

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

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 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

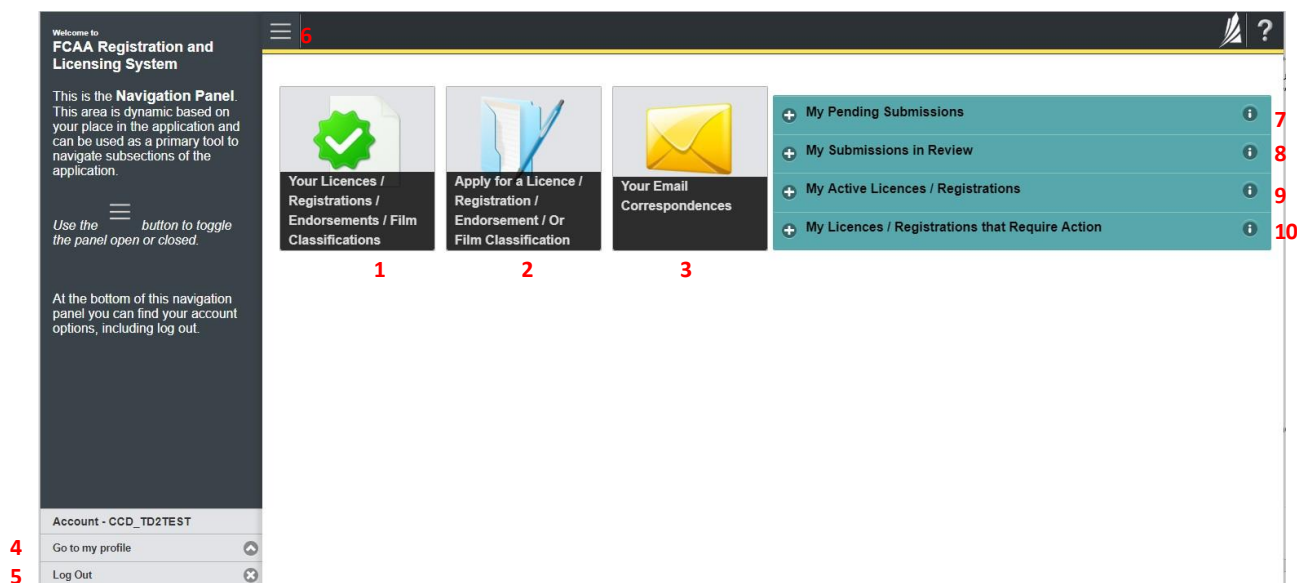
In addition to the guidance that you will find the RLS Basics Guide, this page provides the very basic RLS navigation tips.

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

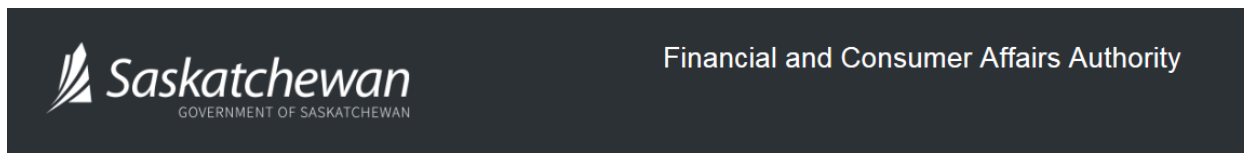
Before you begin, please ensure you are familiar with *The Trust and Loan Corporations Act* (the “Act”) and *The Trust and Loan Corporations Regulations* (the “Regulations”) which outlines the requirements to carry on business as a loan broker in Saskatchewan.

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>

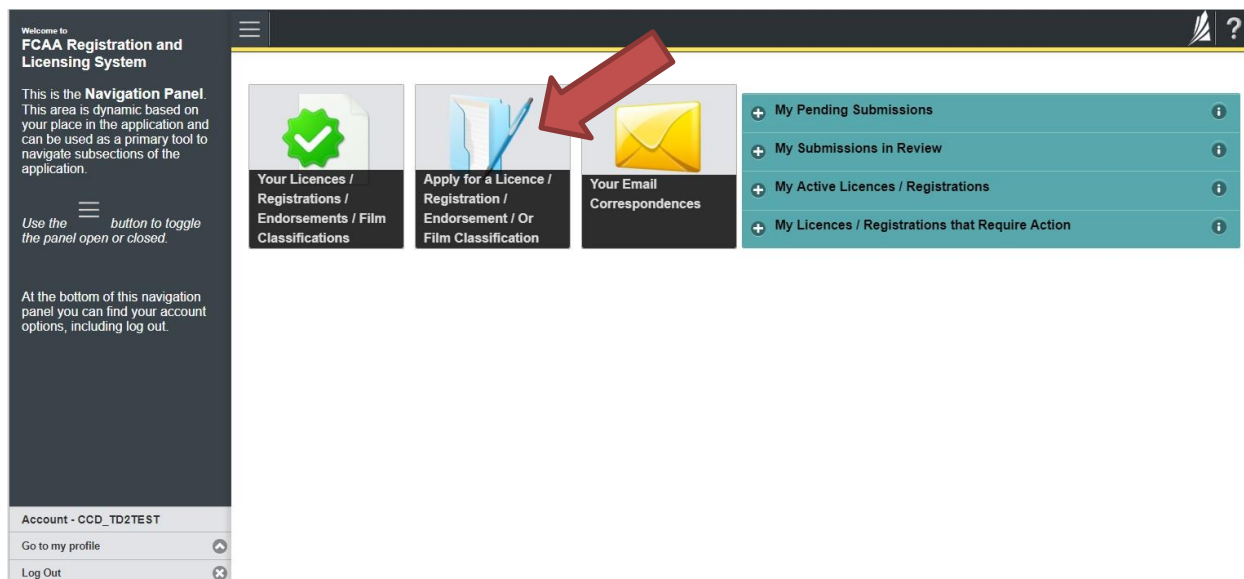


FCAA Registration and Licensing System

The image shows the login page for the FCAA RLS. It has a header "Welcome to FCAA RLS". Below this are two input fields: "User ID" and "Password". There 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 “Apply for a New Licence” button.



3. Select “Consumer Credit” as the Licencing Division.

The screenshot shows the 'Licence Wizard Records' page with the 'Licence Selection' step active. The 'Type of Licence' section has a label 'Select the Licencing Division' and a list of options: 'Consumer Credit' (selected with a yellow dot), 'Consumer Protection', 'Insurance', and 'Pensions'. A red arrow points to the 'Consumer Credit' option. Below this, there is a label 'Select the Licence \ Registration you wish to apply for' and a dropdown menu with the text 'Please select to reveal list ...'. The left sidebar shows the 'Licence Selection' breadcrumb and the user account 'Account - CCD_TD2TEST' with links for 'Go to my profile' and 'Log Out'.

4. Select “Loan Broker” from the dropdown menu.

The screenshot shows the 'Licence Wizard Records' page with the 'Licence Selection' step active. The 'Type of Licence' section has a label 'Select the Licencing Division' and a list of options: 'Consumer Credit' (selected with a yellow dot), 'Consumer Protection', 'Insurance', and 'Pensions'. Below this, there is a label 'Select the Licence \ Registration you wish to apply for' and a dropdown menu. The dropdown menu is open, showing a list of options: 'Please select to reveal list ...', 'Loan Broker' (highlighted with a blue background), 'Mortgage Administrator', 'Mortgage Broker/Associate', 'Mortgage Brokerage', 'Mortgage Brokerage with Endorsement', 'Payday Lender - Legal Entity', 'Payday Lender - Physical Location', and 'Trust, Loan, or Financing Corporation'. A red arrow points to the 'Loan Broker' option. The left sidebar shows the 'Licence Selection' breadcrumb and the user account 'Account - CCD_TD2TEST' with links for 'Go to my profile' and 'Log Out'.

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

Start typing to filter list

Licence Selection

Licence Wizard Records
Licence Selection

Type of Licence

Select the Licensing Division

Consumer Credit
Consumer Protection
Insurance
Pensions

Select the Licence \ Registration you wish to apply for

Loan Broker

Before You Begin

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. Once you have triggered the submission (by clicking the green button below), 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 <http://fcaa.gov.sk.ca/regulated-businesses-persons/businesses/loan-brokers>.

If you have any questions about licensing requirements or about how to use RLS to make a submission to FCAA, please contact us (contact information available via the above link).

After You Submit

Once you have completed your submission, it will be reviewed by FCAA. You may be contacted to provide additional information in order to complete the review process. Your timely response to these requests will ensure the review of your submission is not delayed. You will be advised of the progress of your submission electronically by email.

Unless otherwise directed, any correspondence you receive from FCAA will direct or require you to return to the RLS portal to ensure the security of your information.

Security Controls

For security purposes, remember that we will never ask you for your user name or password.

Terms of Use

FCAA a regulatory body comprised of the different divisions ("Regulatory Divisions") that administer a number of regulatory programs pursuant to various legislation and regulations ("Regulatory Laws"). By accessing this system, including providing or submitting any information ("Information"), I acknowledge, recognize and understand that any and all information I provide to FCAA and/or any of its Regulatory Divisions may be used, disclosed or shared by FCAA or any of its Regulatory Divisions as authorized by Regulatory Laws or other applicable laws, including the sharing of the information amongst the different Regulatory Divisions.

Account - CCD_TD2TEST

Go to my profile

Log Out

I Acknowledge

Click “I acknowledge”.

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

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_TD2TEST

Go to my profile

Log Out

Step 1
122351-00 - LNB - NEW

Status
Pending Submission

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 No

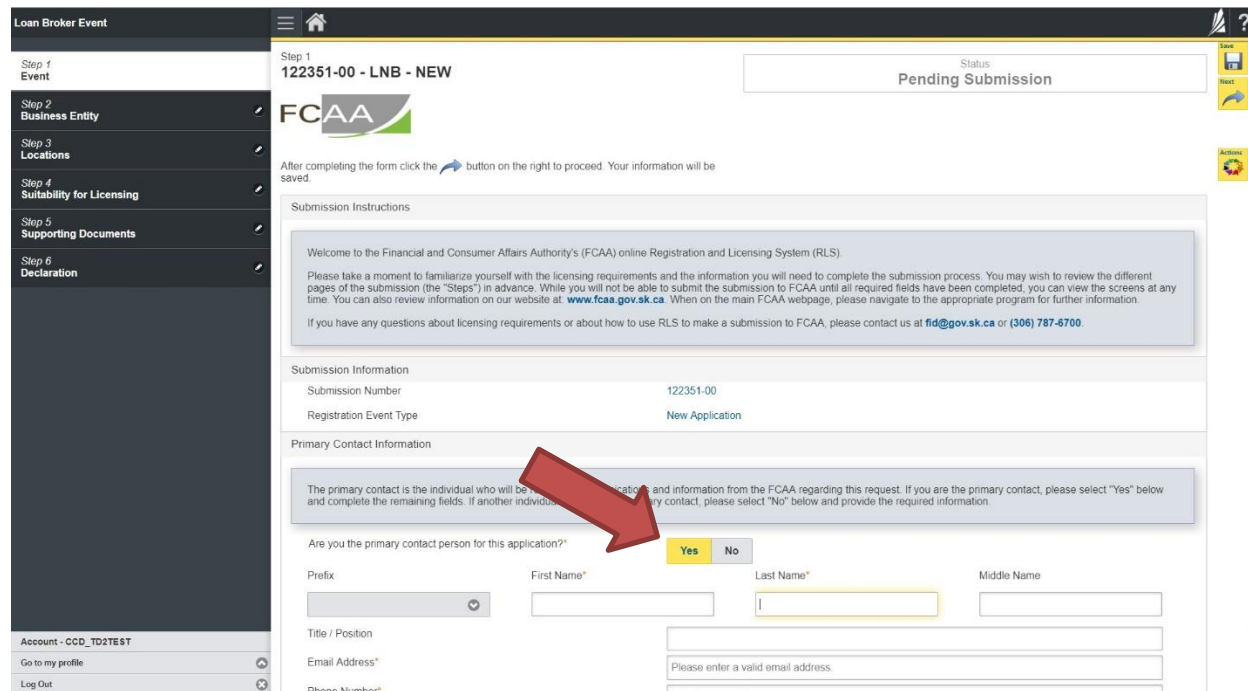
On the left side is your navigation menu where you can navigate to the different steps within the application, log out or access your RLS account.

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.



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_TD2TEST

Go to my profile

Log Out

Step 1
122351-00 - LNB - NEW


Status:
Pending Submission

Save

Actions

Next

Prev

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

Submission Instructions

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

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

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

Submission Information

Submission Number 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.

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_TD2TEST

Go to my profile

Log Out

Step 2 Business Entity

FCAA

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

122351-00 -

Business Entity Information

The next fiscal year end of the applicant is: DD-Mon-YYYY

Please select the type of business entity as registered with ISC: Corporation Partnership Sole Proprietor

Provide a list of names of the individuals acting as Loan Broker of the applicant: Upload File

Mailing Address Information

Head office of the applicant

Mailing Address Lookup

Please enter address to search..

Having trouble finding your address? Enable Manual Entry

Street

City

Postal Code

Province/State SASKATCHEWAN

Telephone

Fax

Email

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

Yes No

The address for service in Saskatchewan must be a location in Saskatchewan that maintains regular business hours and has staff available to receive documents. Typically this would be a 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_TD2TEST

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*

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.

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 4 Suitability for Licensing

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

122351-05 - 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 it 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 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 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 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 for the following individuals:
External User

Add a Criminal Record Check

Account - OGD, TESTEST
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.

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 'Loan Broker Event' application interface. On the left is a sidebar with a progress bar showing steps 1 through 6. Step 5, 'Supporting Documents', is currently active. The main content area is titled 'Step 5 Supporting Documents' and features the FCAA logo. Below the 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.' A note below this 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 upload tasks, each with an 'Upload File' button: 1. 'Please upload a detailed business plan.*' with instructions on what to include. 2. 'Upload a copy of the disclosure statement to be provided to clients pursuant to section 49 of the Act.*' with a list of required information (a-f). 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*'. On the right side of the interface, there are three buttons: 'Back', 'Next', and 'Prev'.

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 (Financial Crime Agency of Australia) Declaration step. 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. Steps 1 through 5 are marked with green checkmarks, indicating they are completed. Step 6 is the current step. The main content area is titled 'Step 6 Declaration' and features the FCAA logo. Below the logo, it says '122351-00 - EXTERNAL USER'. A section titled 'Submission Instructions' contains a paragraph of text explaining the process and a list of bullet points. Below this, there is an 'I Agree' checkbox, a date field (DD-Mon-YYYY), and a text prompt 'Please upload the completed Statutory Declaration'. A red arrow points to an 'Upload File' button. Below the upload 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 bottom of the sidebar shows the user's account information: '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.

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

Step 7 Invoice - 001807

Status: Pending

Print Invoice

FCAA

Order Details

Order Description: New Application - Submission #122351-00

Merchant Name: FCAA

Merchant URL: https://fcaa-uat.saskatchewan.ca/

Item Details:

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)

Payable Information

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

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

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

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

Account - CCD_TD1TEST

Go to my profile

Log Out

Checklist powered by Moneris Interac Online VISA MasterCard

Proceed to Payment

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

Step 1
122351-00 - LNB - NEW

Status
In Review

Next

Actions

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

Account - CCD_TD2TEST

Go to my profile

Log Out

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.

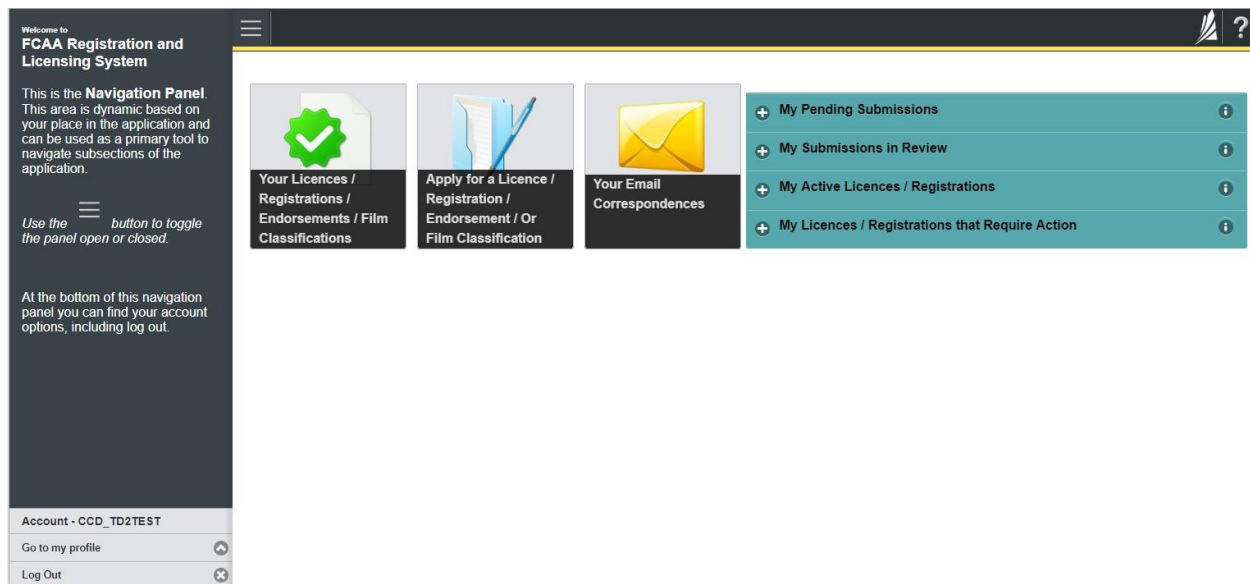
On the right side of the screen, click the "Action" button and select "Print Submission".

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.

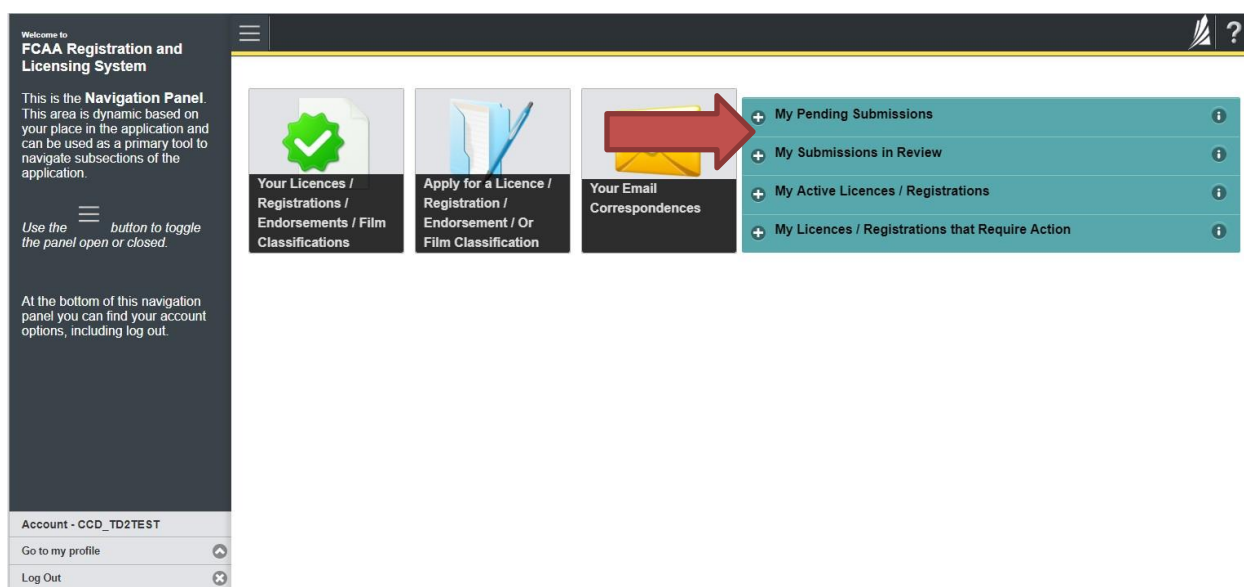
You will be notified by email of the progress of your submission through the review process. If your licence is approved, you will receive a proof of completion email notice and can login to print your licence.

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.

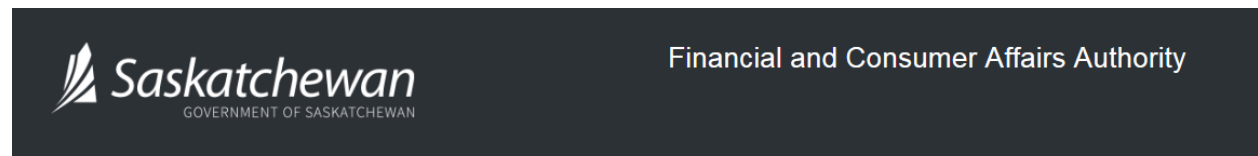


In order to have your submission processed in a timely manner ensure that you carefully read any emails sent to you to ensure that all actions required are completed and all information we may request in RLS is provided.

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.



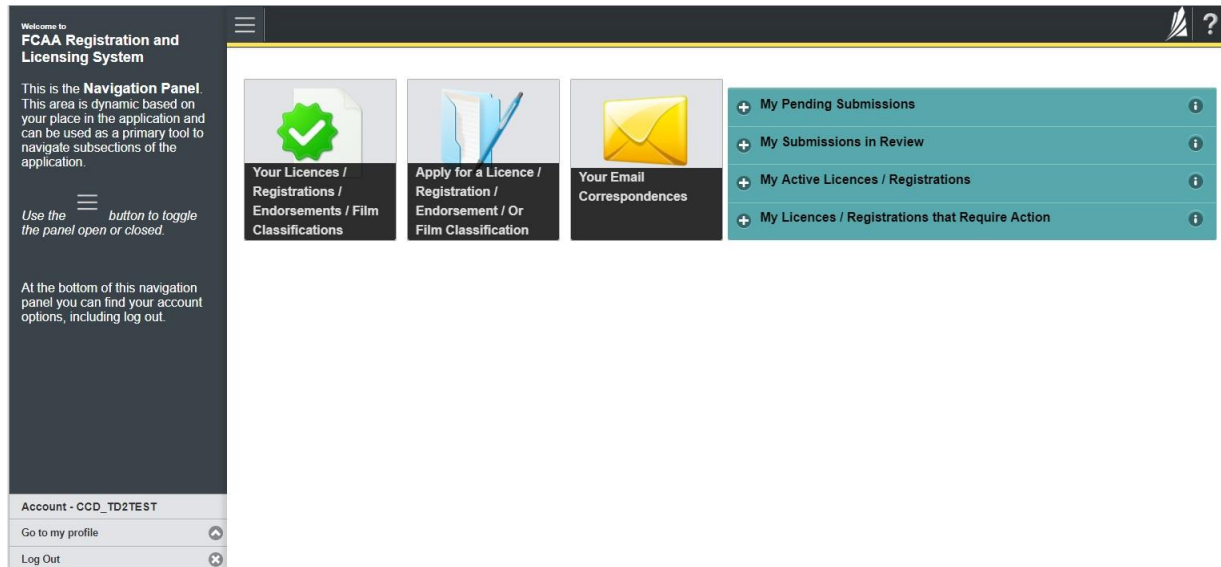
FCAA Registration and Licensing System

The image shows a login and registration form for the FCAA RLS system. The form is titled "Welcome to FCAA RLS" in a small blue font. 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 of the form, 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

122313-00 - MRT_END - NEW

Status: Requested more information

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: External

First Name*: User

Last Name*: User

Middle Name: User

Title / Position*: User

Email Address*: User

Phone Number*: User

Account - CCD_TD2TEST

Go to my profile

Log Out

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

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 - CCO_TD2TEST

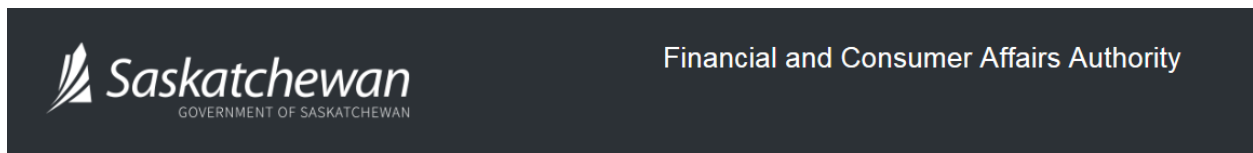
Go to my profile

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 web form titled "Welcome to FCAA RLS". It contains two input fields: "User ID" and "Password". Below these fields are two buttons: "Login" (in teal) and "Register" (in light 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 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 Loan Broker Registration - 100894 - EXTERNAL USER page. The page is divided into a sidebar on the left and a main content area on the right. The sidebar contains a search bar, a home icon, and a list of navigation options: 'Loan Broker Registration - 100894 - EX', 'Licence Events', and 'Notifications'. The main content area features the FCAA logo, a status indicator 'Active', and three buttons: 'View Licence', 'Surrender Licence', and 'Provide Information Update'. A red arrow points to the 'View Licence' button. Below these buttons is a 'Registration Information' table.

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

Account - CCD_TD2TEST

Go to my profile

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.

The screenshot displays the FCAA (Financial and Consumer Affairs Authority) website interface. The main header shows "Loan Broker Registration - 100894 - EXTERNAL USER". The left sidebar contains navigation links: "Licence Events", "Notifications", "Registration Info", "Registration", "Doing Business", "Date of Issue", "Expiry Date", and "Next Expected". The main content area shows the registration details for an "EXTERNAL USER" with the following information:

- Date of Issue:** Oct 15, 2019
- Continuous Registration:** Yes
- Registration Number:** 100894
- Address:** 1919 SASKATCHEWAN DR, REGINA SASKATCHEWAN S4P 4H2
- Conditions:** NONE
- Next Expected Annual Return / Renewal Due Date:** 31-Dec-2019

A red arrow points from the "Registration Info" link in the sidebar to the pop-up window. The pop-up window displays a PDF of the licence, which includes the FCAA logo and the text "EXTERNAL USER". The PDF is titled "Loan Broker Registration - 100894 - EXTERNAL USER". The pop-up window also features a "View Licence" button and a "Surrender Licence" button. The status of the licence is "Active".

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.

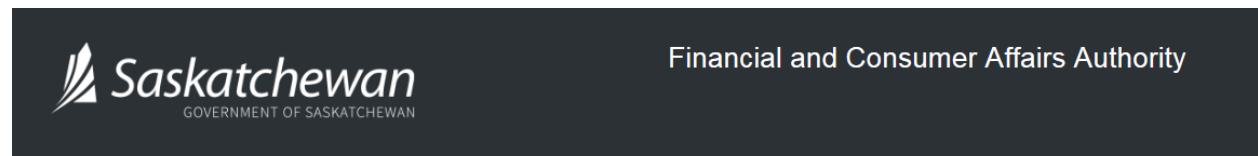
All submissions made through RLS are subject to review and approval by the Superintendent of Financial Institutions (the “Superintendent”) and the Superintendent may require additional information regarding your submission. You will be notified of the status of a submission (i.e. approved, rejected or 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 image shows a web 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 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 screen. The left sidebar contains a search bar and a list of items: Loan Broker Registration - 100894 - EX, Licence Events, and Notifications. The main content area has a header with the FCAA logo and the title 'Loan Broker Registration - 100894 - EXTERNAL USER'. Below the header is a table with the following data:

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

On the right side of the screen, there is a 'Status' section with the text 'Active'. Below this, there are three buttons: 'View Licence', 'Surrender Licence', and 'Provide Information Update'. A red arrow points to the 'Provide Information Update' button.

At the bottom of the screen, there is a footer with the text 'Account - CDD_TD2TEST', 'Go to my profile', and 'Log Out'.

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

The screenshot shows the FCAA Loan Broker Event - 122351-01 - LNB - CHNG screen. The left sidebar contains a search bar and a list of items: Loan Broker Event, Step 1 Event, Step 2 Business Entity, Step 3 Locations, Step 4 Suitability for Licensing, and Step 5 Supporting Documents. The main content area has a header with the FCAA logo and the title 'Loan Broker Event - 122351-01 - LNB - CHNG'. Below the header is a 'Status' section with the text 'Pending Submission'. Below this, there is a 'Submission Instructions' section with the following text:

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

Below the instructions, there is a 'Submission Information' section with the following data:

Submission Information	
Submission Number	122351-01
Registration Event Type	Information Update

Below the submission information, there is a 'Primary Contact Information' section with the following text:



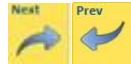
The primary contact is the individual who will be receiving communications and information from the FCAA regarding this request. If you are the primary contact, please select "Yes" below and complete the remaining fields. If another individual should be the primary contact, please select "No" below and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

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

Below this, there are input fields for 'First Name', 'Last Name', 'Middle Name', 'Title / Position', 'Email Address', and 'Phone Number'. The 'First Name' field is labeled 'External' and the 'Last Name' field is labeled 'User'. The 'Title / Position' field is labeled 'CEO'. The 'Email Address' field is labeled 'Email Address' and the 'Phone Number' field is labeled 'Phone Number'.

At the bottom of the screen, there is a footer with the text 'Account - CDD_TD2TEST', 'Go to my profile', and 'Log Out'.

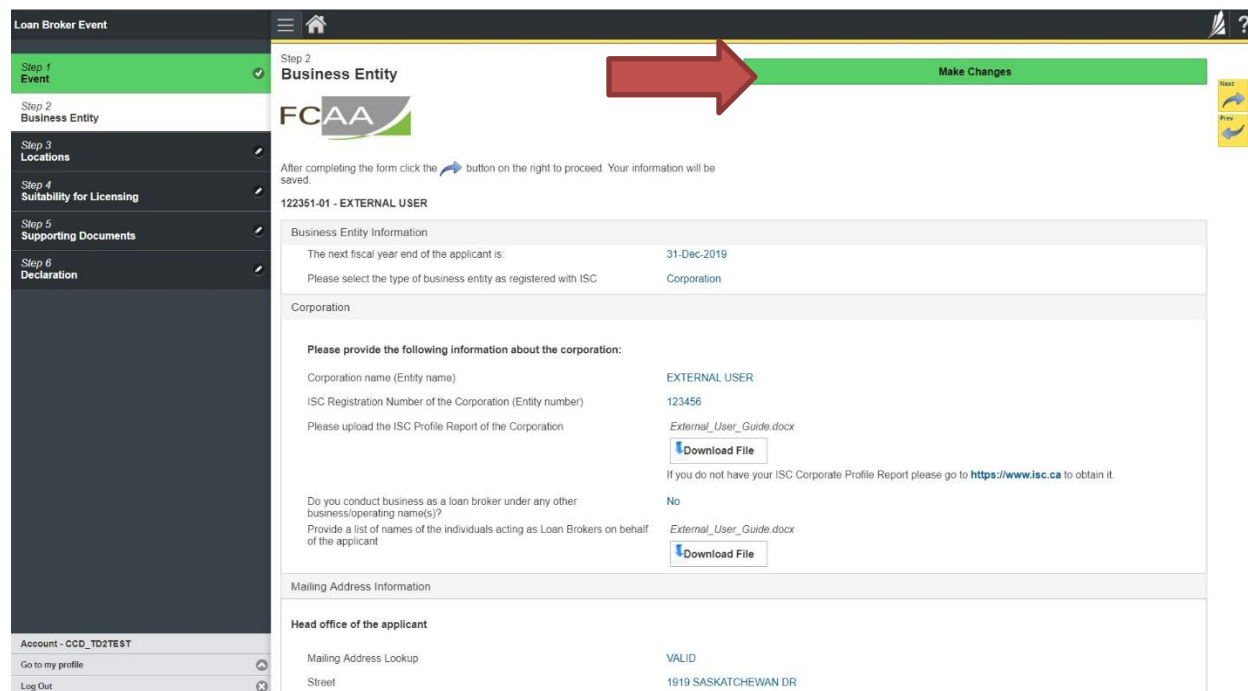
On the right side is your tools and actions menu where you can:

- 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. Step 2 is currently selected. The main content area shows the 'Business Entity' step with the FCAA logo and a 'Make Changes' button in the top right corner, highlighted by a red arrow. Below the header, there is a section for 'Business Entity Information' with 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). A section titled 'Please provide the following information about the corporation:' includes fields for 'Corporation name (Entity name)' (EXTERNAL USER), 'ISC Registration Number of the Corporation (Entity number)' (123456), and a file upload area for 'Please upload the ISC Profile Report of the Corporation' with a 'Download File' button. Below this is a section for 'Mailing Address Information' and a 'Head office of the applicant' section with fields for '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.

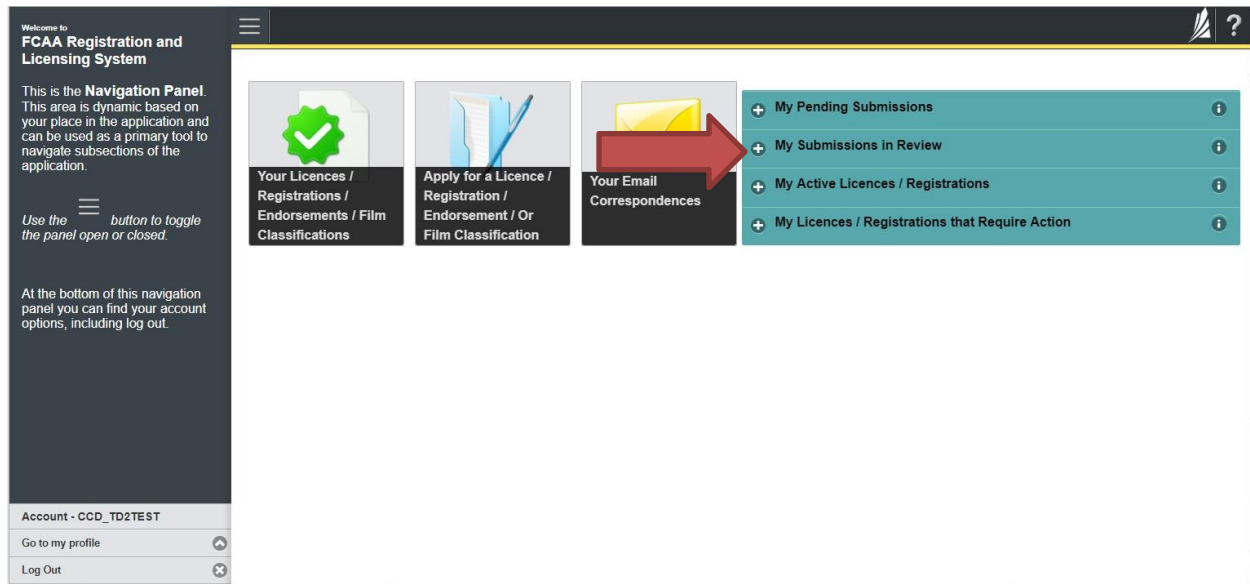
Once a statutory declaration has been completed and uploaded for an application, it will not need to be replaced if changes are made, unless specially requested by the FCAA.

The screenshot shows a web application interface for the FCAA. On the left is a 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. Steps 1 through 5 are marked with green checkmarks, and Step 6 is the current 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 box is an 'I Agree*' checkbox, which is currently unchecked. To the right of the checkbox is a date input field 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 directly to this button. The bottom of the sidebar contains a footer with the text 'Account - CCD_TD2TEST', a link 'Go to my profile', and a 'Log Out' button.

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.

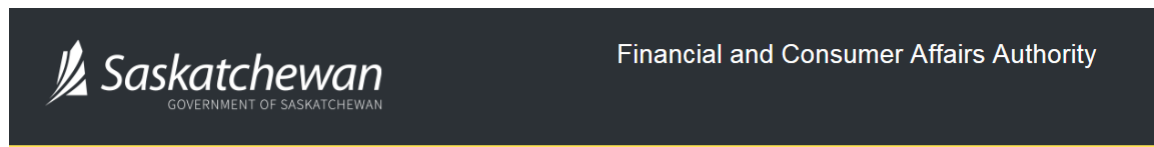
Once licensed, loan brokers must comply with applicable legislation, including the reporting requirements of the Act. You are able to start your annual return submission in RLS one month prior to the due date.

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 the login page for the FCAA RLS. It has a title "Welcome to FCAA RLS". Below it are two input fields: "User ID" and "Password". There are two buttons: "Login" (in teal) and "Register" (in grey). At the bottom left is a link "Forgot your password?" and at the bottom right is a small circular arrow icon.

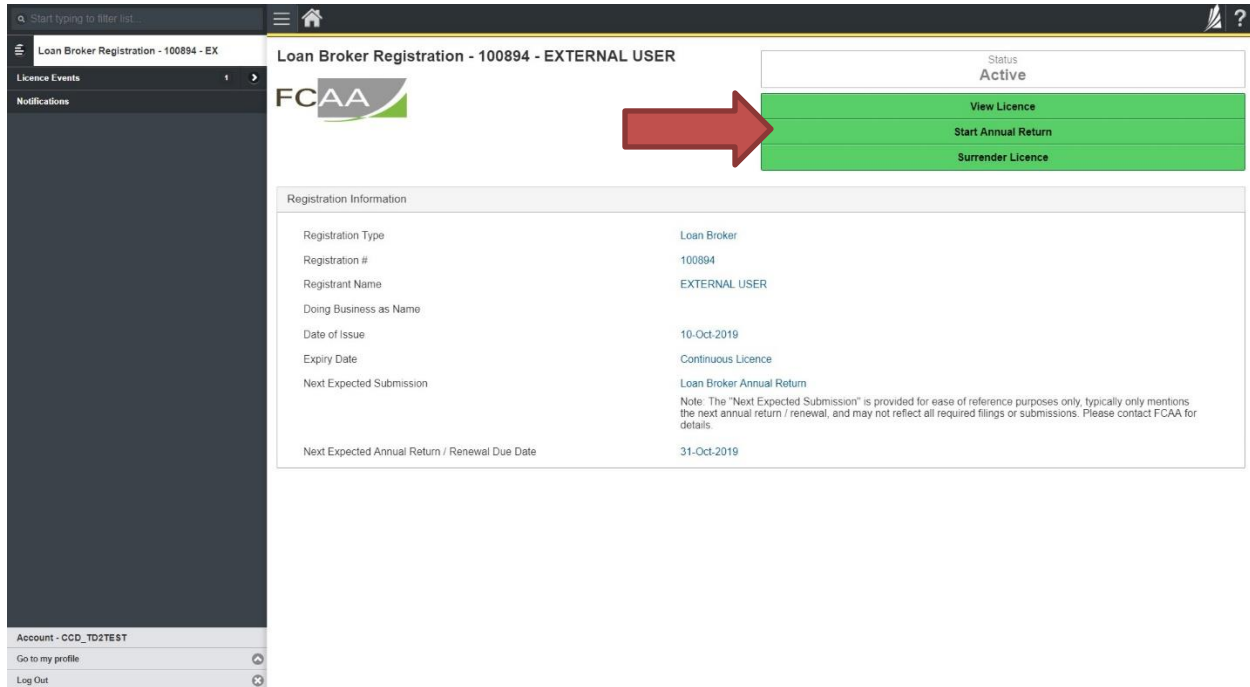
Enter your User ID and Password and click “Login”. You will be brought to the RLS home screen.

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.



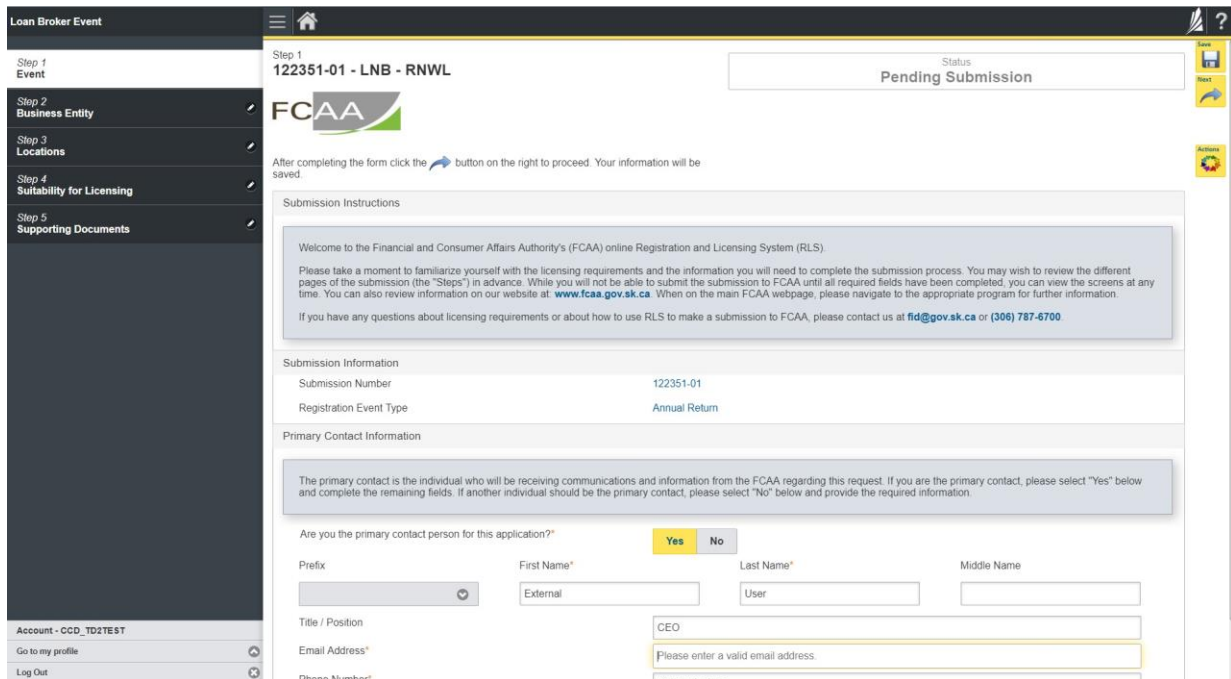
3. You will be brought to the licence screen. Click on the “Start Annual Return” button.



The screenshot shows the FCAA user interface for a Loan Broker Registration. The top navigation bar includes a search bar, a home icon, and a user profile icon. The main header displays the registration details: "Loan Broker Registration - 100894 - EXTERNAL USER". The status is "Active". Below the header, there are three buttons: "View Licence", "Start Annual Return" (highlighted with a red arrow), and "Surrender Licence". The "Registration Information" section provides details about the registration, including the registration type, number, name, issue date, expiry date, and next expected submission. The bottom left sidebar contains links for "Account - CCD_TD2TEST", "Go to my profile", and "Log Out".

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-Oct-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 "Loan Broker Event" application. The top navigation bar includes a search bar, a home icon, and a user profile icon. The main header displays the event details: "Step 1 122351-01 - LNB - RNWL". The status is "Pending Submission". Below the header, there are three buttons: "View Licence", "Start Annual Return", and "Surrender Licence". The "Registration Information" section provides details about the registration, including the registration type, number, name, issue date, expiry date, and next expected submission. The bottom left sidebar contains links for "Account - CCD_TD2TEST", "Go to my profile", and "Log Out".

Submission Information	
Submission Number	122351-01
Registration Event Type	Annual Return

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: CEO

Email Address*: Please enter a valid email address.

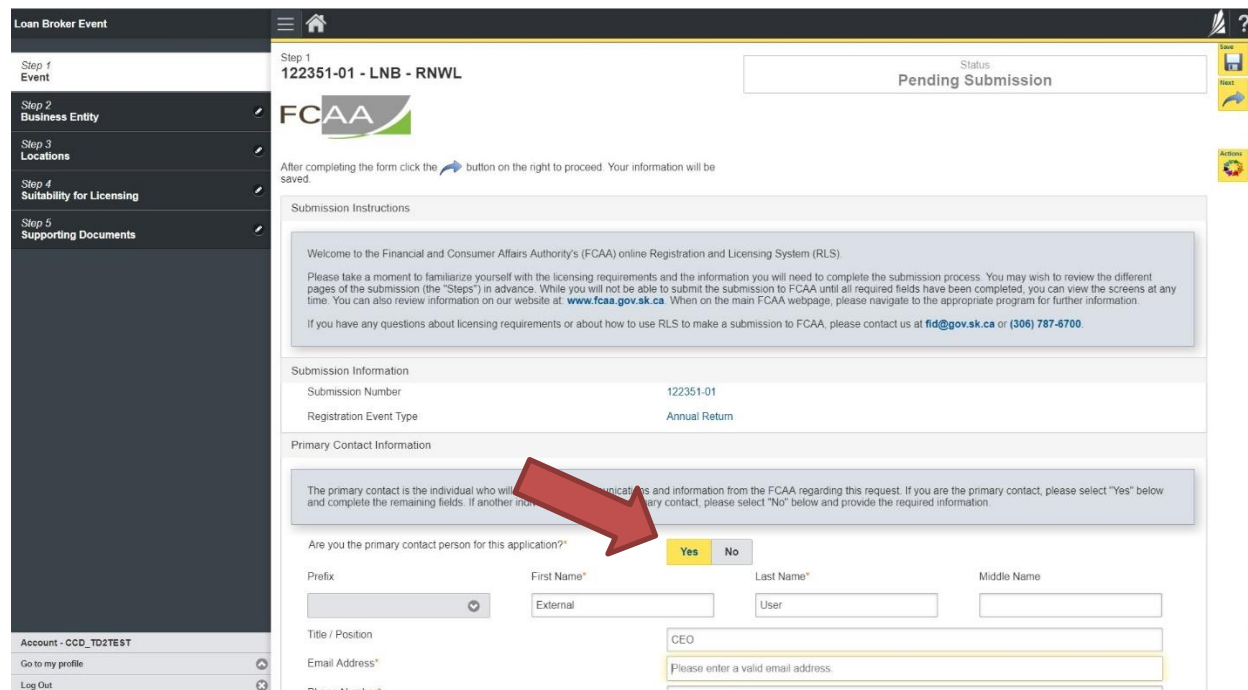
Phone Number*:

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.



Loan Broker Event

Step 1
Event

Step 2
Business Entity

Step 3
Locations

Step 4
Suitability for Licensing

Step 5
Supporting Documents


Account - CDD_TDZTEST

Go to my profile

Log Out

Step 1
122351-01 - LNB - RNWL

Status: Pending Submission

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 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*:

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 displays the FCAA application portal 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. Steps 1 through 5 are marked with green checkmarks, while Step 6 is currently active. 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, there is an 'I Agree' checkbox, which is currently unchecked. To the right of the checkbox is a text input field and a date selector set to 'DD-Mon-YYYY'. At the bottom of the form, a green 'Submit to FCAA' button is visible, with a large red arrow pointing directly to it. The bottom of the page shows a user account section with the text 'Account - CCD_TD2TEST', a link to 'Go to my profile', and a 'Log Out' button.

Click “Submit to FCAA”.

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

The screenshot shows the 'Invoice' step (Step 7) of the 'Loan Broker Event' process. The left sidebar lists steps 1 through 7, with Step 7 'Invoice' selected. The main content area displays the invoice details for 'Invoice - 001808'. The status is 'Pending'. A 'Print Invoice' button is visible. The invoice includes the FCAA logo, order details (Annual Return - Licence #100894 - Submission #122351-01), merchant information (FCAA, URL: https://fcaa-uat.saskatchewan.ca/), and item details (Loan Broker Registration Renewal, 1 unit, \$500.00). A table shows the breakdown of charges: GST (\$0.00), PST (\$0.00), HST (\$0.00), Shipping Cost (\$0.00), and a total charge of \$500.00 (CAD). Payable information is provided, including the Minister of Finance's address. Payment instructions are given for amounts less than \$2,500 (online or cheque) and for amounts \$2,500 or greater (cheque only). A 'Proceed to Payment' button is at the bottom right. The footer shows logos for Moneris, Interac Online, Visa, and MasterCard.

Loan Broker Event

Step 7
Invoice - 001808

Status: Pending

Print Invoice

FCAA

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

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:

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

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

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

Account - CCD_TD1TEST
Go to my profile
Log Out

Checkouts powered by Moneris, Interac Online, VISA, MasterCard

Proceed to Payment

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:

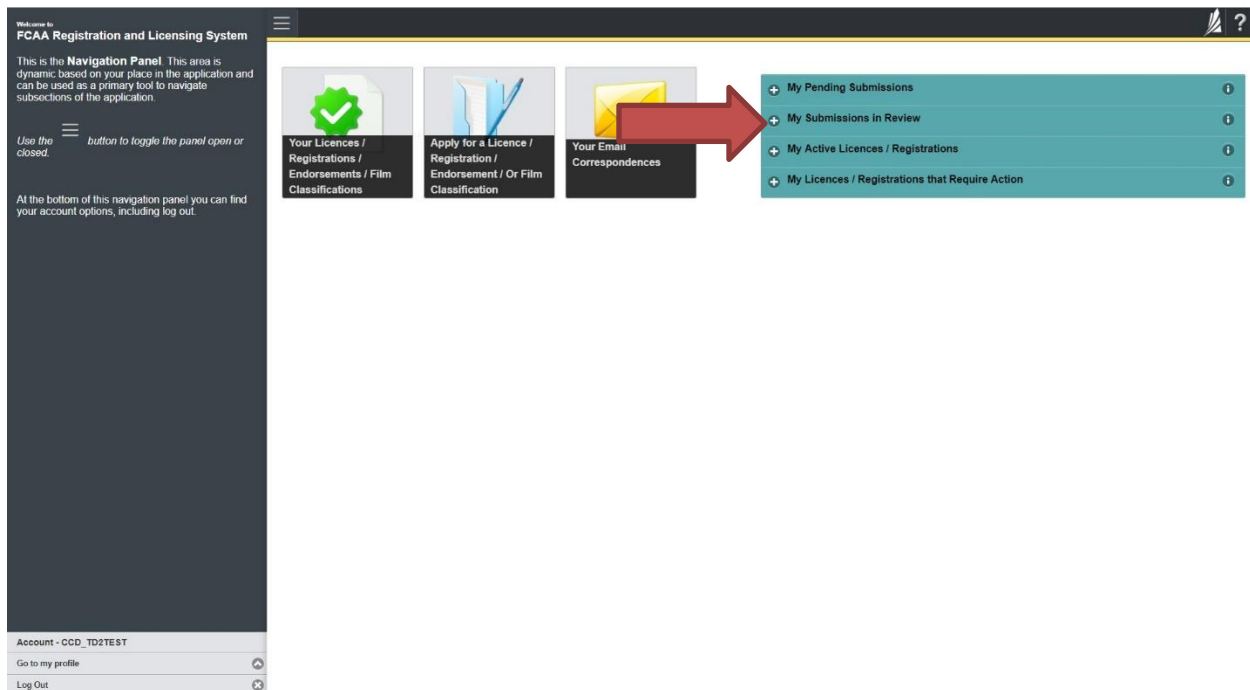
Financial and Consumer Affairs Authority – Consumer Credit Division
Suite 601, 1919 Saskatchewan Drive
Regina, Saskatchewan S4P 4H2

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

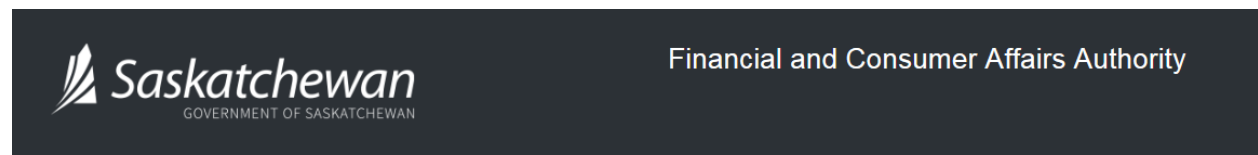
Before you begin, please ensure you are familiar with *The Trust and Loan Corporations Act* (the “Act”) and *The Trust and Loan Corporations Regulations* (the “Regulations”) which outlines the requirements to carry on business as a trust, loan or financing corporation in Saskatchewan.

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 a screenshot of the FCAA RLS login and registration interface. At the top, it says "Welcome to FCAA RLS". Below this are two input fields: "User ID" and "Password". Under the "Password" field are two buttons: a teal "Login" button and a grey "Register" button. At the bottom left, there is a link "Forgot your password?" and at the bottom right, there is a circular arrow icon.

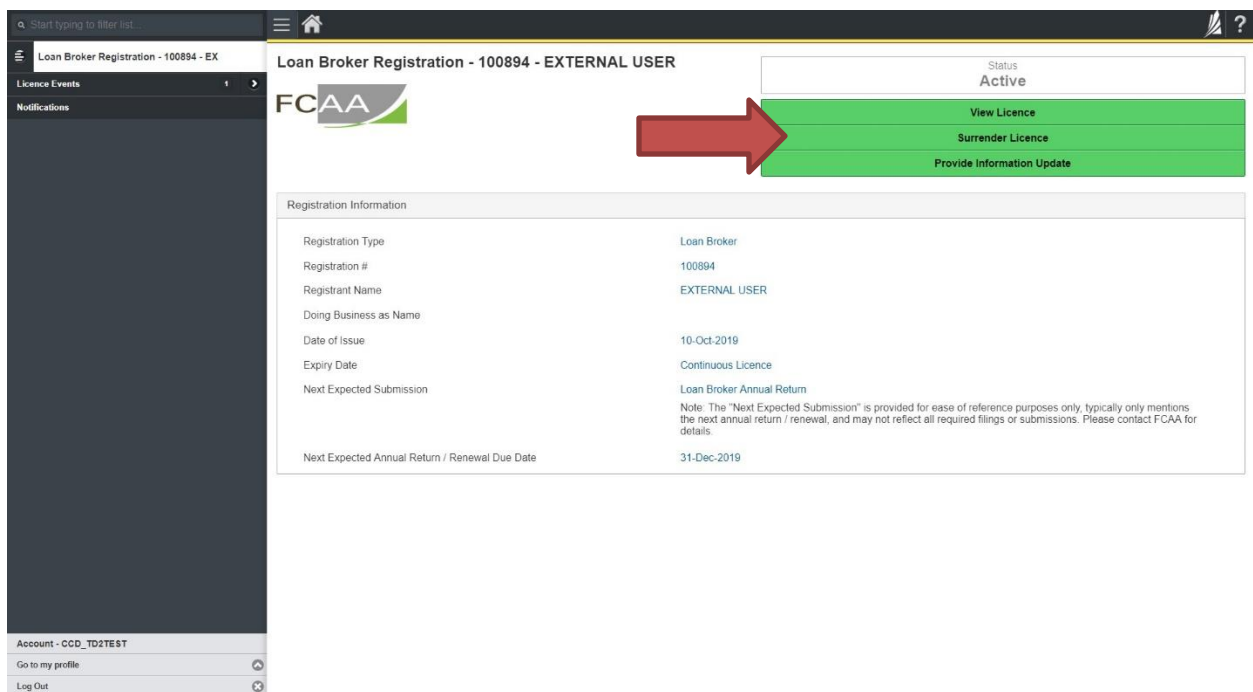
Enter your User ID and Password and click “Login”. You will be brought to the RLS home screen.

2. Click on the “My 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 shows the 'LNB Surrender Licence' web application. The top navigation bar includes a home icon, a user icon, and a help icon. The main content area is titled 'Step 1 Request' and '122351-01 - LNB - TRMNTN'. The status is 'Pending Submission'. The FCAA logo is visible. The user is identified as 'Licence: 100894 - EXTERNAL USER'. The 'Details' section contains the following fields: 'Submission Number' (122351-01), 'Please provide a detailed explanation of the circumstances of your request.*' (text area), 'Please indicate the date you would like your request to become effective.' (DD-Mon-YYYY date picker), and 'Please provide any documents that support your request by uploading them to the system (optional)' (file upload button). At the bottom, there are two green buttons: 'Submit Licence Surrender Request' and 'Cancel Licence Surrender Request'. The footer shows the account 'Account - CCD_TD1TEST' with links to '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