

# 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](http://fcaa.gov.sk.ca)

October 2019



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# Introduction

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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




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

## General Navigation Tips

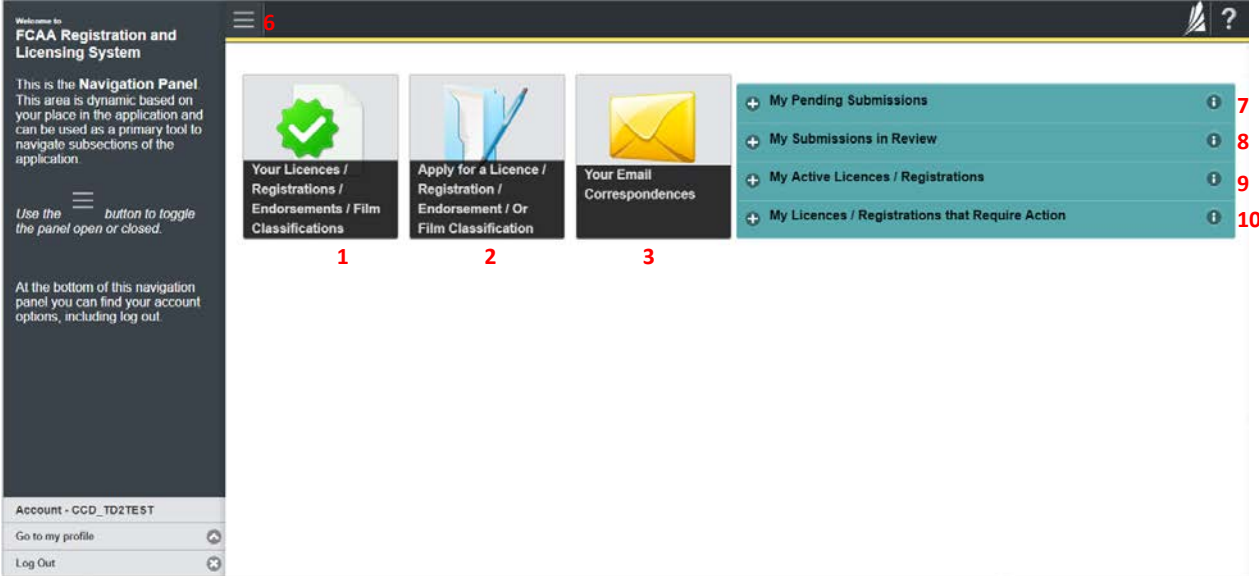
- ✓ To proceed to the next step in the submission, Click “Next”  found at the top of the right-hand corner of the most submission screens. Your page will be saved automatically.
- ✓ As you save and/or exit a screen, the following message will appear if your details have been saved successfully:



- ✓ 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

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## 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

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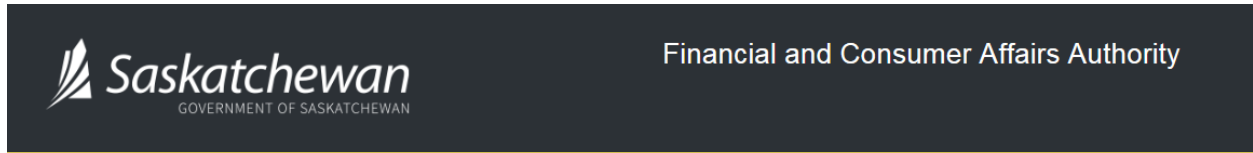
Before you begin, please ensure you are familiar with *The Trust and Loan Corporations Act* (the “Act”) and *The Trust and Loan Corporations Regulations* (the “Regulations”) which outlines the requirements to carry on business as a loan broker in Saskatchewan.

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>

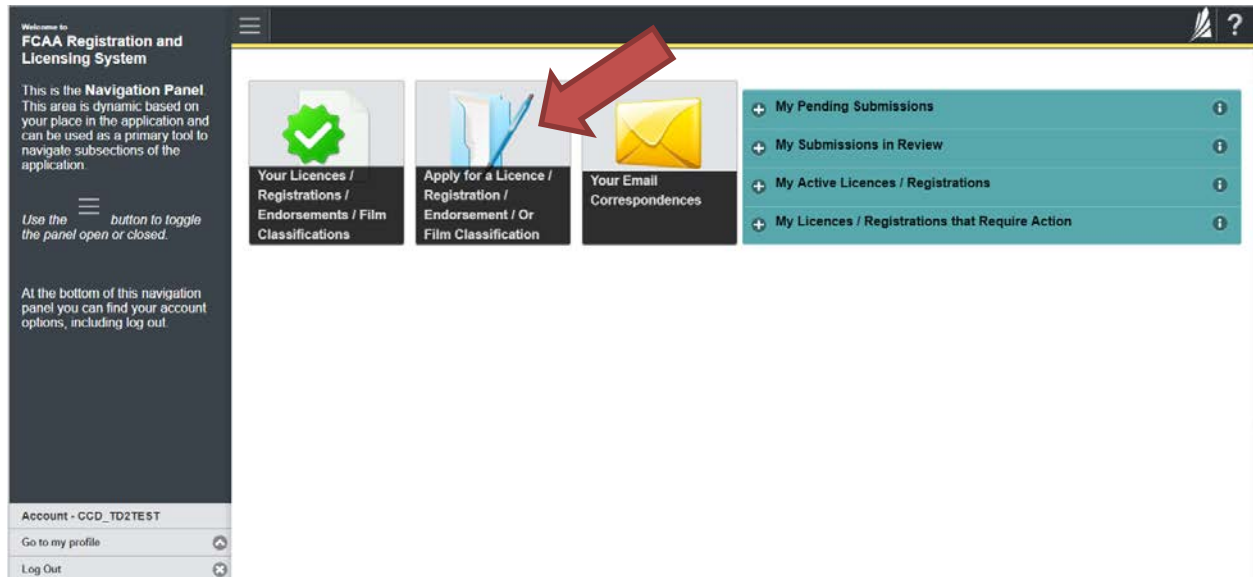


## FCAA Registration and Licensing System

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

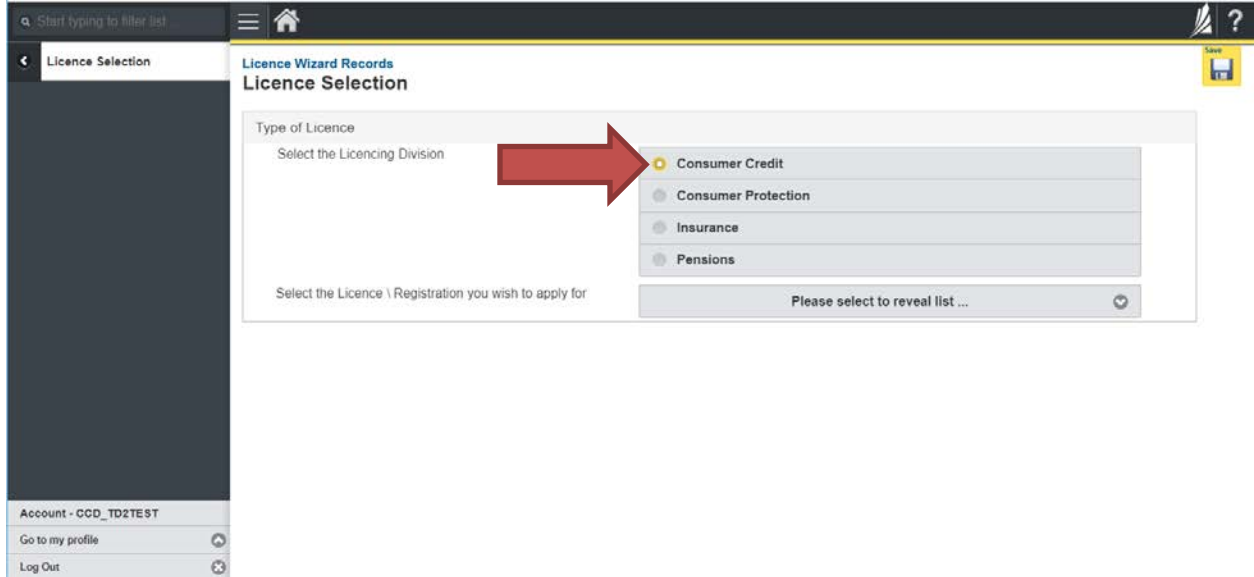
Enter your User ID and Password and click "Login". You will be brought to the RLS home screen.

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

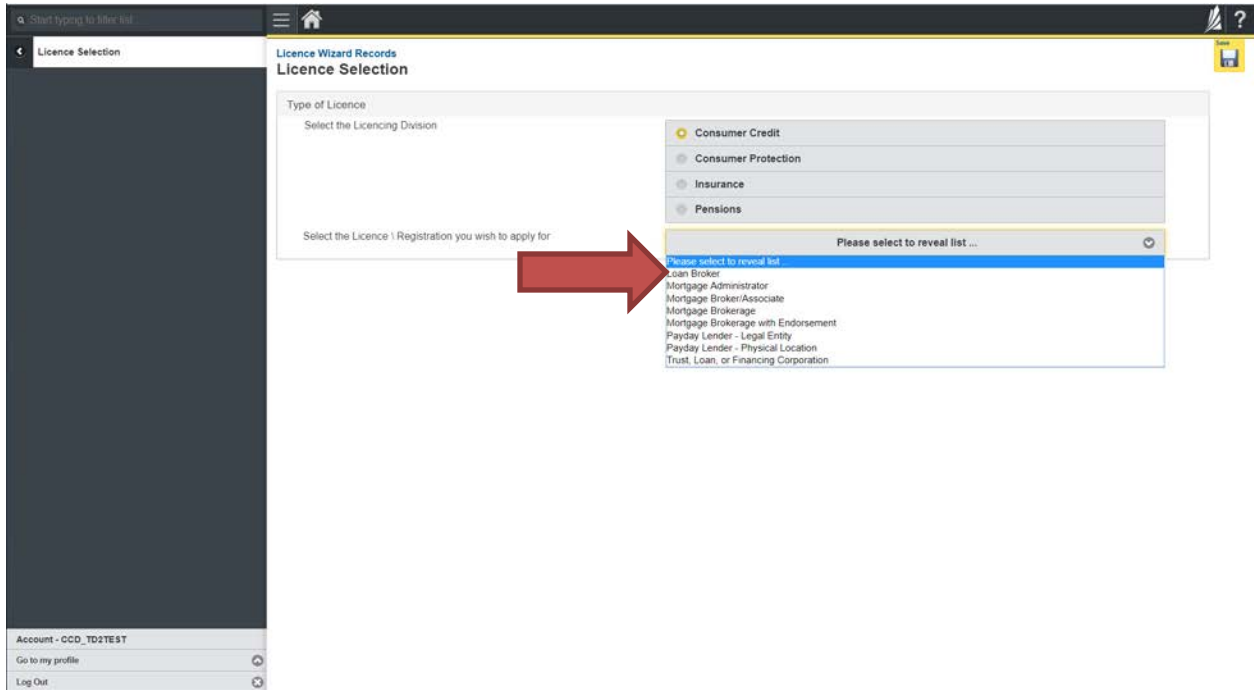




3. Select "Consumer Credit" as the Licencing Division.



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 'Licence Selection' section includes a 'Type of Licence' section with radio buttons for 'Consumer Credit', 'Consumer Protection', 'Insurance', and 'Pensions'. Below this is a dropdown menu for 'Loan Broker'. The 'Before You Begin' section contains a welcome message and instructions. At the bottom of the page, there is a green button labeled 'I Acknowledge' which is highlighted by a red arrow.





Click “I acknowledge”.

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

The screenshot shows the 'Loan Broker Event' page in the FCAA RLS. The page is divided into several sections: 'Step 1 Event' with a status of 'Pending Submission', 'Submission Instructions' with a welcome message and contact information, 'Submission Information' showing 'Submission Number: 122351-00' and 'Registration Event Type: New Application', and 'Primary Contact Information' with a question 'Are you the primary contact person for this application?' and 'Yes/No' buttons.

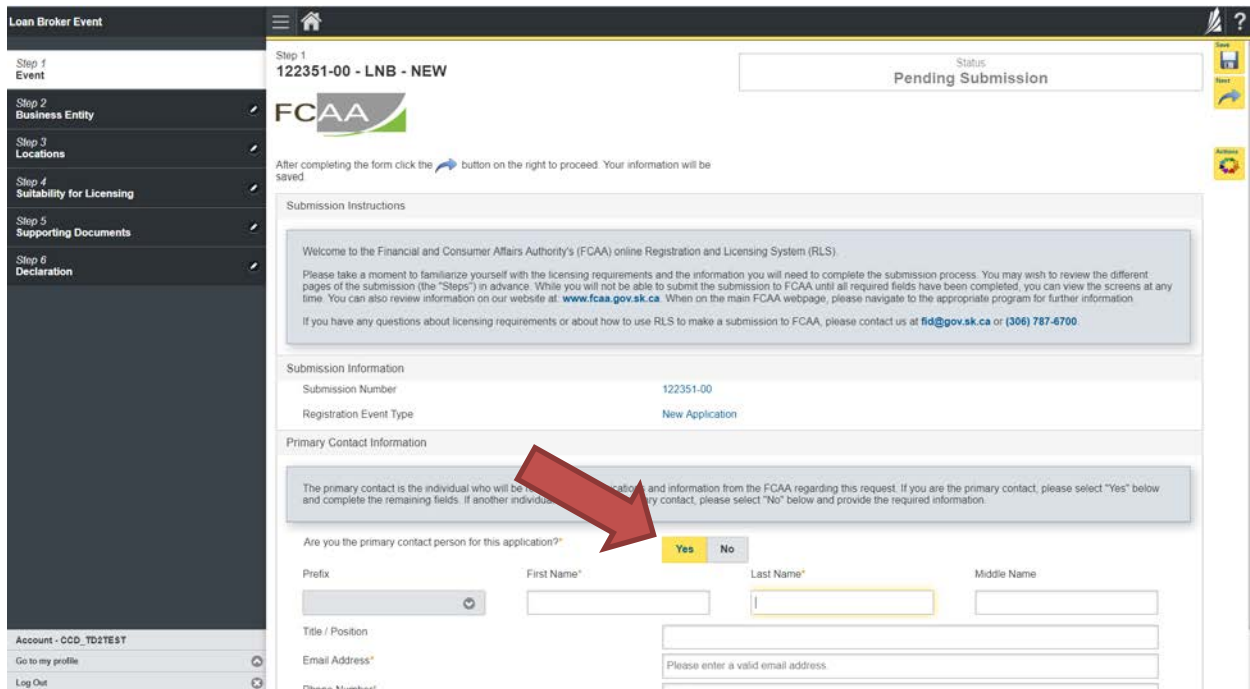
On the left side is your navigation menu where you can navigate to the different steps within the application, log out or access your RLS account.

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


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

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

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



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

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

8. You will be brought to the “Business Entity” step of your application. Select the type of 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 FCAA Business Entity application form. The left sidebar lists the steps: Step 1 Event (checked), Step 2 Business Entity (current), 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 includes the FCAA logo. Below the logo, there is a message: 'After completing the form click the [Next] button on the right to proceed. Your information will be saved.' The form is divided into three main sections: Business Entity Information, Mailing Address Information, and Head office of the applicant. In the Business Entity Information section, there is a dropdown for 'The next fiscal year end of the applicant is \*' with a date format 'DD-Mon-YYYY'. Below this is a question: 'Please select the type of business entity as registered with ISC\*'. There are three buttons: 'Corporation', 'Partnership', and 'Sole Proprietor'. A red arrow points to the 'Corporation' button. Below the buttons is a text input field for 'Provide a list of names of the individuals acting as Loan Brokers of the applicant\*' and an 'Upload File' button. The Mailing Address Information section includes a 'Mailing Address Lookup' field with a search prompt 'Please enter address to search.' and a link 'Having trouble finding your address? Enable Manual Entry'. Below this are input fields for 'Street\*', 'City\*', 'Postal Code\*', and 'Province/State\*' (set to 'SASKATCHEWAN'). The Head office of the applicant section includes input 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.' The bottom left of the page shows the user's account information: 'Account - CCD\_TD2TEST', 'Go to my profile', and 'Log Out'.

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\*

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.

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.

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 5 Supporting Documents

FCAA

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

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

122351-00 - EXTERNAL USER

Supporting Materials

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.\*

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, a sidebar lists steps 1 through 6, with Step 6 'Declaration' highlighted. The main content area is titled 'Step 6 Declaration' and features the FCAA logo. Below the logo, the user is identified as '122351-00 - EXTERNAL USER'. A 'Submission Instructions' box contains text about the submission process, including a warning that the submission will be locked after review. Below this, there is an 'I Agree' checkbox, a date field set to '01/01/2017', and an 'Upload File' button. A red arrow points to the 'Upload File' button. Below the upload section is a green 'Submit to FCAA' button. At the bottom left, there are links for 'Account - OCD\_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 RLS application interface. On the left, a sidebar shows a progress bar with steps 1 through 7, where Step 7 'Invoice' is currently active. The main content area shows 'Step 7 Invoice - 001807' with a status of 'Pending'. Below this, there is a 'Print Invoice' button. The central part of the page features the FCAA logo and 'Order Details' for a 'New Application - Submission #122351-00'. It lists 'Item Details' with a table:

Description	Product Code	Quantity	Price	Subtotal
Application Fee	1	1	\$500.00	\$500.00
Registration Fee	2	1	\$500.00	\$500.00

Additional details include 'Merchant Name: FCAA' and 'Merchant URL: https://fcaa-uat.saskatchewan.ca/'. A 'Charge Total' of \$1,000.00 (CAD) is shown. Below the table, there is 'Payable Information' and instructions on how to pay, including a list of payment methods (Interac, VISA, MasterCard, Cheque) and the contact information for the Minister of Finance. At the bottom right, there is a green 'Proceed to Payment' button. The footer shows logos for Moneris, Interac Online, VISA, and MasterCard.

An application fee and a registration fee must be submitted along with your application. Online payment options are only available for invoices that are less than \$2,500. Payments greater than \$2,500 must be made by cheque and are payable to the Minister of Finance.

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

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

Once payment has been received by our office, we will review your licence application. Our office will communicate using the email address and contact information you provided to us at the beginning of the application.

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

Status  
In Review

FCAA

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

Submission Instructions

Welcome to the Financial and Consumer Affairs Authority's (FCAA) online Registration and Licensing System (RLS). Please take a moment to familiarize yourself with the licensing requirements and the information you will need to complete the submission process. You may wish to review the different pages of the submission (the "Steps") in advance. While you will not be able to submit the submission to FCAA until all required fields have been completed, you can view the screens at any time. You can also review information on our website at [www.fcaa.gov.sk.ca](http://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](mailto: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 (300) 555-5555

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.

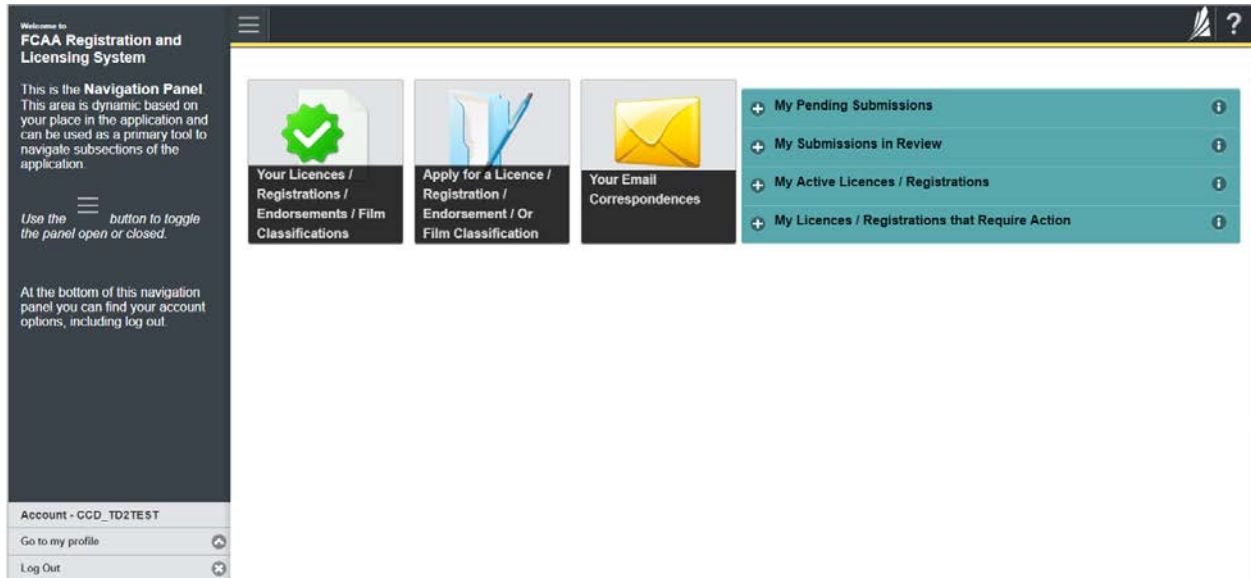
On the right side of the screen, click the "Action" button  and select "Print Submission".

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.

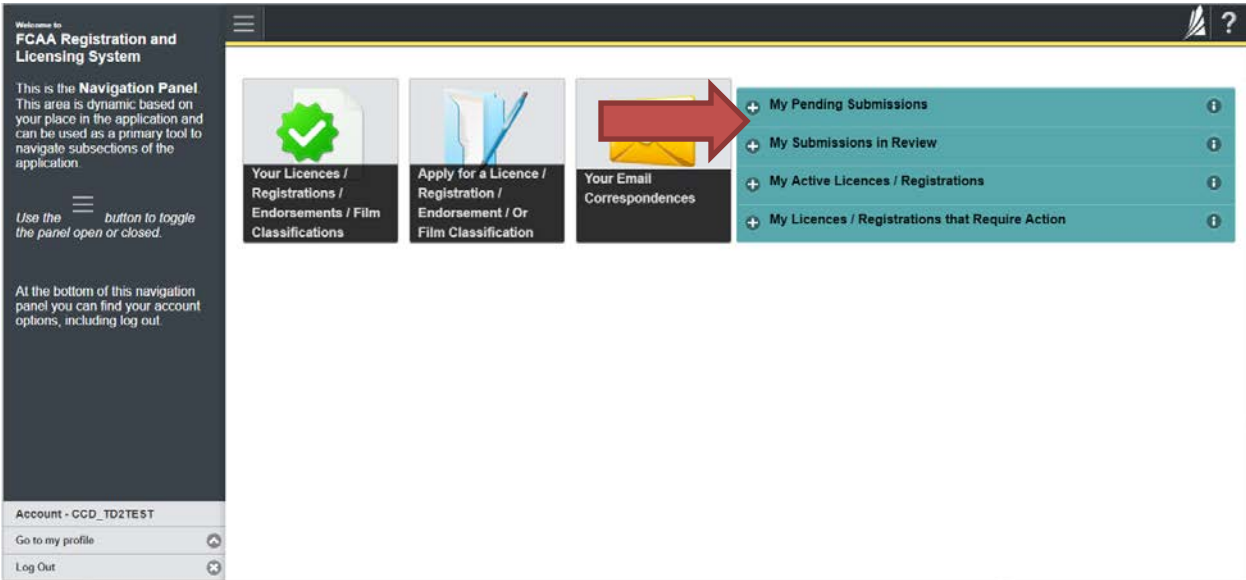
You will be notified by email of the progress of your submission through the review process. If your licence is approved, you will receive a proof of completion email notice and can login to print your licence.

# 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.

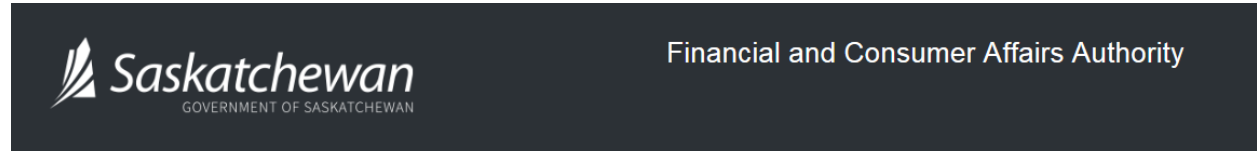


In order to have your submission processed in a timely manner ensure that you carefully read any emails sent to you to ensure that all actions required are completed and all information we may request in RLS is provided.

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](mailto: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.



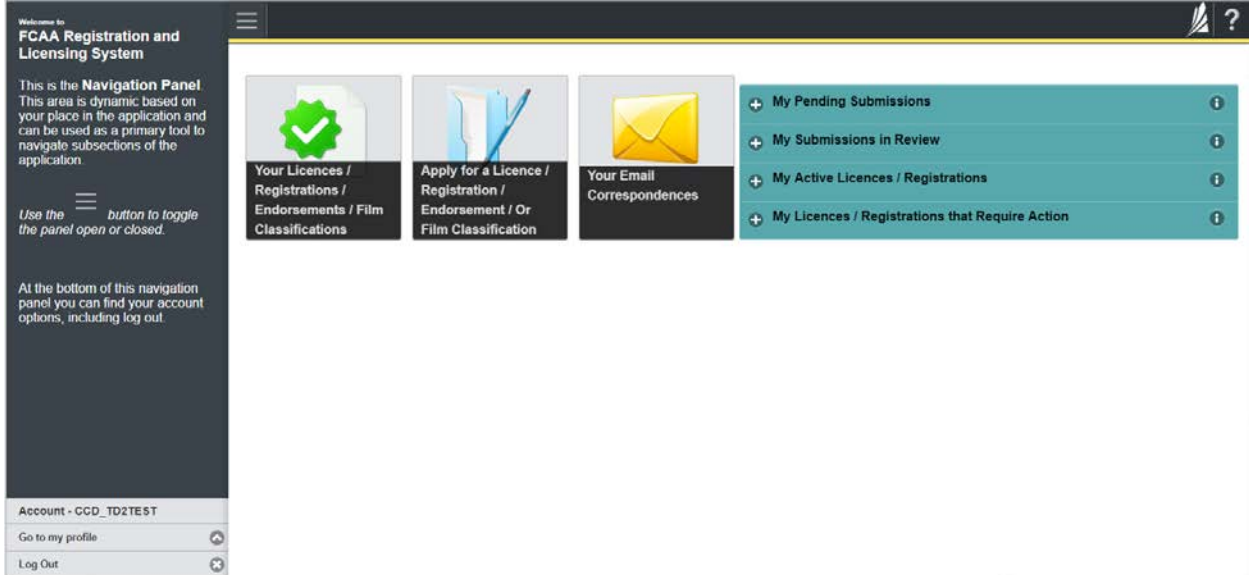
## FCAA Registration and Licensing System

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

Step 1  
122313-00 - MRT\_END - NEW

Status  
Requested more information

FCAA

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

Submission Instructions

Welcome to the Financial and Consumer Affairs Authority's (FCAA) online Registration and Licensing System (RLS).  
Please take a moment to familiarize yourself with the licensing requirements and the information you will need to complete the submission process. You may wish to review the different pages of the submission (the "Steps") in advance. While you will not be able to submit the submission to FCAA until all required fields have been completed, you can view the screens at any time. You can also review information on our website at [www.fcaa.gov.sk.ca](http://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 [ffd@gov.sk.ca](mailto:ffd@gov.sk.ca) or (306) 787-6700.

Submission Information

Submission Number 122313-00  
Licence Event Type New Application

Primary Contact Information

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

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

Prefix  First Name\*  Last Name\*  Middle Name

Title / Position\*

Email Address\*

Phone Number\*

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

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](http://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](mailto:fid@gov.sk.ca) or (306) 787-8700.

Submission Information

Submission Number 122313-00  
Licence Event Type New Application

Primary Contact Information

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

Are you the primary contact person for this application? Yes

Prefix First Name External Last Name User Middle Name

Title / Position

Email Address

Phone Number

Account - CCD\_TD2TEST

Go to my profile

Log Out

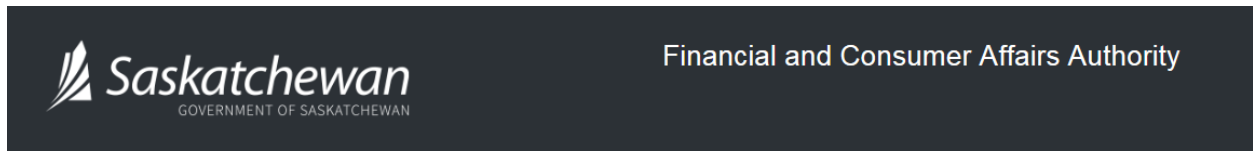


# Print a Licence

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

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

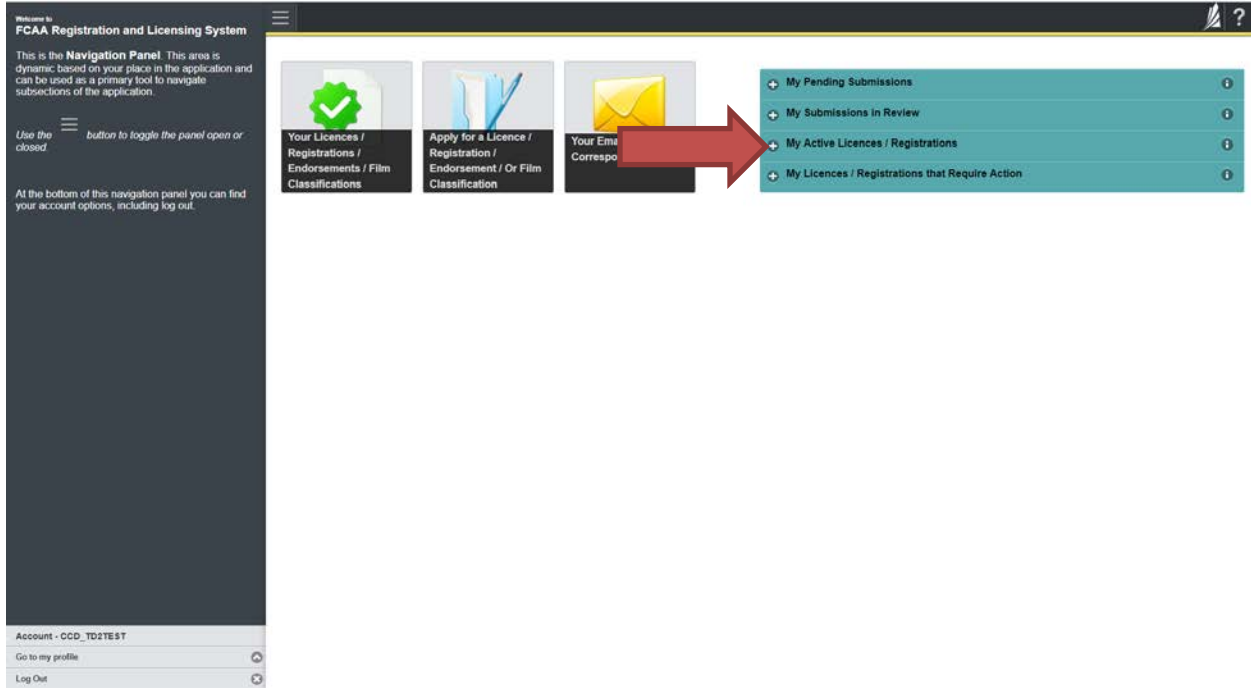


## FCAA Registration and Licensing System

The image shows a login 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 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.

Loan Broker Registration - 100894 - EX

Loan Broker Registration - 100894 - EXTERNAL USER

Status: Active

[View Licence](#)

[Surrender Licence](#)

[Provide Information Update](#)

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

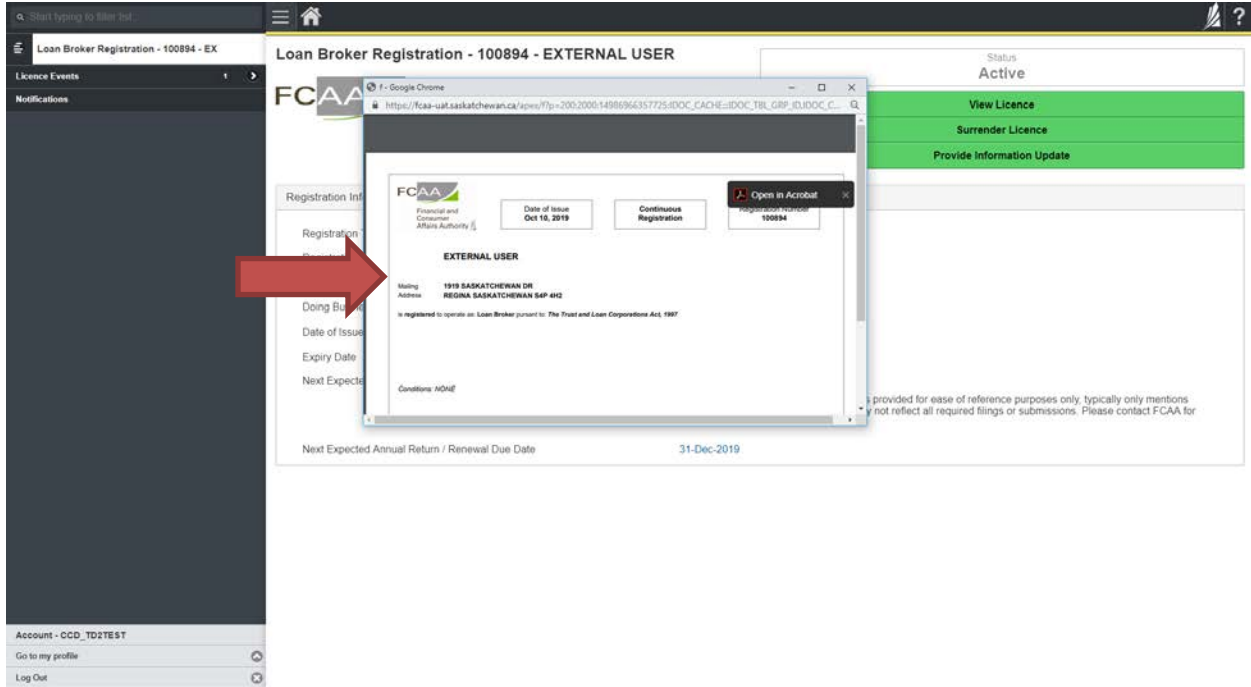
Account - CCD\_TD2TEST

[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.



# Provide Information Update

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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.

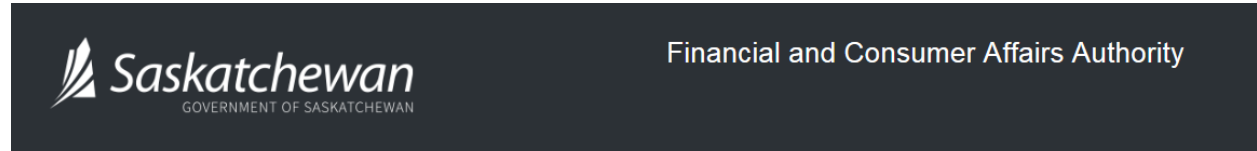
All submissions made through RLS are subject to review and approval by the Superintendent of Financial Institutions (the “Superintendent”) and the Superintendent may require additional information regarding your submission. You will be notified of the status of a submission (i.e. approved, rejected or 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 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
- Licence Section:** 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
Next Expected Annual Return / Renewal Due Date	31-Dec-2019
- Account:** CCD\_TDZTEST

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 page. The page is divided into several sections:

- Header:** Loan Broker Event
- Step 1:** 122351-01 - LNB - CHNG
- Status:** Pending Submission
- 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](http://www.fcaa.gov.sk.ca). When on the main FCAA webpage, please navigate to the appropriate program for further information. If you have any questions about licensing requirements or about how to use RLS to make a submission to FCAA, please contact us at [fd@gov.sk.ca](mailto:fd@gov.sk.ca) or (306) 787-6700.
- 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

Prefix: [Dropdown] First Name\*: [Text] Last Name\*: [Text] Middle Name: [Text]



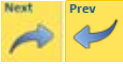
Title / Position: CEO

Email Address\*: [Text]

Phone Number\*: [Text]
- Account:** CCD\_TDZTEST



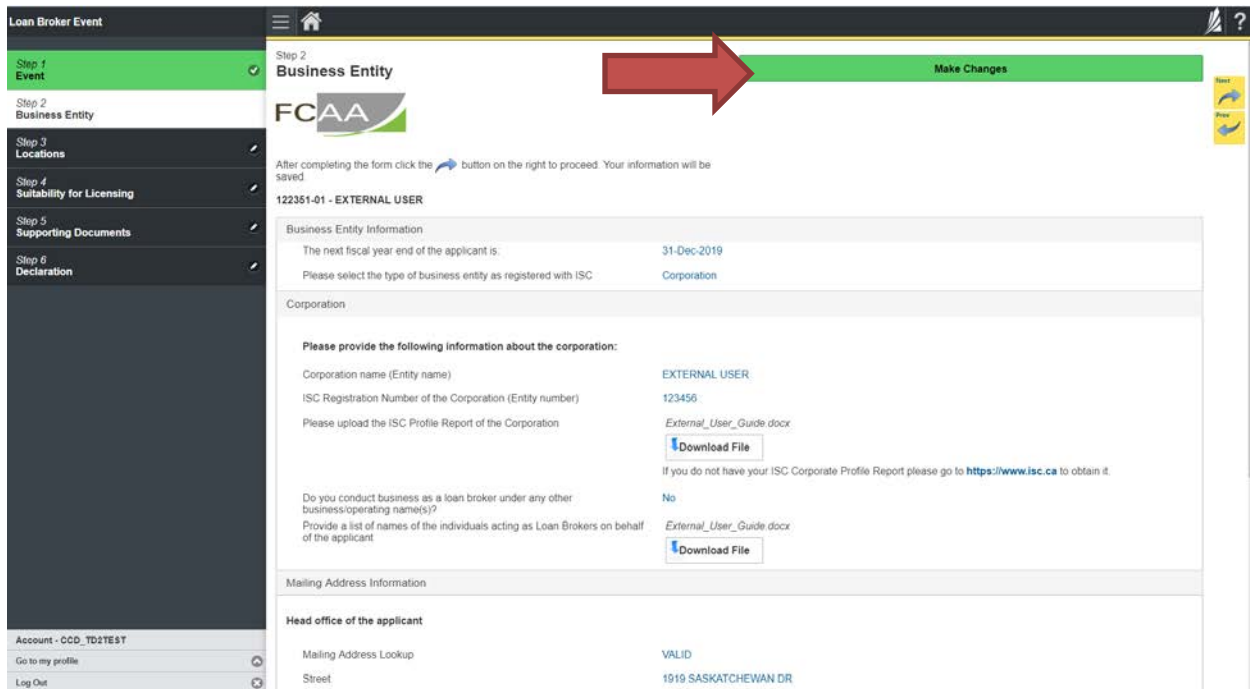
On the right side is your tools and actions menu where you can:

- 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.



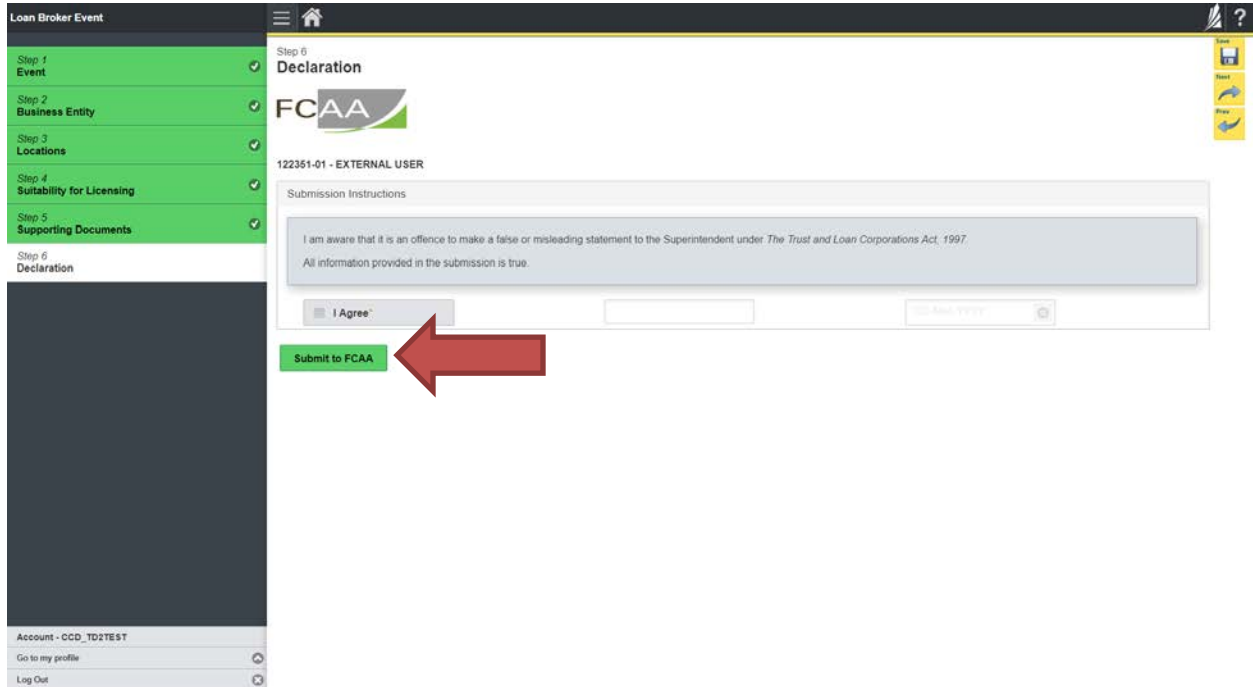
The screenshot displays the FCAA application interface. On the left is a sidebar with a navigation menu listing steps: Step 1 Event, Step 2 Business Entity, Step 3 Locations, Step 4 Suitability for Licensing, Step 5 Supporting Documents, and Step 6 Declaration. The main content area is titled 'Step 2 Business Entity' and features the FCAA logo. A red arrow points to a green 'Make Changes' button in the top 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 '122351-01 - EXTERNAL USER'. The form contains sections for 'Business Entity Information' (with fields for fiscal year-end and business entity type), 'Please provide the following information about the corporation:' (with fields for corporation name, registration number, and profile report upload), 'Mailing Address Information', and 'Head office of the applicant' (with fields for mailing address lookup and street address).

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.

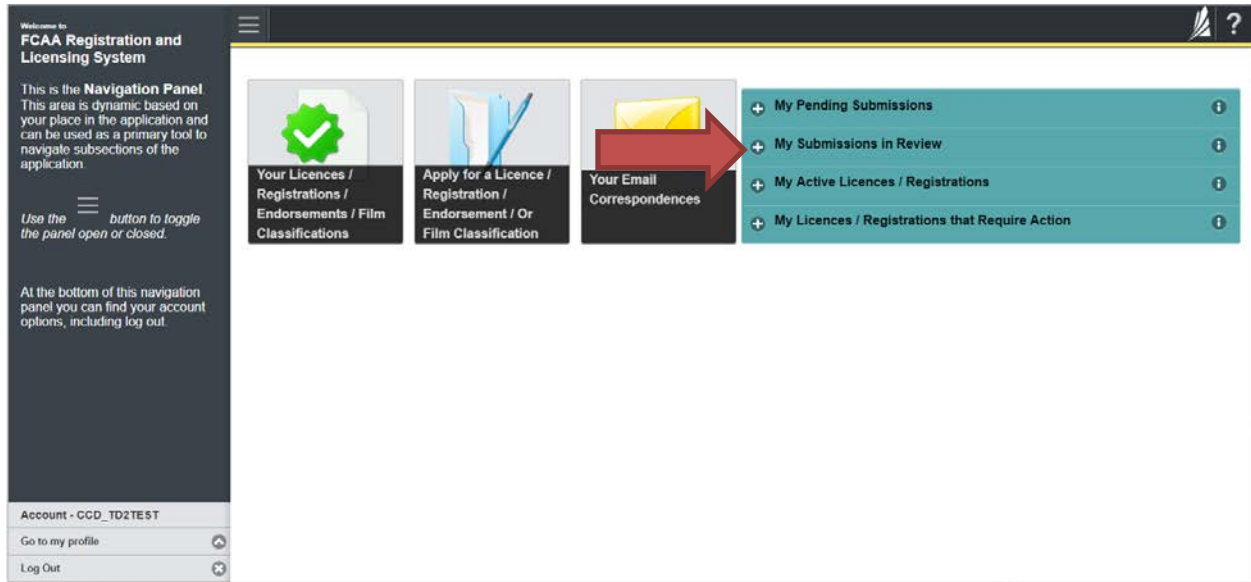
Once a statutory declaration has been completed and uploaded for an application, it will not need to be replaced if changes are made, unless specially requested by the FCAA.



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

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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.

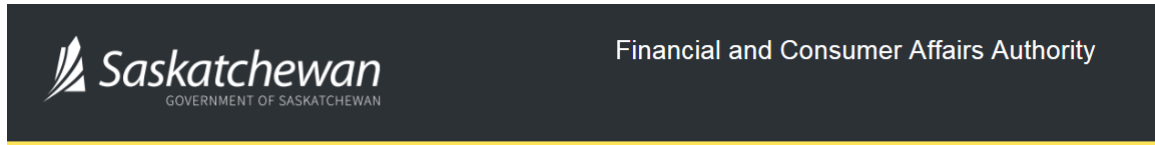
Once licensed, loan brokers must comply with applicable legislation, including the reporting requirements of the Act. You are able to start your annual return submission in RLS one month prior to the due date.

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>



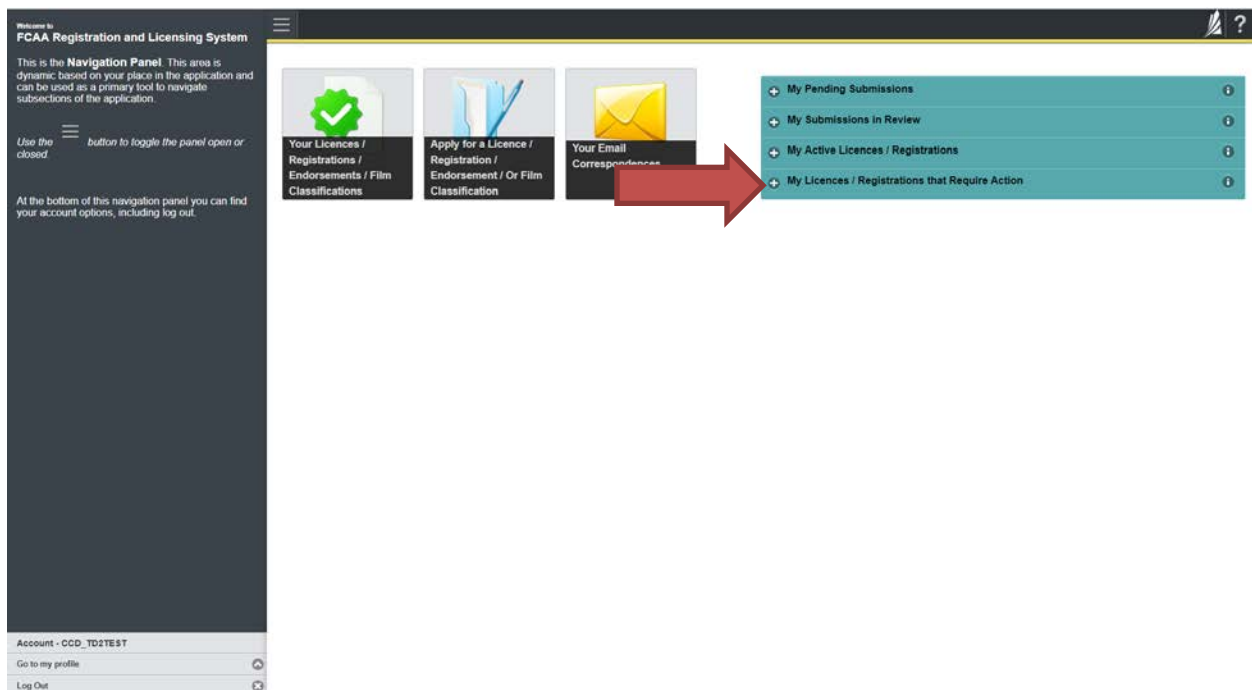
## FCAA Registration and Licensing System

The image shows the login page for the FCAA RLS. It has a title "Welcome to FCAA RLS". Below the title are two input fields: "User ID" and "Password". At the bottom of the form are two buttons: "Login" (in a teal box) and "Register" (in a grey box). Below the buttons is a link "Forgot your password?" with a right-pointing arrow icon.

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

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

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 website interface for a Loan Broker Registration. The page title is "Loan Broker Registration - 100894 - EXTERNAL USER". The status is "Active". The navigation menu on the left includes "Licence Events" and "Notifications". The main content area displays registration information:

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

The navigation menu on the right includes "View Licence", "Start Annual Return", and "Surrender Licence". A red arrow points to the "Start Annual Return" button.

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

The screenshot shows the FCAA website interface for a Loan Broker Event. The page title is "Loan Broker Event". The status is "Pending Submission". The navigation menu on the left includes "Step 1 Event", "Step 2 Business Entity", "Step 3 Locations", "Step 4 Suitability for Licensing", and "Step 5 Supporting Documents". The main content area displays submission instructions and contact 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](http://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](mailto:fid@gov.sk.ca) or (306) 787-6700.

**Submission Information**

Submission Number	122351-01
Registration Event Type	Annual Return

**Primary Contact Information**

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

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



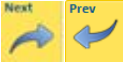
Prefix:  First Name\*:  Last Name\*:  Middle Name:

Title / Position:  CEO

Email Address\*:  Please enter a valid email address.

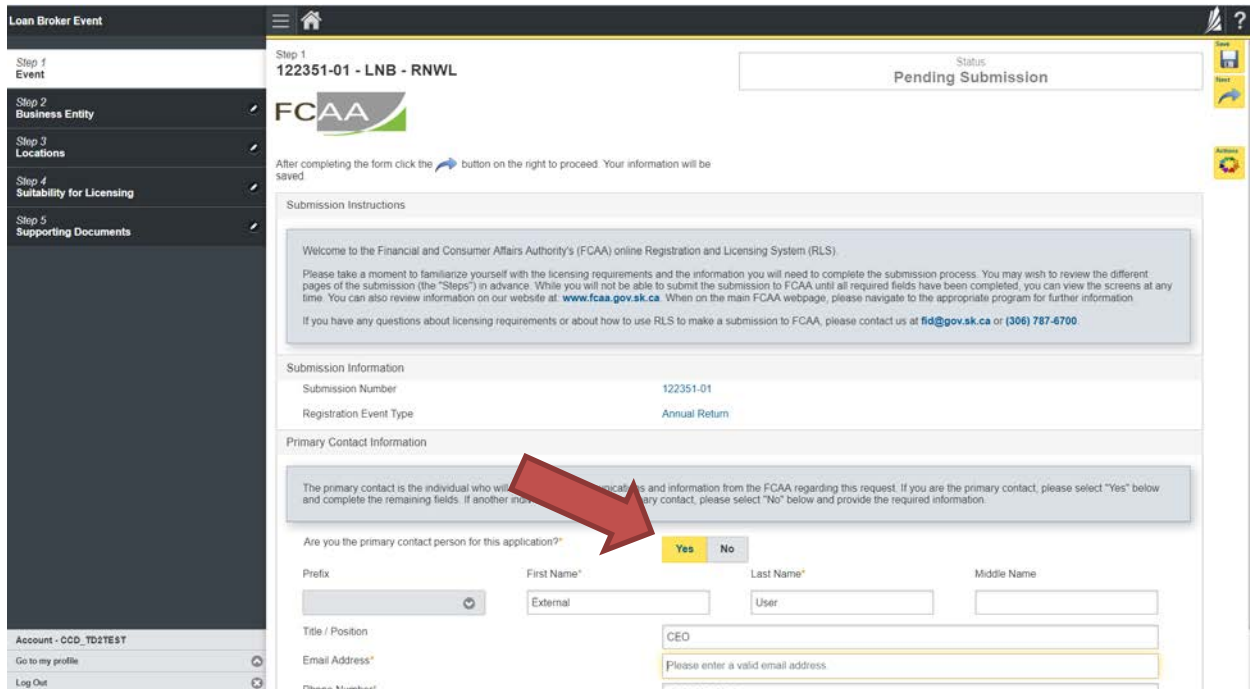
Phone Number\*:

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.



The screenshot displays the FCAA online Registration and Licensing System (RLS) interface. The left sidebar shows a navigation menu with steps: Step 1 Event, Step 2 Business Entity, Step 3 Locations, Step 4 Suitability for Licensing, and Step 5 Supporting Documents. The main content area shows the submission details for 'Step 1: Event' with submission number 122351-01. The status is 'Pending Submission'. 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?'. The form includes fields for Prefix, First Name, Last Name, Middle Name, Title/Position, Email Address, and 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 FCAA application portal interface. On the left is a sidebar with a navigation menu listing 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, 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 is a text input field and a 'Go Back' button. At the bottom of the main content area is a green 'Submit to FCAA' button, which is highlighted by a large red arrow pointing to it from the right. The bottom of the page shows the user's account information: 'Account - CCD\_TD2TEST', 'Go to my profile', and 'Log Out'.

Click “Submit to FCAA”.



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

The screenshot displays the FCAA online application interface at the 'Invoice' step. The sidebar on the left shows steps 1 through 7, with Step 7 'Invoice' selected. The main content area shows the following details:

- Order Details:** Order Description: Annual Return – Licence #100894 – Submission #122351-01; Merchant Name: FCAA; Merchant URL: https://fcaa-ust.saskatchewan.ca/
- Item Details:** A table with columns: Description, Product Code, Quantity, Price, and Subtotal. The row shows 'Loan Broker Registration Renewal' with a quantity of 1, price of \$500.00, and subtotal of \$500.00.
- Payable Information:** Includes GST, PST, HST, and Shipping Cost, all at \$0.00. The **Charge Total** is \$500.00 (CAD).

Payment instructions are provided below the table:

- 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 account name 'Account - CDD\_TDZTEST', a 'Go to my profile' link, a 'Log Out' link, and a 'Proceed to Payment' button. Payment logos for Moneris, Interac Online, VISA, and MasterCard are also visible.

An annual registration fee must be submitted along with your application. Online payment options are only available for invoices that are less than \$2,500. Payments greater than \$2,500 must be made by cheque and are payable to the Minister of Finance.

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

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

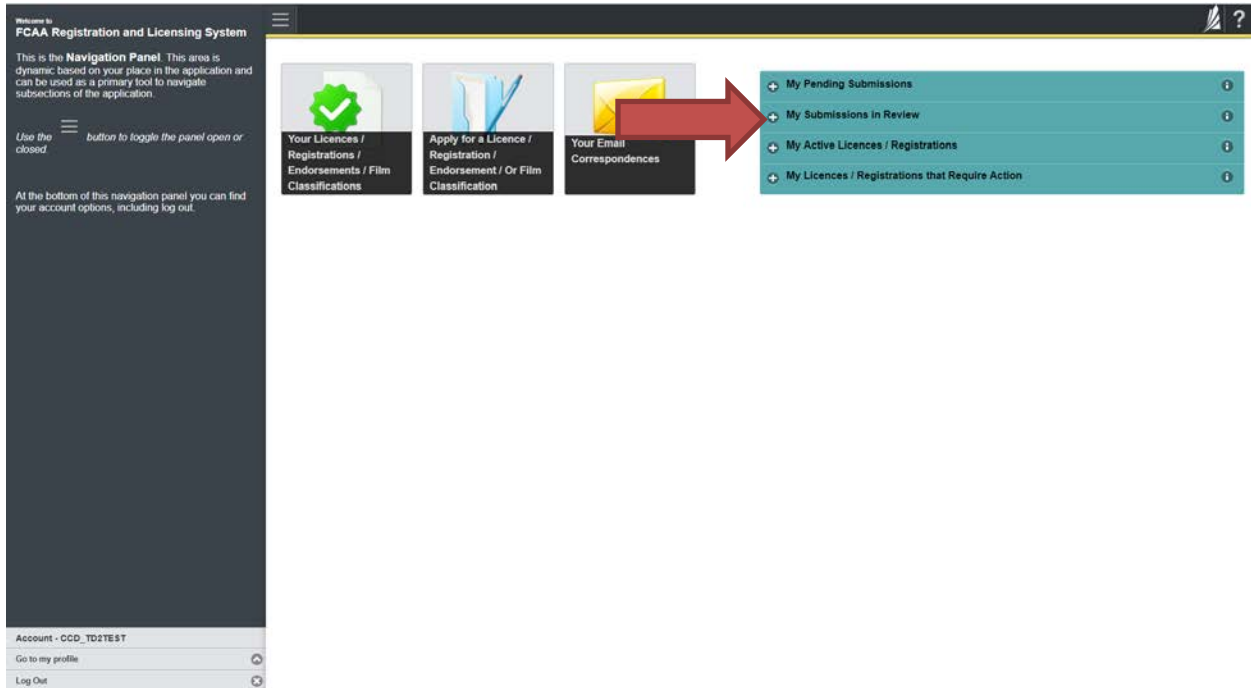
Once payment has been received by our office, we will review your licence application. Our office will communicate using the email address and contact information you provided to us at the beginning of the application.

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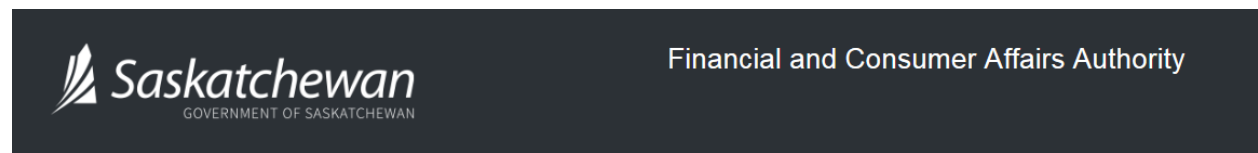
Before you begin, please ensure you are familiar with *The Trust and Loan Corporations Act* (the “Act”) and *The Trust and Loan Corporations Regulations* (the “Regulations”) which outlines the requirements to carry on business as a trust, loan or financing corporation in Saskatchewan.

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

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

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

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

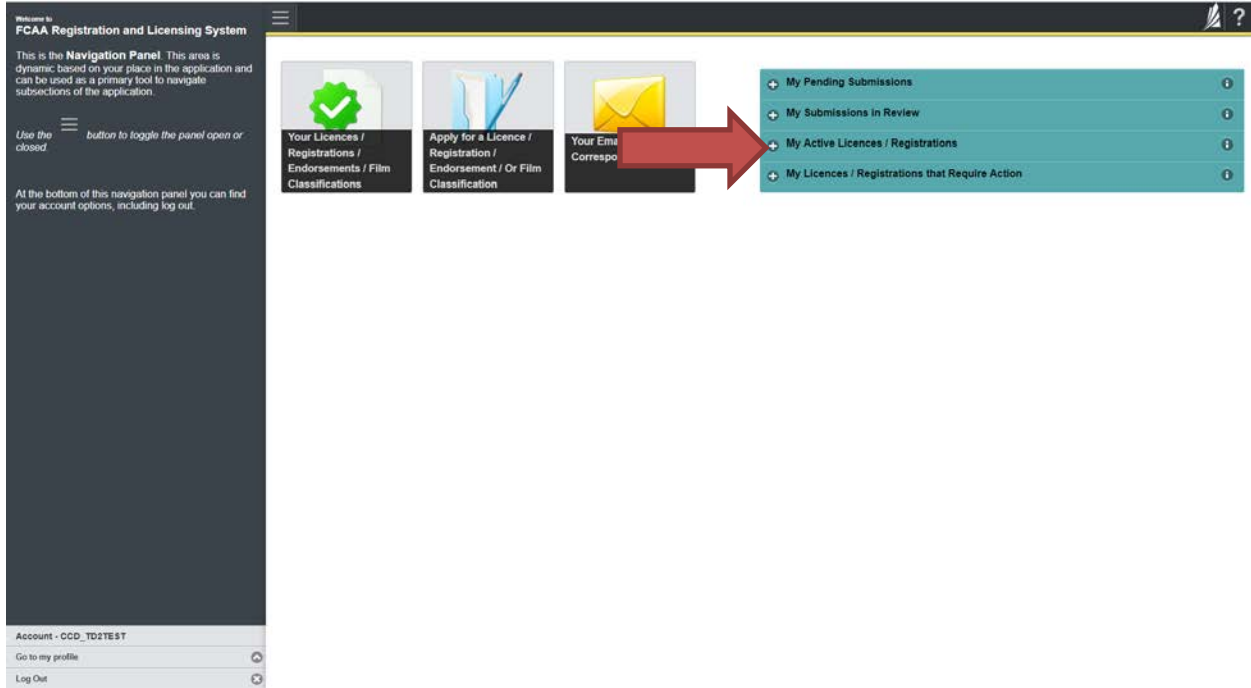


## FCAA Registration and Licensing System

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

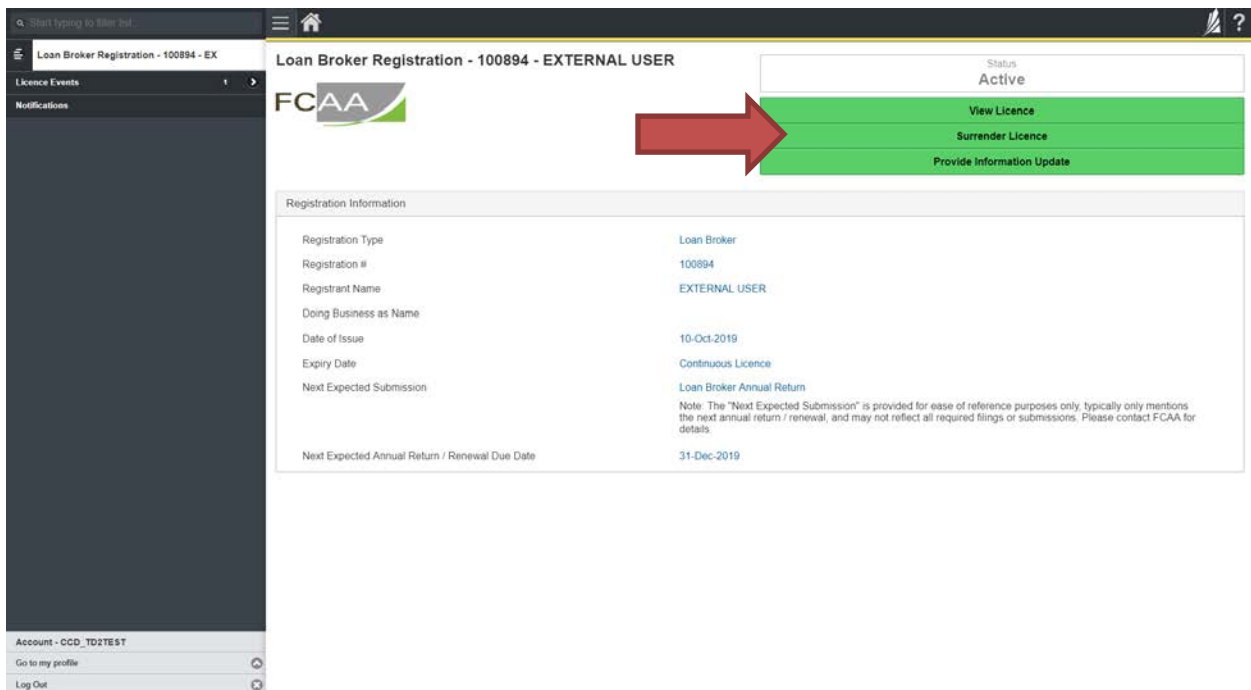
Enter your User ID and Password and click “Login”. You will be brought to the RLS home screen.

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 interface. The top navigation bar includes a home icon and a help icon. The main content area is titled 'Step 1: Request' and shows the submission number '122351-01 - LNB - TRMNTN'. The status is 'Pending Submission'. The FCAA logo is visible, along with the user's license information: 'Licence: 100894 - EXTERNAL USER'. The 'Details' section contains a text input field for a detailed explanation, a date input field for the request to become effective (format: DD-Mon-YYYY), and an 'Upload File' button. At the bottom of the form, there are two green buttons: 'Submit Licence Surrender Request' and 'Cancel Licence Surrender Request'. The left sidebar shows the user's account information: 'Account - CCD\_TD2TEST', '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

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## **General Information**

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