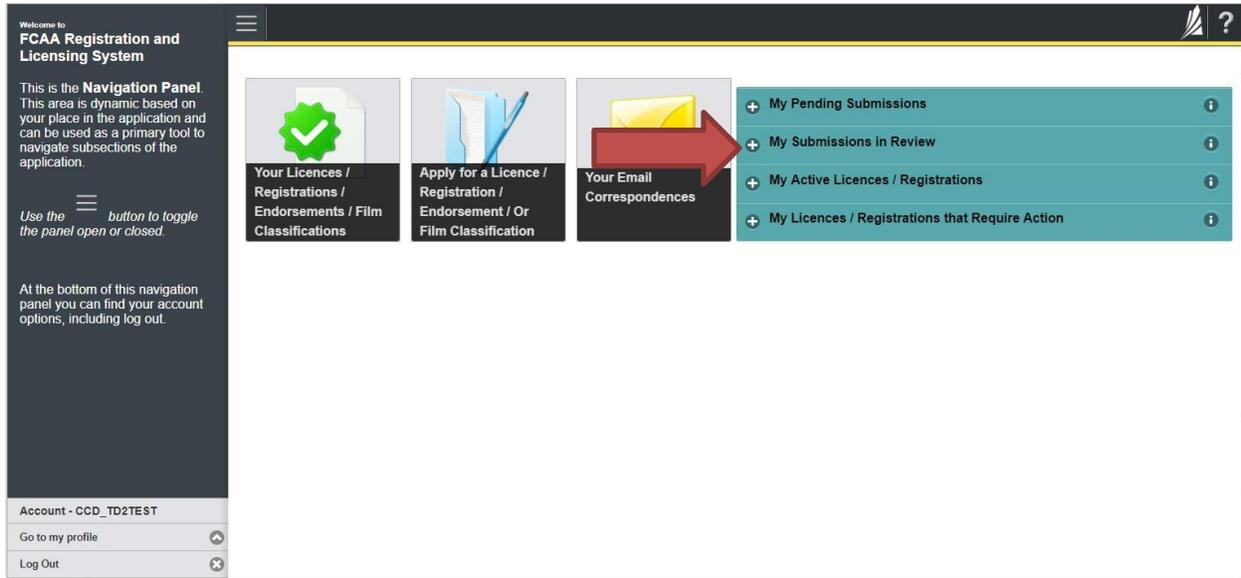
Once a statutory declaration has been completed and uploaded for an application, it will not need to be replaced if changes are made, unless specially requested by the FCAA.

The screenshot shows a web application interface for the FCAA. On the left is a vertical navigation menu with steps 1 through 6, all marked with checkmarks. Step 6, 'Declaration', is the active step. The main content area is titled 'Step 6 Declaration' and features the FCAA logo. Below the logo, it identifies the user as '122351-01 - 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 the submission is true.' Below this text is an 'I Agree' checkbox, which is currently unchecked. To the right of the checkbox are two empty input fields, one of which is labeled 'DD-Mon-YYYY'. At the bottom left of the main content area is a green button labeled 'Submit to FCAA'. A large red arrow points from the right towards this button. At the bottom of the page, there is a footer area with the text '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 Return

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 loan broker in Saskatchewan.

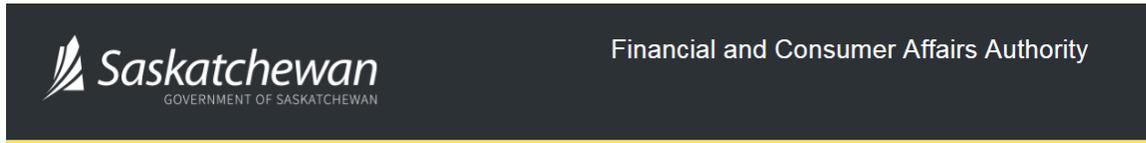
Once licensed, loan brokers must comply with applicable legislation, including the reporting requirements of the Act. You are able to start your annual return submission in RLS one month prior to the due date.

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>



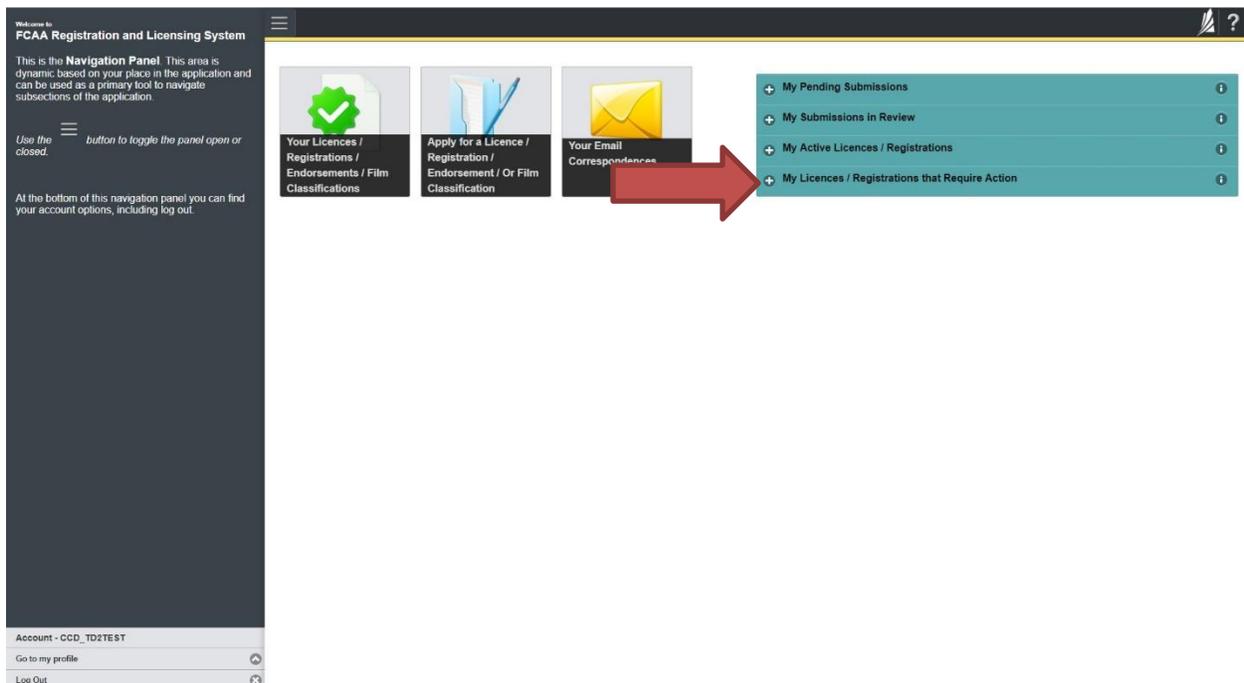
FCAA Registration and Licensing System

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 Loan Broker Registration. The main header displays "Loan Broker Registration - 100894 - EXTERNAL USER" and the FCAA logo. A status box indicates "Status: Active". Below this, there are three green buttons: "View Licence", "Start Annual Return", and "Surrender Licence". A red arrow points to the "Start Annual Return" button. The "Registration Information" section includes fields for Registration Type (Loan Broker), Registration # (100894), Registrant Name (EXTERNAL USER), Doing Business as Name, Date of Issue (10-Oct-2019), Expiry Date (Continuous Licence), and Next Expected Submission (Loan Broker Annual Return). A note explains that the "Next Expected Submission" is for reference only. The "Next Expected Annual Return / Renewal Due Date" is 31-Oct-2019. The left sidebar contains "Licence Events", "Notifications", and user account information for "Account - CCD_TDZTEST".

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

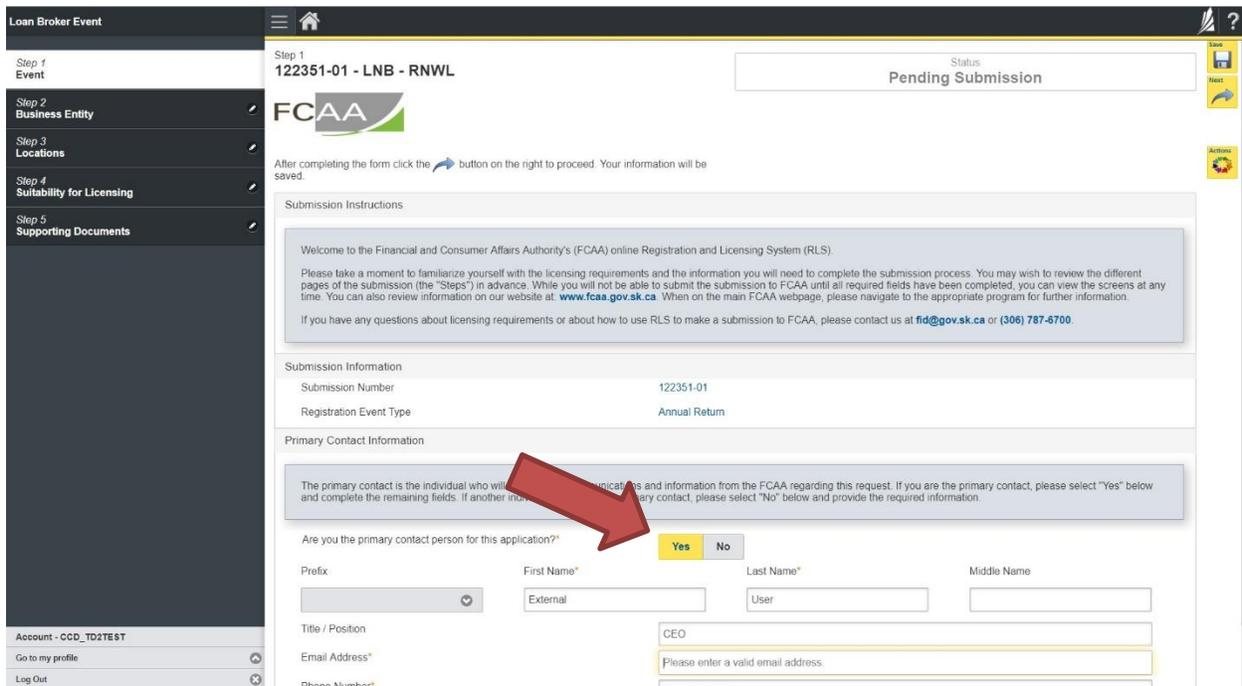
The screenshot shows the FCAA user interface for the "Loan Broker Event" application. The main header displays "Step 1: 122351-01 - LNB - RNWL" and the FCAA logo. A status box indicates "Status: Pending Submission". Below this, there are instructions: "After completing the form click the [arrow] button on the right to proceed. Your information will be saved." The "Submission Instructions" section provides a welcome message and contact information. The "Submission Information" section includes Submission Number (122351-01) and Registration Event Type (Annual Return). The "Primary Contact Information" section includes a question: "Are you the primary contact person for this application?" with "Yes" and "No" buttons. Below this are input fields for Prefix, First Name (External), Last Name (User), Middle Name, Title / Position (CEO), Email Address (with a validation message "Please enter a valid email address."), and Phone Number (with a validation message "###-###-####"). The left sidebar shows a progress indicator for five steps: Step 1 Event, Step 2 Business Entity, Step 3 Locations, Step 4 Suitability for Licensing, and Step 5 Supporting Documents. The user account information for "Account - CCD_TDZTEST" is also visible.

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.



Loan Broker Event

Step 1
Event

Step 2
Business Entity

Step 3
Locations

Step 4
Suitability for Licensing

Step 5
Supporting Documents

Account - CCD_TDZTEST
Go to my profile
Log Out

Step 1
122351-01 - LNB - 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) 787-8700.

Submission Information

Submission Number 122351-01
Registration Event Type Annual Return

Primary Contact Information

The primary contact is the individual who will communicate with us 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*

Phone Number*

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 shows the 'Loan Broker Event' application interface. On the left, a sidebar lists six steps: Step 1 Event, Step 2 Business Entity, Step 3 Locations, Step 4 Suitability for Licensing, Step 5 Supporting Documents, and Step 6 Declaration. The main content area is titled 'Step 6 Declaration' and features the FCAA logo. Below the logo, the user is identified as '122351-01 - 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 the submission is true.' Below this text is an 'I Agree' checkbox, which is currently unchecked. To the right of the checkbox is a date input field with the placeholder 'DD-Mon-YYYY'. At the bottom of the main content area is a green 'Submit to FCAA' button, which is highlighted by a red arrow.

Click “Submit to FCAA”.

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

The screenshot displays the 'Invoice' step of the registration process. The sidebar on the left shows steps 1 through 7, with Step 7 'Invoice' selected. The main content area shows the following details:

- Step 7 Invoice - 001808**
- Status:** Pending
- Print Invoice** button
- Order Details:**
 - Order Description: Annual Return – Licence #100894 - Submission #122351-01
 - Merchant Name: FCAA
 - Merchant URL: https://fcaa-uat.saskatchewan.ca/
- Item Details:**

Description	Product Code	Quantity	Price	Subtotal
Loan Broker Registration Renewal	1	1	\$500.00	\$500.00

Additional charges:
GST: \$0.00
PST: \$0.00
HST: \$0.00
Shipping Cost: \$0.00
Charge Total: \$500.00 (CAD)
- Payable Information:**
 - If the invoice amount is less than \$2,500, then you can pay as follows:
 - Online using Interac Online, VISA, or MasterCard – Please click "Proceed to Online Payment"
 - 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.

The bottom navigation bar includes the user's account information (Account - CCD_TD1TEST), profile and logout options, payment processor logos (Moneris, Interac Online, VISA, MasterCard), and a green 'Proceed to Payment' button.

An annual registration fee must be submitted along with your submission. 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

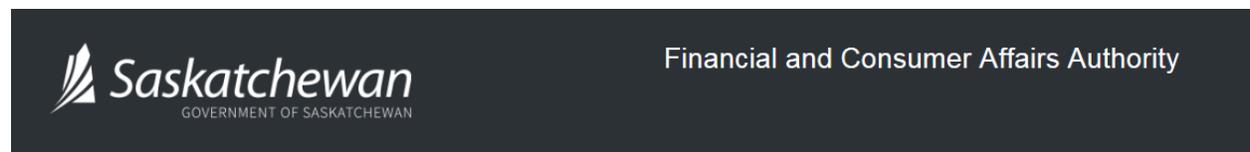
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You should have your documentation in order before you begin. If you forget or need to change some of your information, you can save your progress through the application and return to it as you need to. You can continue to make changes to your application 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).

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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.

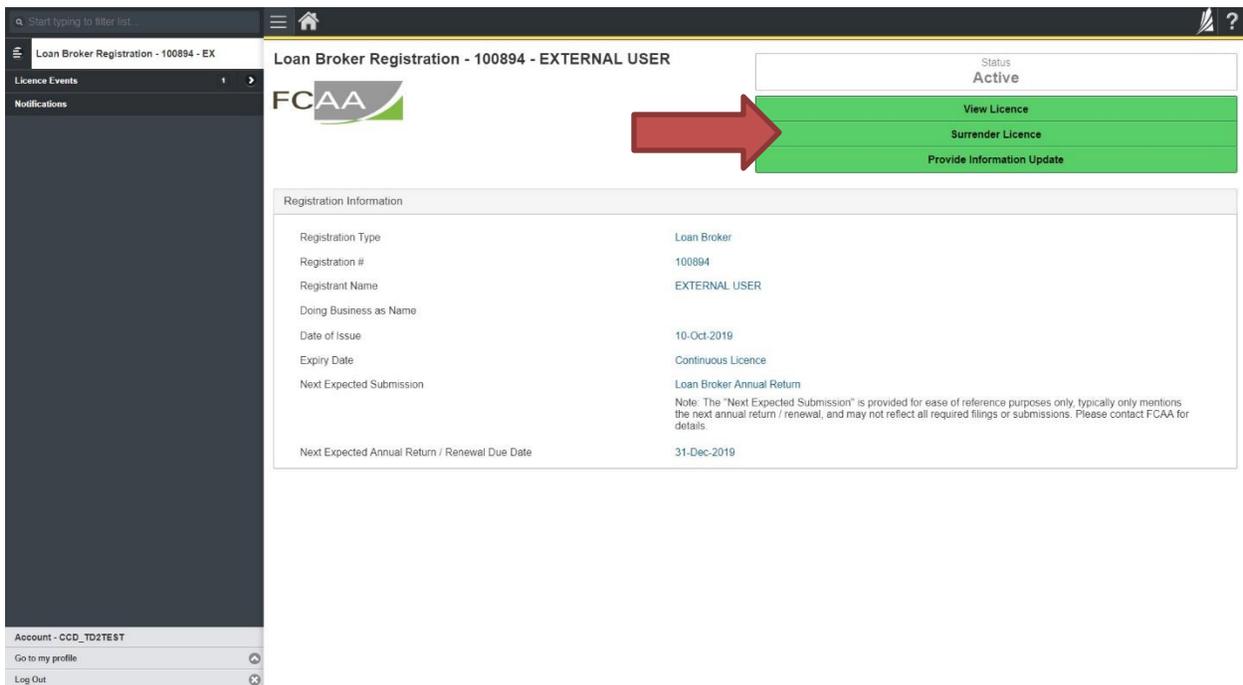
Enter your User ID and Password and click “Login”. You will be brought to the RLS home screen.

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



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.

The screenshot displays the 'LNB Surrender Licence' web application interface. The top navigation bar includes a home icon, a status box showing 'Pending Submission', and utility icons for help and search. The main content area features the FCAA logo and the text 'Licence: 100894 - EXTERNAL USER'. A 'Details' section contains a form with the following fields: 'Submission Number' (122351-01), a text area for 'Please provide a detailed explanation of the circumstances of your request *', a date field for 'Please indicate the date you would like your request to become effective' (DD-Mon-YYYY), and an 'Upload File' button. Below the form are two green buttons: 'Submit Licence Surrender Request' and 'Cancel Licence Surrender Request'. The bottom left corner shows the user's account information: 'Account - CCD_TD2TEST', with links for 'Go to my profile' and '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

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