

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

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

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

October 2019



# Table of Contents

---

<b>INTRODUCTION</b>	<b>1</b>
<b>GENERAL NAVIGATION</b>	<b>2</b>
<b>NAVIGATING THE HOME SCREEN</b>	<b>3</b>
<b>LICENSING REQUIREMENTS</b>	<b>4</b>
<b>COMPLIANCE WITH LEGISLATION</b>	<b>4</b>
<b>REQUIRED LICENSING</b>	<b>4</b>
<b>APPLY FOR A LICENCE</b>	<b>5</b>
<b>APPLY FOR A NEW LICENCE</b>	<b>6</b>
<b>APPLY FOR A PHYSICAL LOCATION LICENCE</b>	<b>20</b>
<b>REQUEST FOR MORE INFORMATION</b>	<b>27</b>
<b>PRINT A LICENCE</b>	<b>33</b>
<b>PROVIDE INFORMATION UPDATES</b>	<b>36</b>
<b>SUBMIT AN ANNUAL LICENCE RENEWAL</b>	<b>43</b>
<b>SUBMIT A LEGAL ENTITY ANNUAL RENEWAL</b>	<b>44</b>
<b>SUBMIT A PHYSICAL LOCATION ANNUAL RENEWAL</b>	<b>50</b>
<b>SURRENDER A LICENCE</b>	<b>57</b>
<b>CONTACT US</b>	<b>61</b>
<b>APPENDIX A: PAYDAY LENDER LICENCE TOOLKIT</b>	<b>62</b>
<b>FILING INSTRUCTIONS</b>	<b>62</b>
<b>LEGAL ENTITY LICENCE APPLICATION FORM</b>	<b>62</b>
<b>SUPPORTING DOCUMENTS</b>	<b>64</b>

<b>STATUTORY DECLARATION</b>	<b>64</b>
<b>PHYSICAL LOCATION LICENCE APPLICATION FORM</b>	<b>64</b>
<b>FEES</b>	<b>65</b>
<b>ATTACHMENT A – STATUTORY DECLARATION</b>	<b>66</b>
<b>ATTACHMENT B– OUTLINE OF RLS REQUIREMENTS FOR A PAYDAY LENDER PHYSICAL LOCATION LICENCE</b>	<b>68</b>

# Introduction

---

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

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

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

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

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

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

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




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

# General Navigation




---

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

## General Navigation Tips

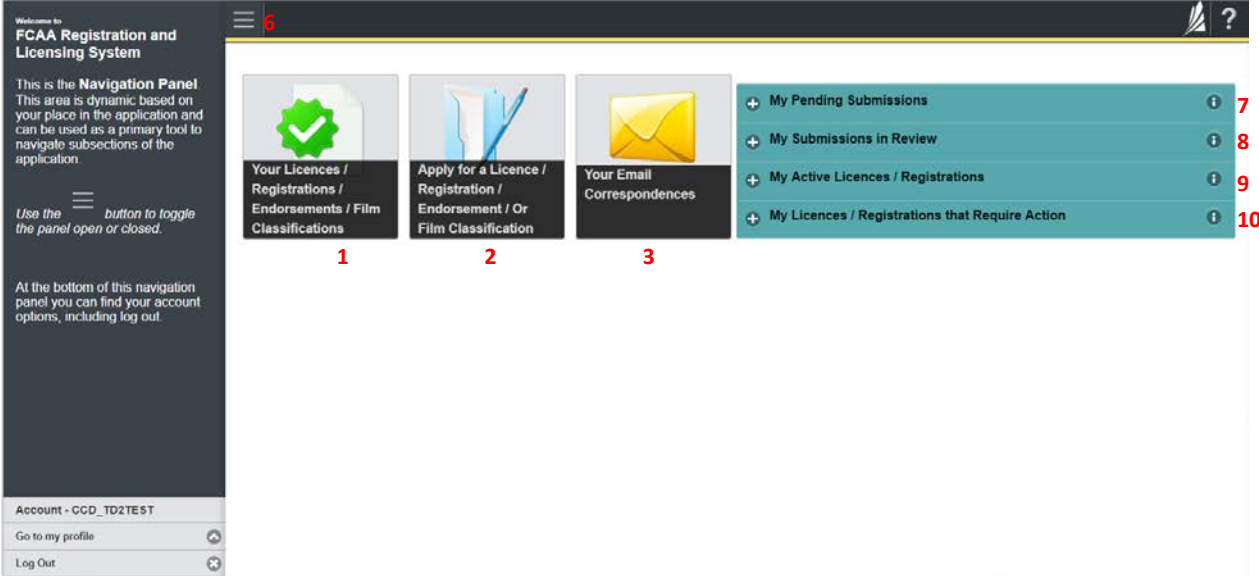
- ✓ To proceed to the next step in the submission, Click “Next”  found at the top of the right-hand corner of the most submission screens. Your page will be saved automatically.
- ✓ As you save and/or exit a screen, the following message will appear if your details have been saved successfully:



- ✓ 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

---

## Compliance with Legislation

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

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

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

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

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

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

## Required Licensing

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

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

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

# Apply for a Licence

---

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

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

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

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

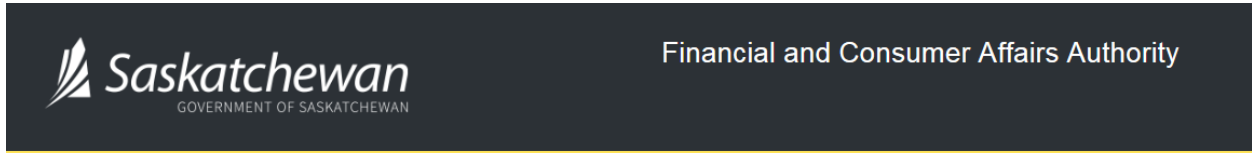
You should have your documentation in order before you begin. If you forget or need to change some of your information, you can save your progress through the application and return to it as you need to. You can continue to make changes to your application until you submit the application to our office.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

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



## Apply for a New Licence

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

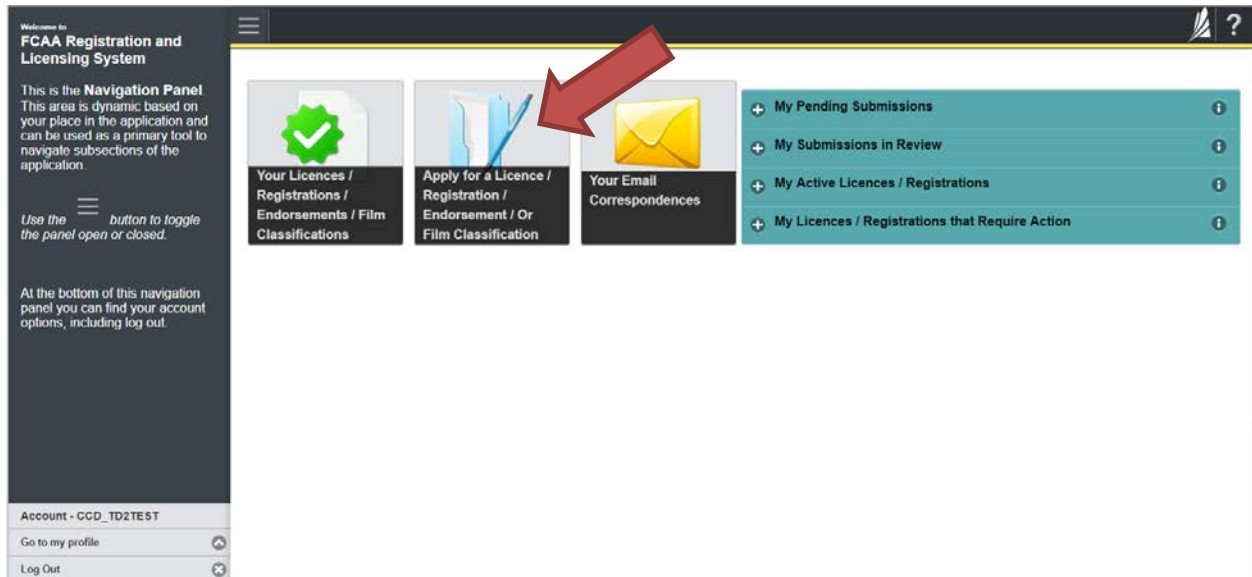


## FCAA Registration and Licensing System

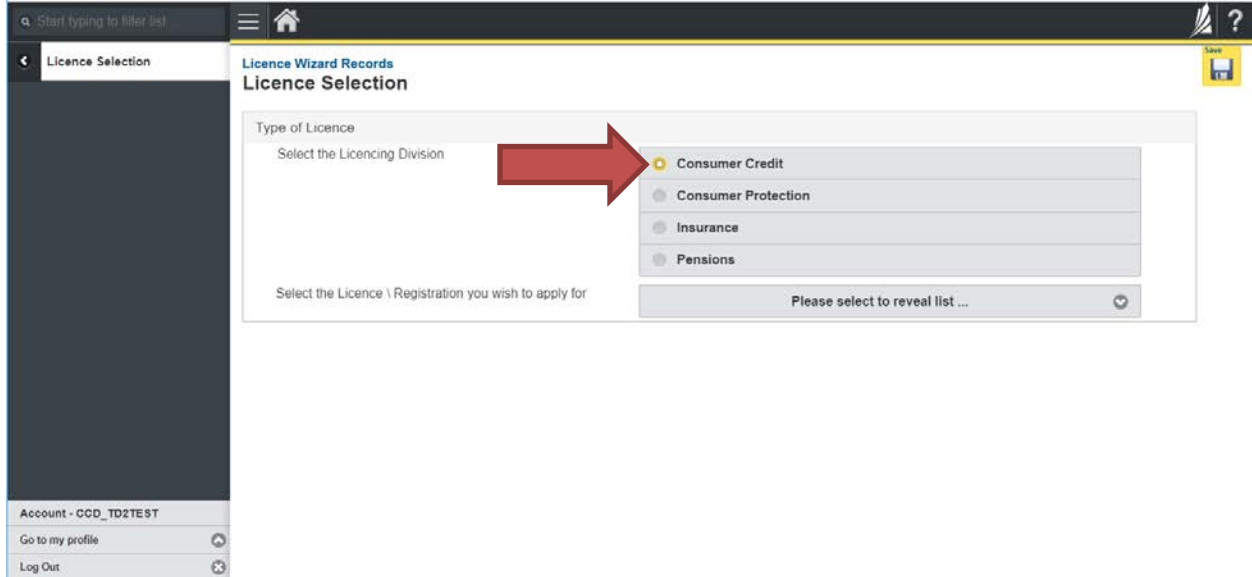
The image shows the login page for the FCAA RLS. It has a header "Welcome to FCAA RLS". Below that are two input fields: "User ID" and "Password". There are two buttons: a teal "Login" button and a grey "Register" button. At the bottom left is a link "Forgot your password?" with a right-pointing arrow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

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

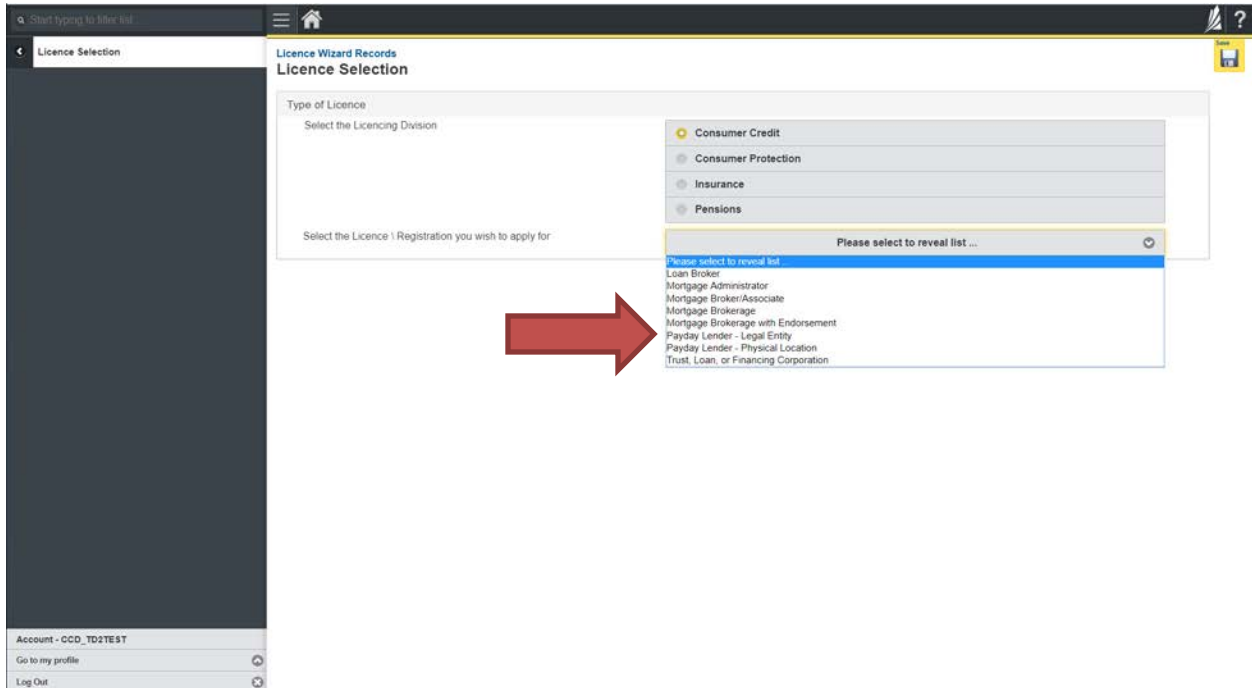
2. Click on the “Apply for a New Licence” button.



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



4. Select "Payday Lender – Legal Entity" 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.

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

Payday Lender - Legal Entity

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/payday-lenders>.

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 - CDD\_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”.

Payday Lenders Program

Step 1  
Event

Step 2  
Business Entity

Step 3  
Suitability for Licensing

Step 4  
Supporting Documents

Step 5  
Declaration

Account - CDD\_TD2TEST

Go to my profile

Log Out

Submission Instructions

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

Please take a moment to familiarize yourself with the licensing requirements and the information you will need to complete the submission process. You may wish to review the different pages of the submission (the "Steps") in advance. While you will not be able to submit the submission to FCAA until all required fields have been completed, you can view the screens at any time. You can also review information on our website at [www.fcaa.gov.sk.ca](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 122210-00

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

Prefix

First Name\*

Last Name\*

Middle Name

Title / Position\*

Email Address\*

Please enter a valid email address.





Phone Number\*

Location Licences tied to this Entity

Location Licences tied to this Entity	Status
	No locations found for this licence.

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 'Business Entity' step of the application. The left sidebar lists steps: Step 1 Event (checked), Step 2 Business Entity (current), Step 3 Suitability for Licensing, Step 4 Supporting Documents, and Step 5 Declaration. The main content area is titled 'Business Entity' and features the FCAA logo. Below the logo, there is a navigation bar with 'Corporation', 'Partnership', and 'Sole Proprietor' buttons. A red arrow points to the 'Corporation' button. The form includes fields for 'The next fiscal year end of the applicant is', 'Please select the type of business entity as registered with ISC', 'Mailing Address Information', 'Head office of the applicant', 'Mailing Address Lookup', 'Street', 'City', 'Postal Code', 'Province/State', 'Telephone', 'Fax', and 'Email'. There are also 'Yes' and 'No' buttons for a question about the head office mailing address. The bottom of the page shows 'Jurisdiction' and a small disclaimer.

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

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

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

**Payday Lenders Program**

Step 3  
**Suitability for Licensing**

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

122210-00 - EXTERNAL USER GUIDE

**Criminal Record Details**

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

Been charged with or convicted of a criminal offence?*	Yes	No
Been charged with or convicted of an offence under the laws of any other jurisdiction, excluding traffic offences?*	Yes	No
Made an assignment for the benefit of creditors, or become legally insolvent, or been adjudged a bankrupt or filed a petition in bankruptcy?*	Yes	No
Had a licence or registration refused, suspended, conditioned, or cancelled under the laws of any province, territory, state or country?*	Yes	No
Been the subject of disciplinary action by any licensing regulatory authority under the laws of any province, territory, state or country?*	Yes	No

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

**Add a Supporting Document**

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

Been charged with or convicted of a criminal offence?*	Yes	No
Been charged with or convicted of an offence under the laws of any other jurisdiction, excluding traffic offences?*	Yes	No
Made an assignment for the benefit of creditors, or become legally insolvent, or been adjudged a bankrupt or filed a petition in bankruptcy?*	Yes	No
Had a licence or registration refused, suspended, conditioned, or cancelled under the laws of any province, territory, state or country?*	Yes	No
Been the subject of disciplinary action by any licensing regulatory authority under the laws of any province, territory, state or country?*	Yes	No

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

**Add a Supporting Document**

**Criminal Record Checks**

Please provide Criminal Record Checks for the following individuals:  
*External User*

**Add a Criminal Record Check**

Account - CCD\_TDZTEST  
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.

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

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

**Payday Lenders Program**

Step 4  
**Supporting Documents**

**FCAA**

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

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

122210-00 - EXTERNAL USER GUIDE

**Supporting Materials**

1 Payday Lending Activities

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

The screenshot shows the 'Step 5 Declaration' page of the 'Payday Lenders Program'. On the left, a sidebar lists steps 1 through 5, with 'Step 5 Declaration' selected. The main content area features the FCAA logo and the document ID '122210-00 - EXTERNAL USER GUIDE'. Below this is a 'Submission Instructions' section with a grey background containing text about the submission process. A red arrow points to the 'Upload File' button, which is accompanied by a link: 'Click here for the Statutory Declaration Form to be completed and uploaded by the applicant'. At the bottom of the main content area is a green 'Submit to FCAA' button. The footer includes 'Account - CCD\_TD2TEST', 'Go to my profile', and 'Log Out'.

Click “Submit to FCAA”.

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

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

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



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


The screenshot displays the FCAA online Registration and Licensing System (RLS) interface. The page title is "Payday Lender Location Licence". The left sidebar shows the navigation menu with "Step 1 Event", "Step 2 Payday Lender - Physical Location", and "Step 3 Declaration". The main content area shows the submission details for "122228-00 - PAY\_LCTN - NEW" with a status of "Pending Submission". The FCAA logo is visible. Below the logo, there is a warning message: "If there are any changes to the entity's registration, please ensure you complete a change of information for the entity prior to continuing to the location licence(s)". A note states: "After completing the form click the [arrow] button on the right to proceed. Your information will be saved". The "Submission Instructions" section provides a welcome message and contact information: "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". The "Submission Information" section shows "Submission Number: 122228-00" and "Licence Event Type: New Application". The "Primary Contact Information" section contains the question: "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." Below this question are two buttons: "Yes" and "No". A red arrow points to the "No" button.

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

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

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

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

The screenshot shows a web application interface for a "Payday Lender Location License". The top navigation bar includes "Step 1 Event" (checked), "Step 2 Locations" (current step), and "Step 3 Declaration". The main content area is titled "Locations" and features the FCAA logo. Below the logo, there is a message: "After completing the form click the 

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

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

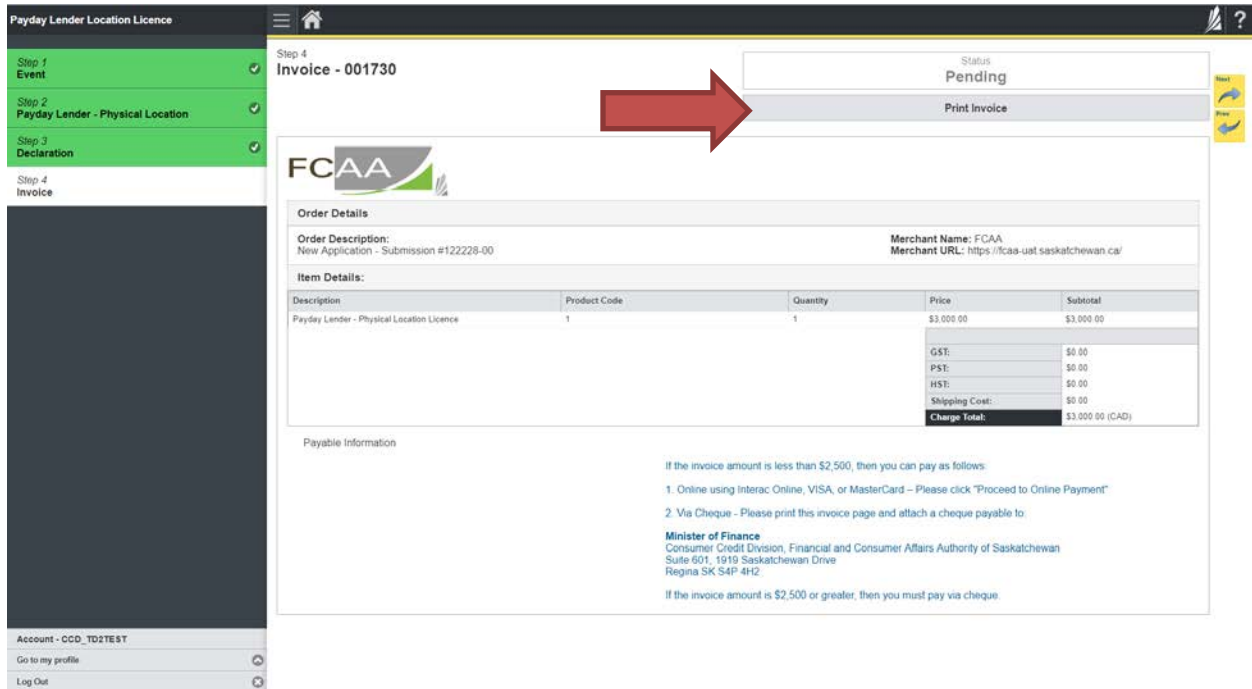
Upload the completed and signed Statutory Declaration form. Please note that the Statutory Declaration must be sworn before a Commissioner for Oaths or a Notary Public.

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

The screenshot shows the 'Declaration' step of the application process. The left sidebar indicates that Step 1 (Event) and Step 2 (Payday Lender - Physical Location) are completed, while Step 3 (Declaration) is the current step. The main content area displays the FCAA logo and the user's identification: '122228-00 - EXTERNAL USER - 1919 SASKATCHEWAN DR REGINA S4P 4H2 SASKATCHEWAN'. Below this, there are 'Submission Instructions' which advise the user to carefully review all information before clicking 'I Agree' and 'Submit to FCAA'. The instructions list three consequences: the submission is forwarded for review, the submission is locked down, and the submission is returned to the applicant if FCAA identifies changes. A red arrow points to the 'Upload File' button, which is accompanied by a link: 'Click here for the Statutory Declaration Form to be completed and uploaded by the applicant'. At the bottom of the form area, there is a green 'Submit to FCAA' button. The footer of the page shows the user's account information: 'Account - OCD\_TD2TEST', 'Go to my profile', and 'Log Out'.

Click “Submit to FCAA”.

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



An annual licence fee must be submitted for each Physical Location licence you have applied for. 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.

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 with you regarding your application using the email address and contact information you provided to us at the beginning of the application.

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


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

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

The screenshot shows the FCAA online Registration and Licensing System (RLS) interface. On the left is a navigation menu with steps: Step 1 Event, Step 2 Payday Lender - Physical Location (checked), Step 3 Declaration (checked), and Step 4 Invoice (checked). The main content area displays 'Step 1 122228-00 - PAY\_LCTN - NEW' with the FCAA logo. A red arrow points to a green 'Add another Location' button. Below this is a 'Submission Instructions' box with a welcome message and contact information. Further down is 'Submission Information' showing 'Submission Number: 122228-00' and 'Licence Event Type: New Application'. The 'Primary Contact Information' section includes a question 'Are you the primary contact person for this application?' with a 'Yes' radio button selected, and fields for 'Prefix', 'First Name External', 'Last Name User', 'Middle Name', 'Title / Position' (CEO), and 'Email Address' (jennifer.atkinson@gov.sk.ca). A bottom navigation bar contains 'Account - CCD\_TDZTEST', 'Go to my profile', and 'Log Out'.

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

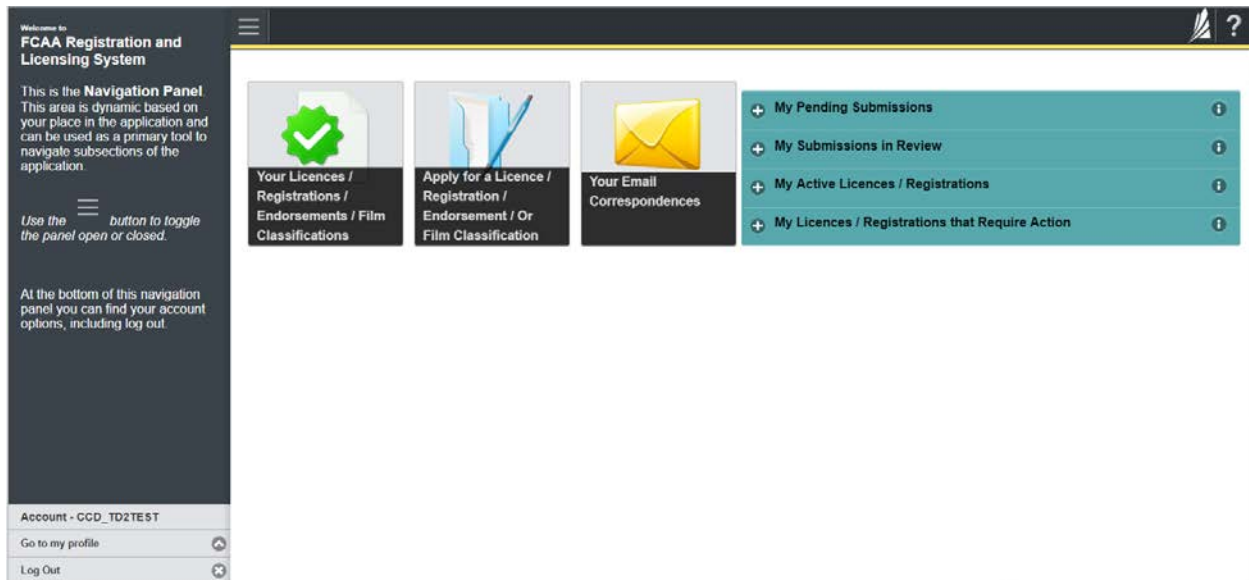
18. You can print a copy your completed application from your browser if you need to reference it or would like to keep a copy for your records.

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

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

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

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



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

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

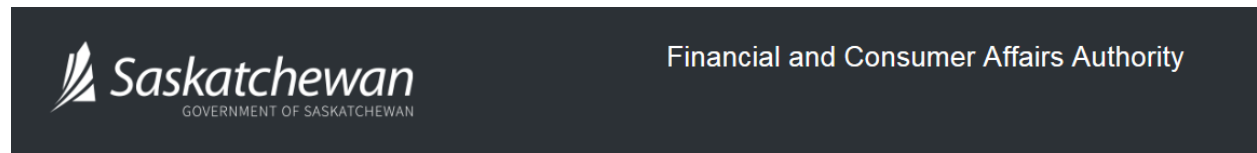
## Apply for a Physical Location Licence

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

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

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

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



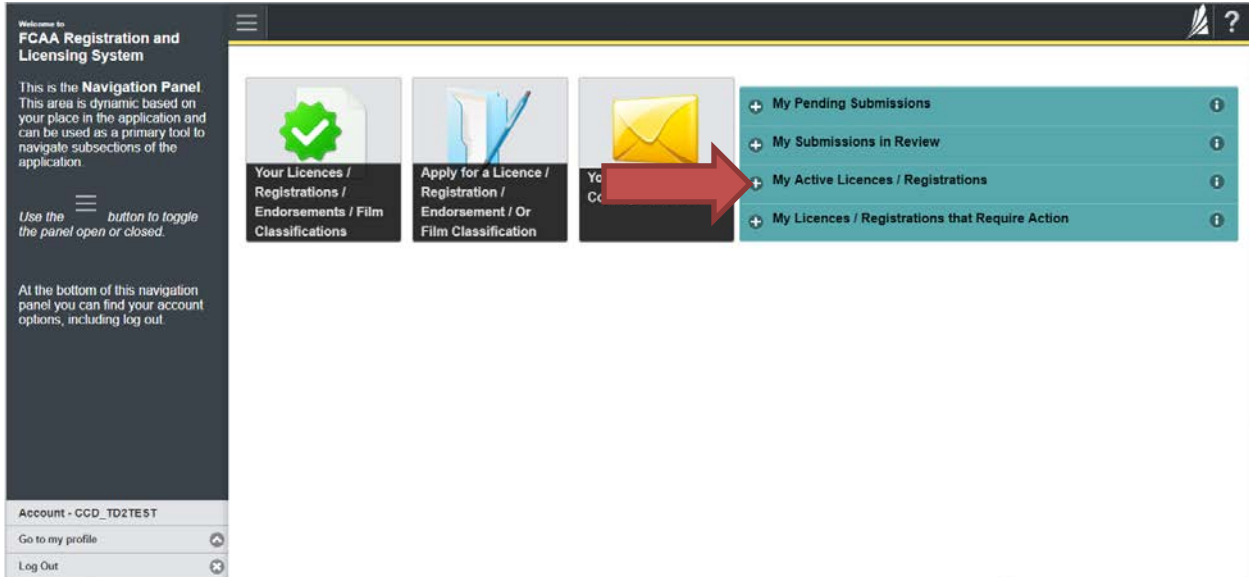
## FCAA Registration and Licensing System

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

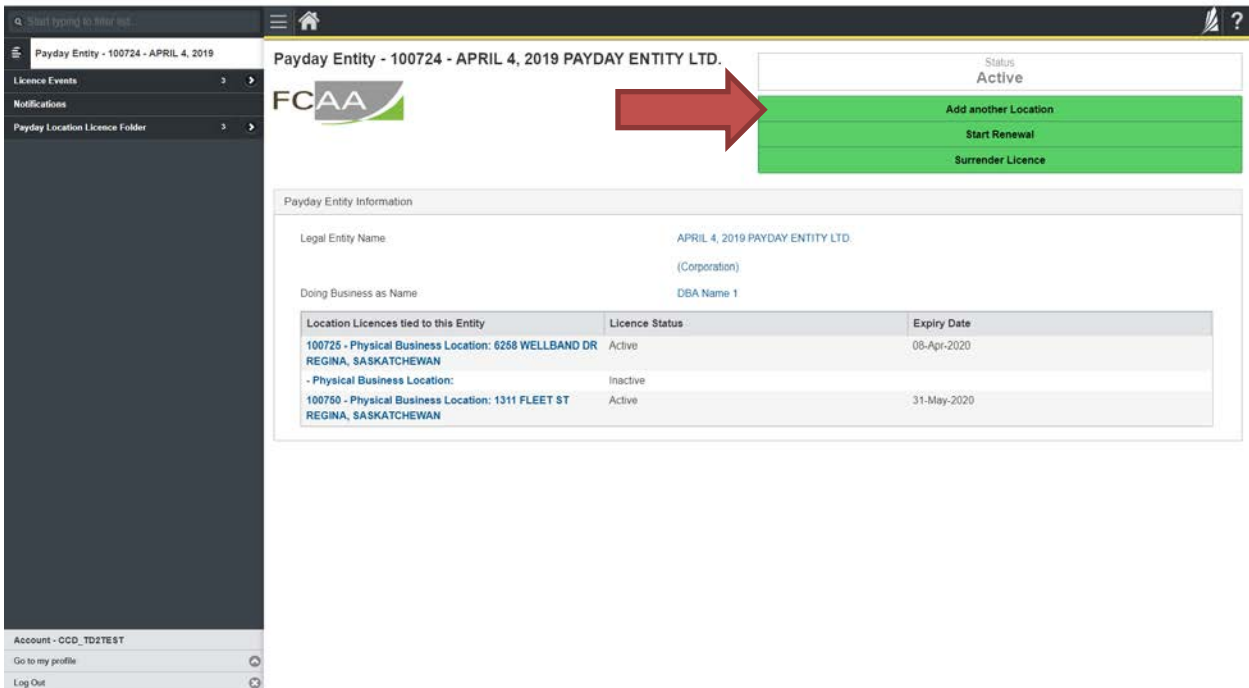
Enter your User ID and Password and click “Login”. You will be brought to the RLS home screen.

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

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



You will be brought to the licence screen.



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



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

Payday Lender Location Licence

Step 1  
Event

Step 2  
Payday Lender - Physical Location

Step 3  
Declaration

Step 1  
122228-00 - PAY\_LCTN - NEW

Status  
Pending Submission

FCAA

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

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

Submission Instructions

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

Please take a moment to familiarize yourself with the licensing requirements and the information you will need to complete the submission process. You may wish to review the different pages of the submission (the "Steps") in advance. While you will not be able to submit the submission to FCAA until all required fields have been completed, you can view the screens at any time. You can also review information on our website at [www.fcaa.gov.sk.ca](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 122228-00

Licence Event Type New Application

Primary Contact Information

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

Are you the primary contact person for this application?

Yes No

Account - CCD\_TD2TEST

Go to my profile

Log Out

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

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

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

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

The screenshot shows the 'Payday Lender Location License' application interface. The top navigation bar includes 'Step 1 Event', 'Step 2 Payday Lender - Physical Location', and 'Step 3 Declaration'. The main content area is titled 'Step 2 Locations' and features the FCAA logo. Below the logo, there is a message: 'After completing the form click the button on the right to proceed. Your information will be saved.' The user is identified as '122225-00 - EXTERNAL USER'. The form is titled 'Payday Lender - Physical Location' and is divided into two sections: 'Physical address' and 'Mailing address'. The 'Physical address' section includes fields for 'Address Lookup', 'Street', 'City', 'Postal Code', 'Province/State', 'Telephone', and 'Fax'. A 'Next' button is located below the 'Telephone' field. The 'Mailing address' section includes fields for 'Street', 'City', 'Postal Code/Zip Code', 'Province/State', and 'Telephone'. A 'Next' button is also located below the 'Telephone' field in this section. At the bottom left, there is a user profile section with the name 'Assessors: GGG, TESTEST' and options for 'Go to my profile' and 'Log Out'.

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

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

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

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

The screenshot shows a web application interface for a "Payday Lender Location Licence". The left sidebar indicates the current step is "Step 3 Declaration". The main content area is titled "Step 3 Declaration" and features the FCAA logo. Below the logo, the user ID "122228-00 - EXTERNAL USER - 1919 SASKATCHEWAN DR REGINA S4P 4H2 SASKATCHEWAN" is displayed. A "Submission Instructions" box contains the following text:

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

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

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

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

Below the instructions, there is an "I Agree" checkbox, a text input field, and a date selector set to "02-Mar-2020". A red arrow points from the "I Agree" checkbox to the "Upload File" button. Below the "Upload File" button is a link: "Click here for the Statutory Declaration Form to be completed and uploaded by the applicant". At the bottom left of the main content area is a green "Submit to FCAA" button. The bottom sidebar contains "Account - CCD\_TD2TEST", "Go to my profile", and "Log Out".

Click “Submit to FCAA”.

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

The screenshot displays the 'Payday Lender Location Licence' application interface. On the left, a sidebar shows the progress: Step 1 Event (checked), Step 2 Payday Lender - Physical Location (checked), Step 3 Declaration (checked), and Step 4 Invoice (current step). The main content area shows 'Step 4 Invoice - 001730' with a status of 'Pending' and a 'Print Invoice' button. The FCAA logo is visible. Below, the 'Order Details' section includes 'Order Description: New Application - Submission #122228-00' and 'Merchant Name: FCAA'. The 'Item Details' table lists one item: 'Payday Lender - Physical Location Licence' with a quantity of 1 and a price of \$3,000.00. The 'Charge Total' is \$3,000.00 (CAD). The 'Payable Information' section provides instructions for payment based on the invoice amount: online payment for amounts less than \$2,500, and cheque payment for amounts of \$2,500 or greater. The contact information for the Minister of Finance is also provided.

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

**Charge Total:** \$3,000.00 (CAD)

An annual licence fee must be submitted for each Physical Location licence you have applied for. 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.

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 next arrow button on the right side of the application.

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

The screenshot shows the FCAA online Registration and Licensing System (RLS) dashboard. On the left is a navigation sidebar with four steps: Step 1 Event, Step 2 Payday Lender - Physical Location (highlighted in green), Step 3 Declaration, and Step 4 Invoice. The main content area is titled 'Step 1 122229-00 - PAY\_LCTN - NEW'. It features the FCAA logo, a status box indicating 'Status In Review', and a green button labeled 'Add another Location' with a red arrow pointing to it. Below this is a 'Submission Instructions' section with a welcome message and contact information. Further down are sections for 'Submission Information' (Submission Number: 122229-00, Licence Event Type: New Application) and 'Primary Contact Information'.

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

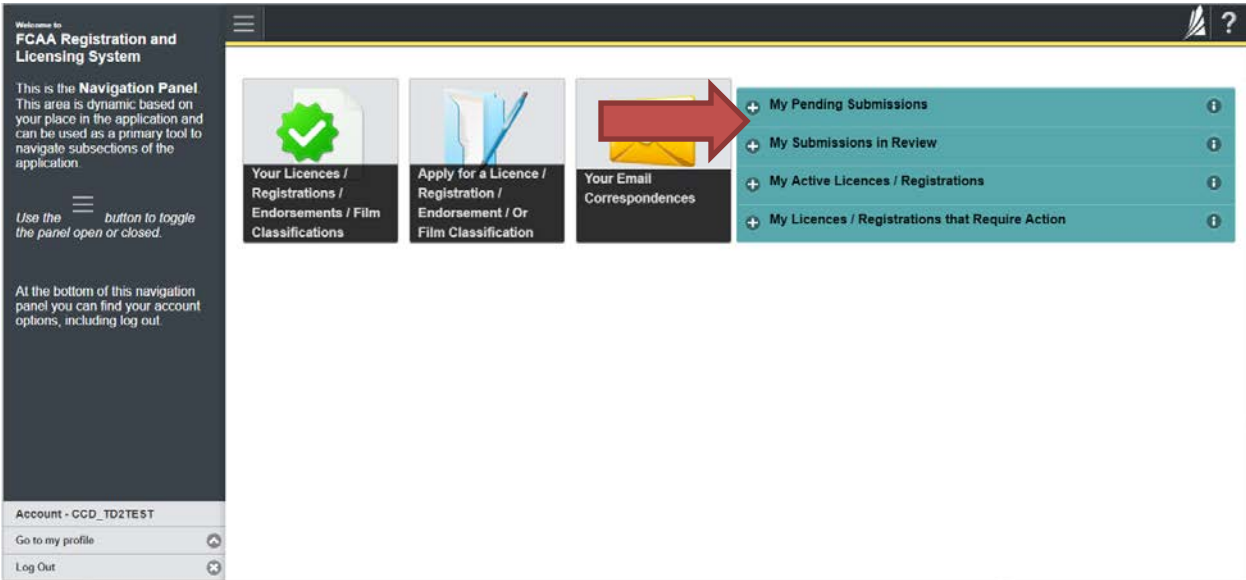
If you do not have any additional physical location applications, you can navigate to your RLS home screen or log out of RLS. Please refer to the RLS Basics Guide for additional information on navigating the RLS dashboard.

# Request for More Information

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

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

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






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

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

---

 Reply  Reply All  Forward  IM



Tue 10/1/2019 11:55 AM

FCAARLS@gov.sk.ca

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

To

---

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

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

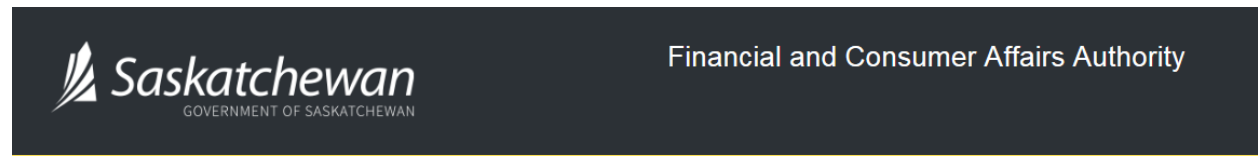
To provide the requested information, please log in to RLS and click on the portal "My Pending Submissions". Locate the submission by using the information in the subject line of this email. Each step in the submission that requires clarifications or additional information will be highlighted in yellow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

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

Thank you.

---

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



## FCAA Registration and Licensing System

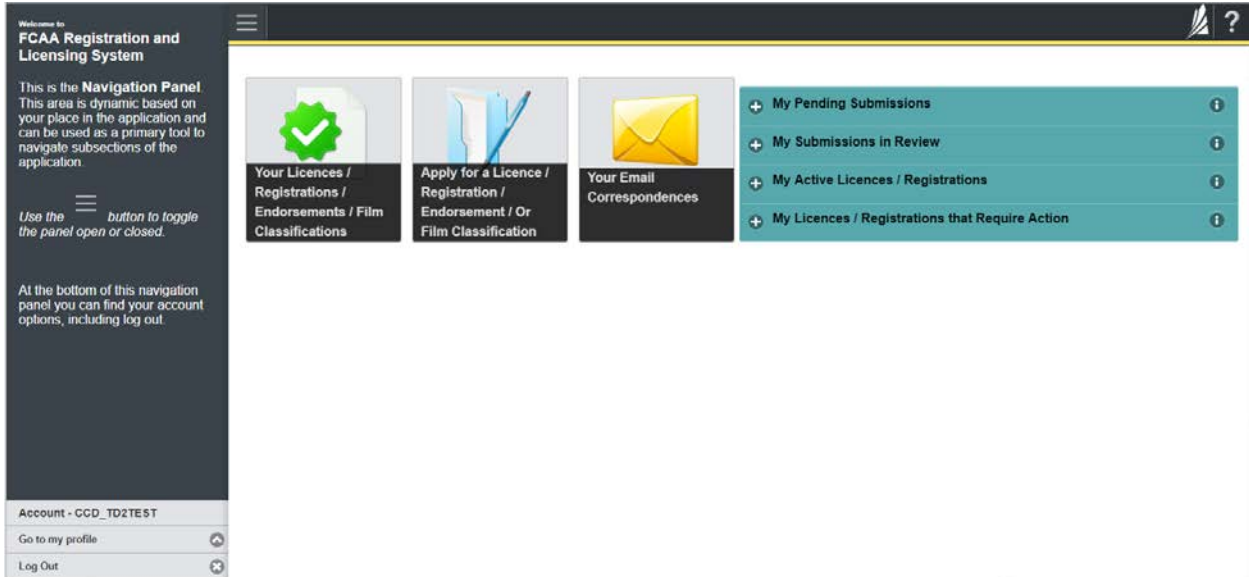
The screenshot shows a login form titled 'Welcome to FCAA RLS'. It contains two input fields: 'User ID' and 'Password'. Below the fields are two buttons: a teal 'Login' button and a grey 'Register' button. At the bottom left is a link 'Forgot your password?' and at the bottom right is a circular arrow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

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

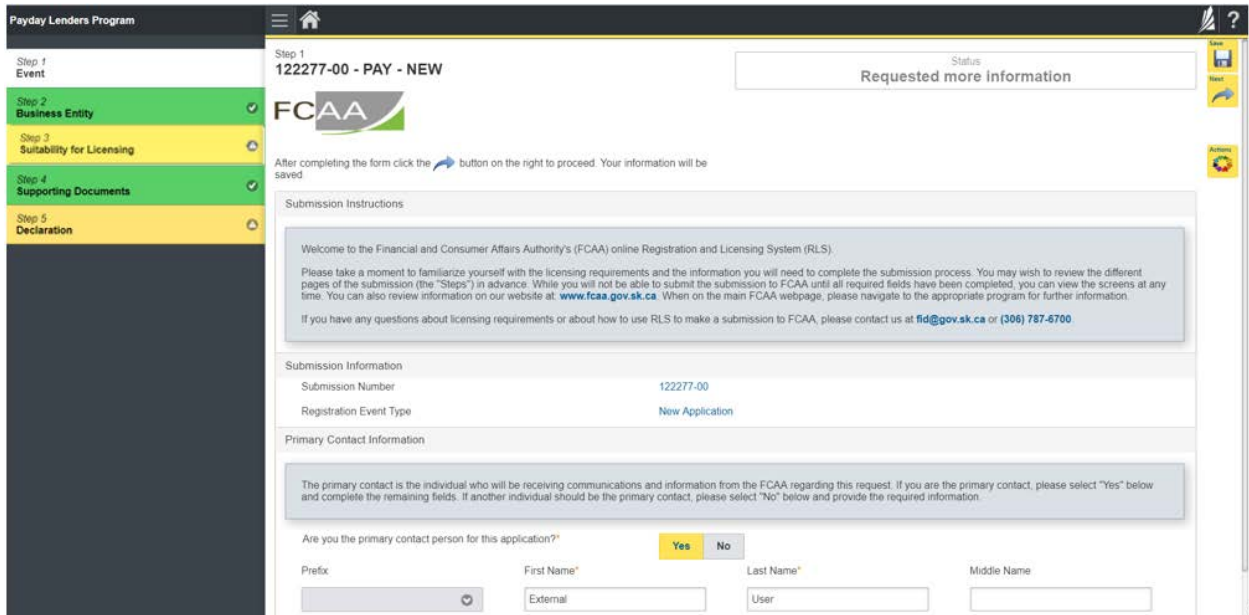


3. Click the link for the submission that requires more information from the “My Pending Submissions” portal on the right side of the home screen.

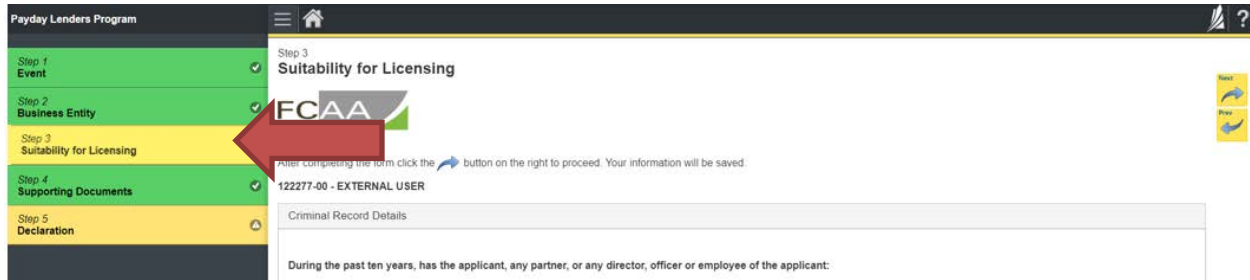
Please note that it may take a few seconds for the submission to load.



4. You will be brought to the licence screen.



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



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

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

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

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

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

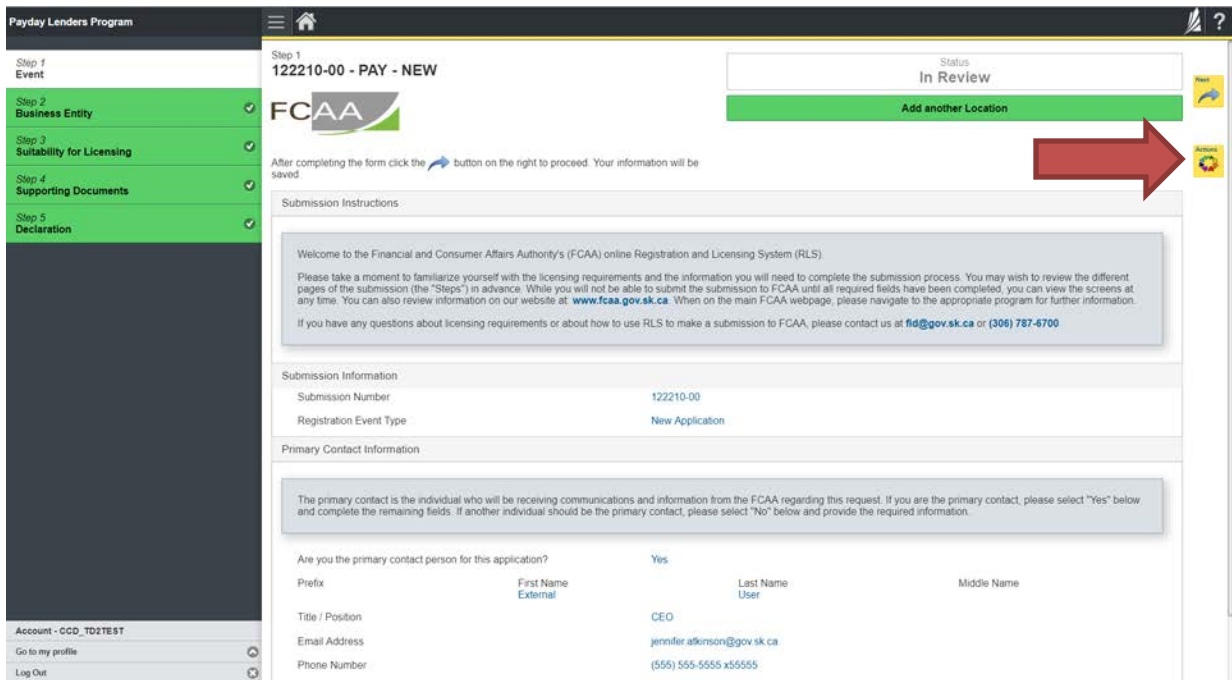
Click “Submit to FCAA”.

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

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



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

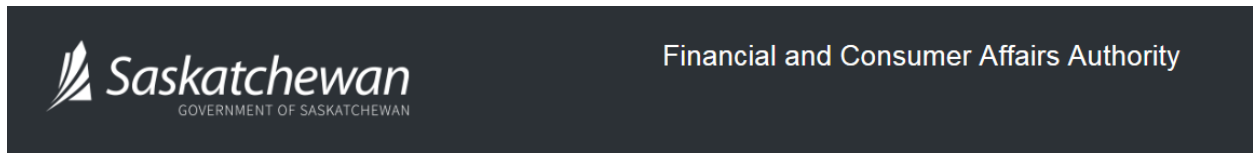


# Print a Licence

---

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

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



## FCAA Registration and Licensing System

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

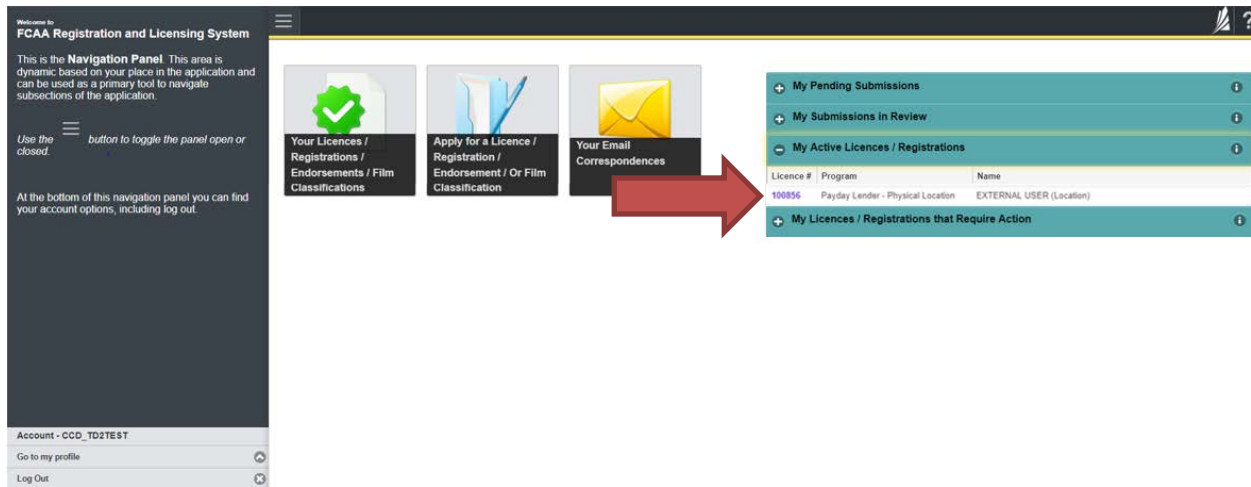
Enter your User ID and Password and click "Login". You will be brought to the RLS home screen.

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



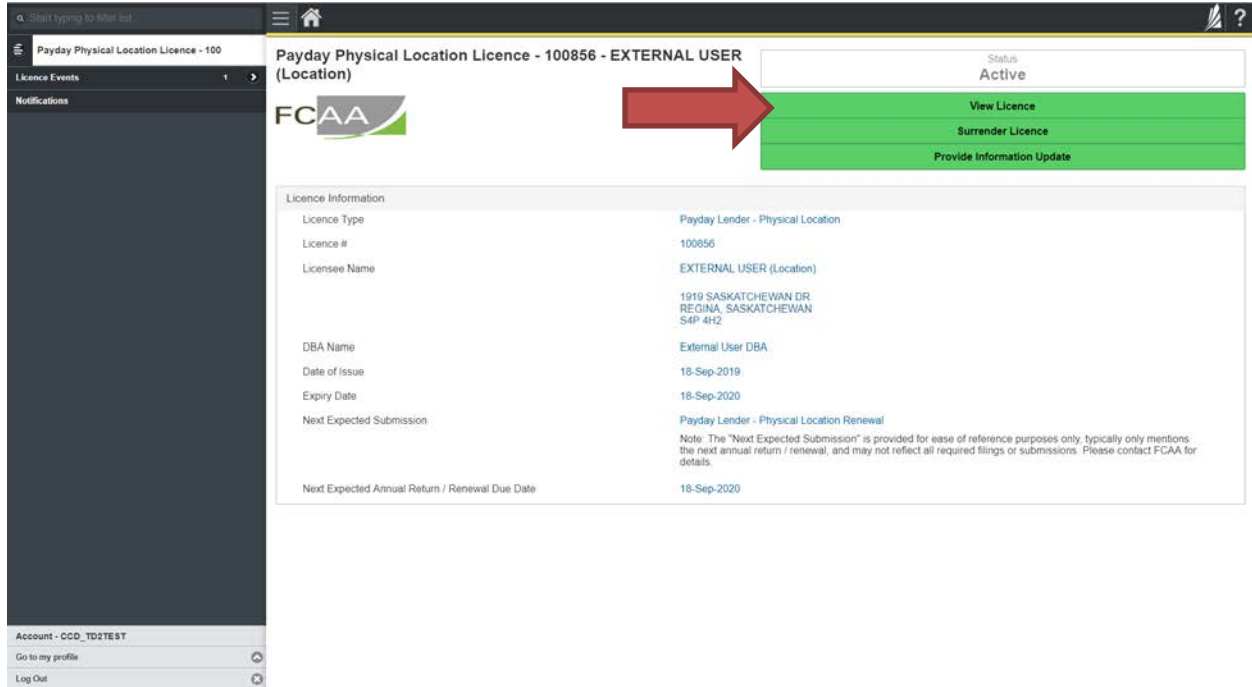
3. Click the link for the “Physical Location” licence.

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

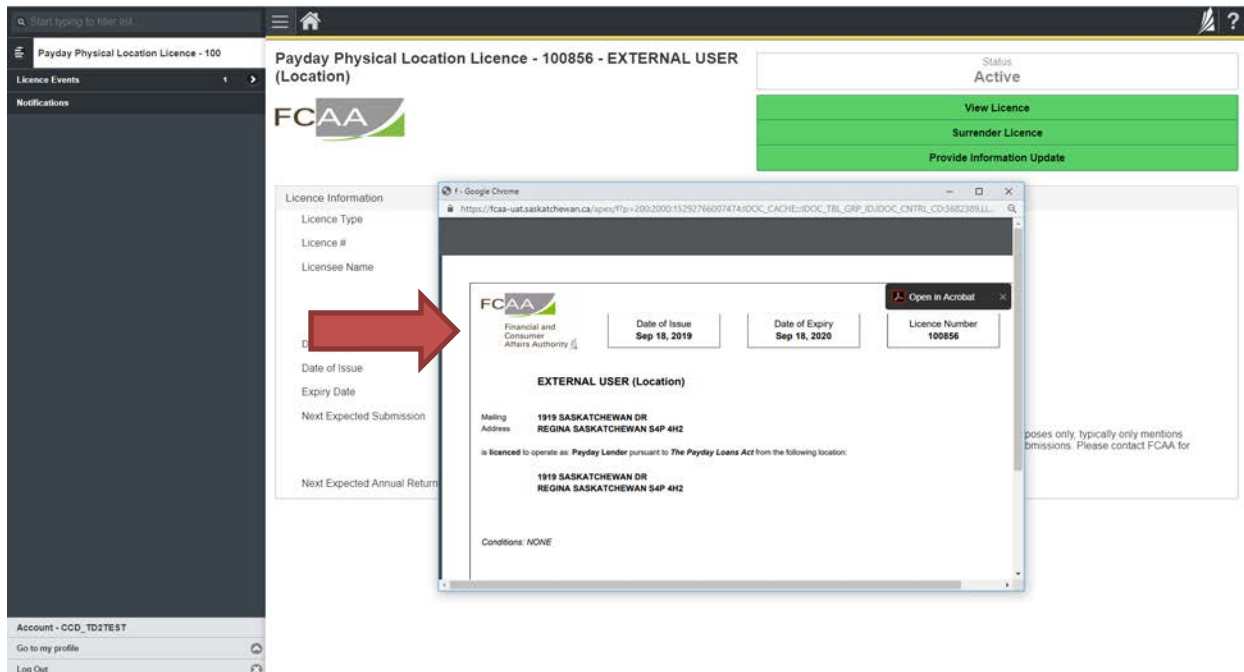


4. You will be brought to the licence screen. Ensure that your pop-up blocker is disabled or you can permit pop-ups from this site.

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



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



# Provide Information Updates

---

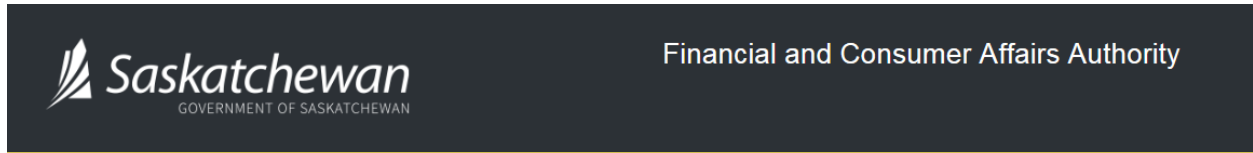
Before you begin, please ensure you are familiar with *The Payday Loans Act* (the “Act”) and *The Payday Loans Regulations* (the “Regulations”) which outlines the requirements to carry on business in Saskatchewan as payday lender.

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

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

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

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



## FCAA Registration and Licensing System

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

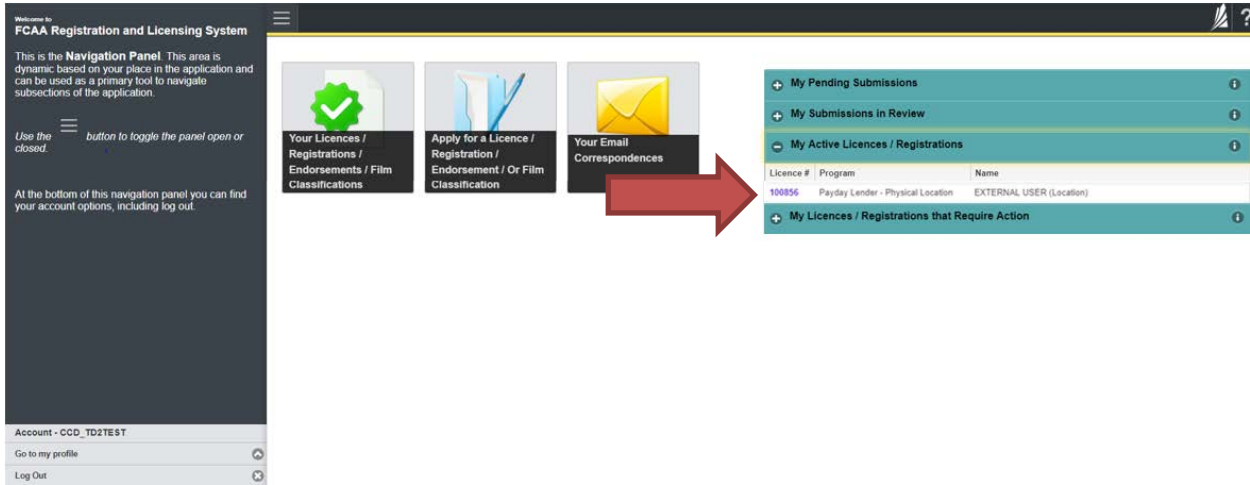
Enter your User ID and Password and click "Login". You will be brought to the RLS home screen.

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

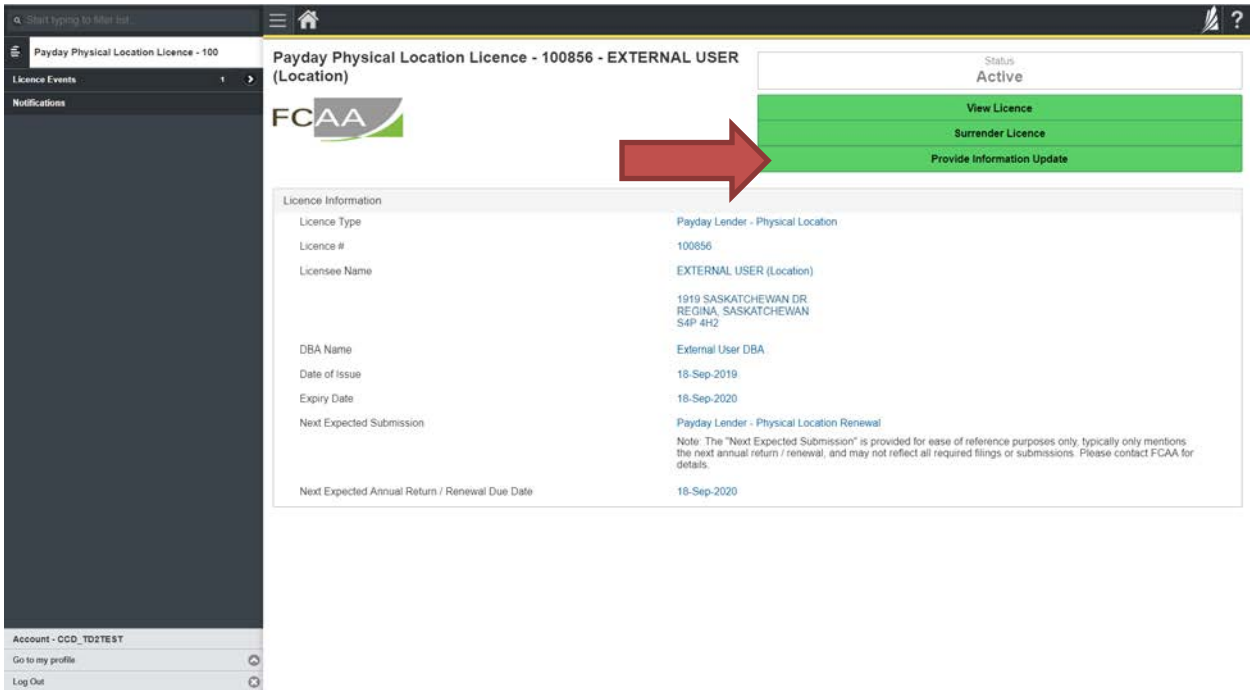




3. Click the link for the licence that you would like to update. Please note that it may take a few seconds to load.



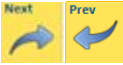


4. You will be brought to the licence screen. Click on the “Provide Information Update” button.



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

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

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

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

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

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

The screenshot shows the FCAA Business Entity application interface. On the left is a navigation sidebar with steps: Step 1 Event (checked), Step 2 Business Entity (active), Step 3 Suitability for Licensing, Step 4 Supporting Documents, and Step 5 Declaration. The main content area is titled 'Step 2 Business Entity' and includes the FCAA logo. A red arrow points to a green 'Make Changes' button in the top right. Below the button, there is a 'Next' and 'Previous' button set. The form content includes: '122210-01 - EXTERNAL USER', 'Business Entity Information' (fiscal year end: 31-Dec-2019, type: Corporation), and sections for providing corporation information, officer names, and organizational charts, each with a 'Download File' button.

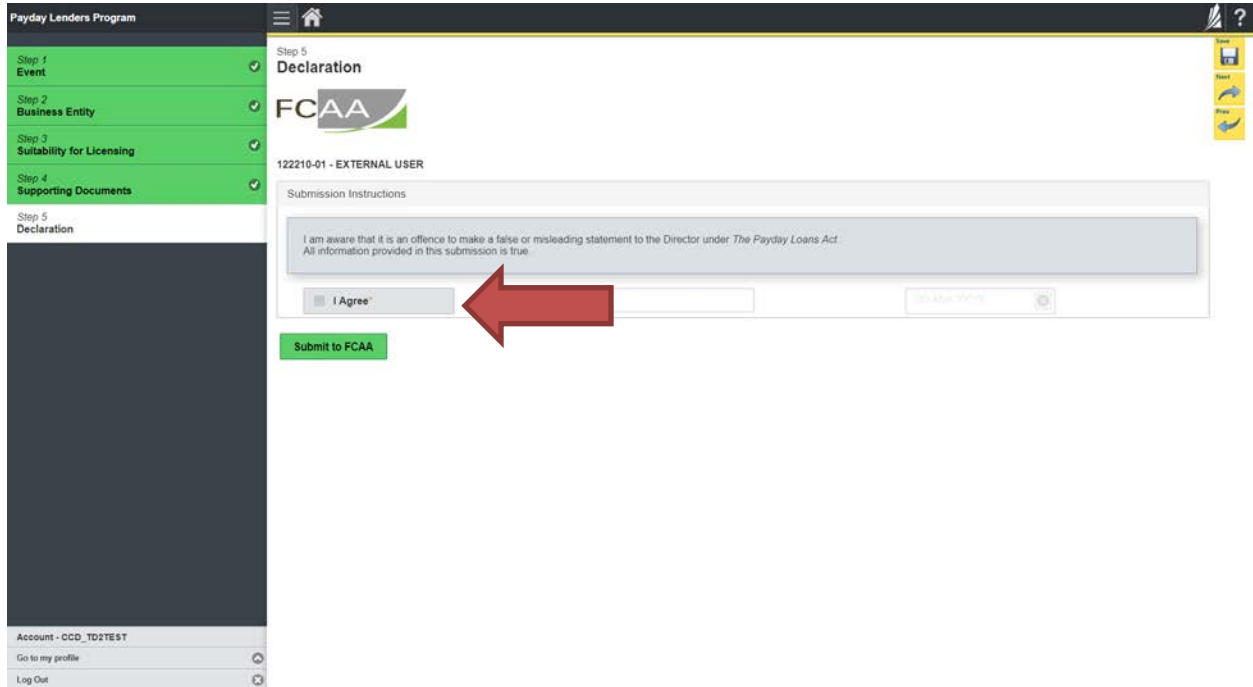
Change the information or documentation on the application step as you need to.

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

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

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

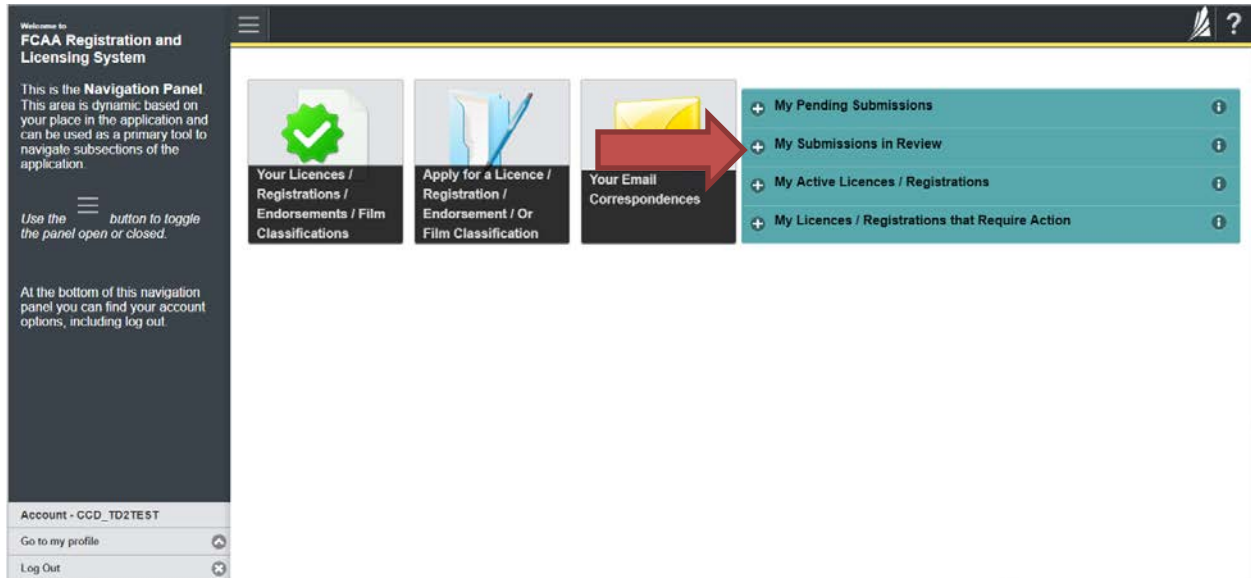
Once a statutory declaration has been completed and uploaded for an application, it will not need to be replaced if changes are made, unless specially requested by the FCAA.



Click “Submit to FCAA”.

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

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



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

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

# Submit an Annual Licence Renewal

---

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

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

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

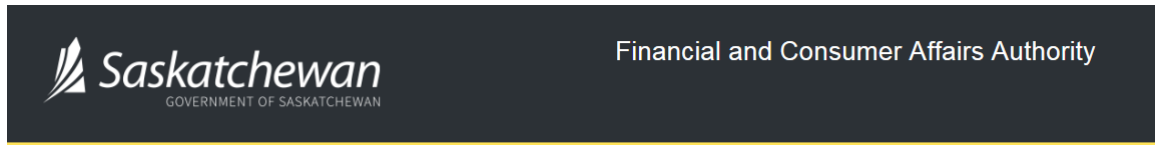
All submissions made through RLS are subject to review and approval by the Director, Consumer Credit Division (the “Director”) and the Director may require additional information regarding your submission. You will be notified of the status of a submission (i.e. approved, rejected or more information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

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

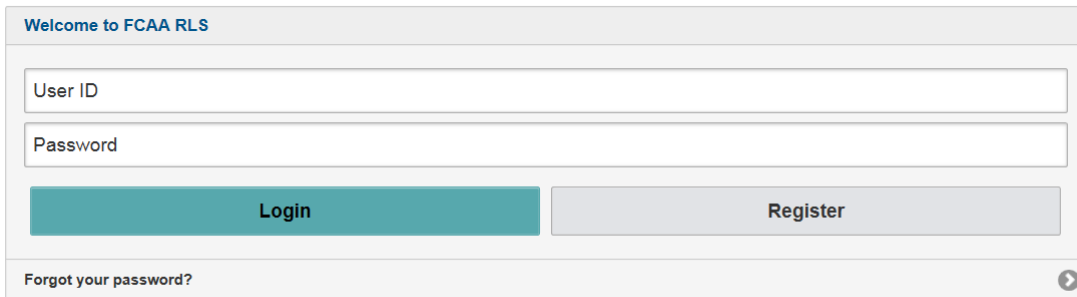
In order to proceed with your application, you will need to have an RLS account already. If you do not have an account, you will need to register one. If you currently have a licence and do not know your user ID or password, please review the RLS Basics Guide before proceeding.

## Submit a Legal Entity Annual Renewal

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

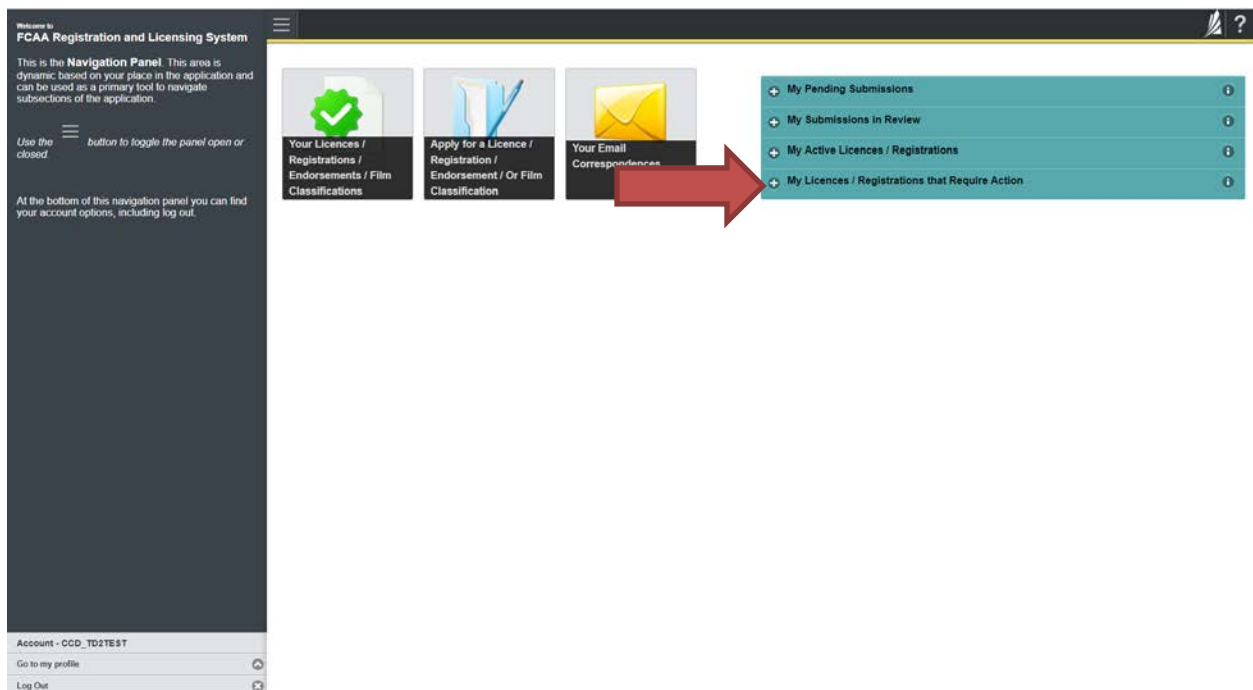


## FCAA Registration and Licensing System

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

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

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



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

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

Welcome to FCAA Registration and Licensing System

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

Use the button to toggle the panel open or closed.

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

Account - CDD\_TD2TEST

Go to my profile

Log Out

Your Licences / Registrations / Endorsements / Film Classifications

Apply for a Licence / Registration / Endorsement / Or Film Classification

Your Email Correspondences

My Pending Submissions

My Submissions in Review

My Active Licences / Registrations

My Licences / Registrations that Require Action

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

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

Start typing to filter list

Payday Entity - 100854 - EXTERNAL US

Licence Events 2

Notifications

Payday Location Licence Folder 1

Payday Entity - 100854 - EXTERNAL USER

FCAA

Status: Active

Add another Location

Start Renewal

Surrender Licence

Payday Entity Information

Legal Entity Name: EXTERNAL USER (Corporation)

Doing Business as Name: External User DBA

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

Account - CDD\_TD2TEST



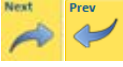
Go to my profile

Log Out



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

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

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

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

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

Payday Lenders Program

Step 1  
Event

Step 2  
Business Entity

Step 3  
Suitability for Licensing

Step 4  
Supporting Documents

Account - CCD\_TD2TEST  
Go to my profile  
Log Out

Step 1  
122210-02 - PAY - RNWL

Status  
Pending Submission

FCAA

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

Submission Instructions

Welcome to the Financial and Consumer Affairs Authority's (FCAA) online Registration and Licensing System (RLS). Please take a moment to familiarize yourself with the licensing requirements and the information you will need to complete the submission process. You may wish to review the different pages of the submission (the "Steps") in advance. While you will not be able to submit the submission to FCAA until all required fields have been completed, you can view the screens at any time. You can also review information on our website at [www.fcaa.gov.sk.ca](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 122210-02  
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?

Prefix  First Name\*  Last Name  Middle Name

Title / Position\*

Email Address\*

Phone Number\*

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

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

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

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

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

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

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

The screenshot shows the 'Payday Lenders Program' interface. On the left, a sidebar lists five steps: Step 1 Event, Step 2 Business Entity, Step 3 Suitability for Licensing, Step 4 Supporting Documents, and Step 5 Declaration. Step 5 is currently selected. The main content area is titled 'Step 5 Declaration' and features the FCAA logo. Below the logo, the user ID '122210-02 - EXTERNAL USER' is displayed. The 'Submission Instructions' section contains a grey warning box with the following text: 'Prior to checking "I Agree" and clicking the "Submit to FCAA" button, the submitter/applicant is encouraged to carefully review all information provided in the submission. By checking "I Agree" and clicking the "Submit to FCAA" button, the following will occur: • The submission will be forwarded to FCAA for review. • The submission will be locked down and the submitter/applicant will not be able to make any changes to the submission. • If FCAA identifies changes or requires additional information, the submission will be returned to the submitter/applicant (via RLS) and the submission will be available for updates. • If, prior to FCAA completing this review, the submitter/applicant identifies changes or wishes to provide additional information the submitter/applicant will need to contact FCAA directly.' Below this text is an 'I Agree' checkbox, which is currently unchecked. To the right of the checkbox is a 'Go Back' button. Below the checkbox, there is a text prompt: 'Please upload the completed Statutory Declaration \*'. To the right of this prompt is an 'Upload File' button with a red arrow pointing to it. Below the 'Upload File' button is a link: 'Click here for the Statutory Declaration Form to be completed and uploaded by the applicant'. At the bottom of the main content area is a green 'Submit to FCAA' button. The bottom of the sidebar contains the account information 'Account - CCD\_TD2TEST', a 'Go to my profile' link, and a 'Log Out' link.

Click “Submit to FCAA”.

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

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

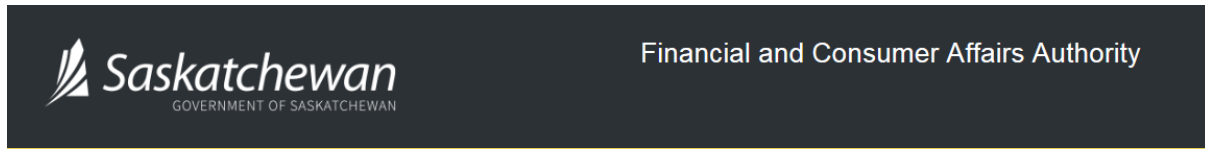


Carefully read any emails sent to you to ensure all actions required are completed and all information we may request in RLS is provided.

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

## Submit a Physical Location Annual Renewal

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

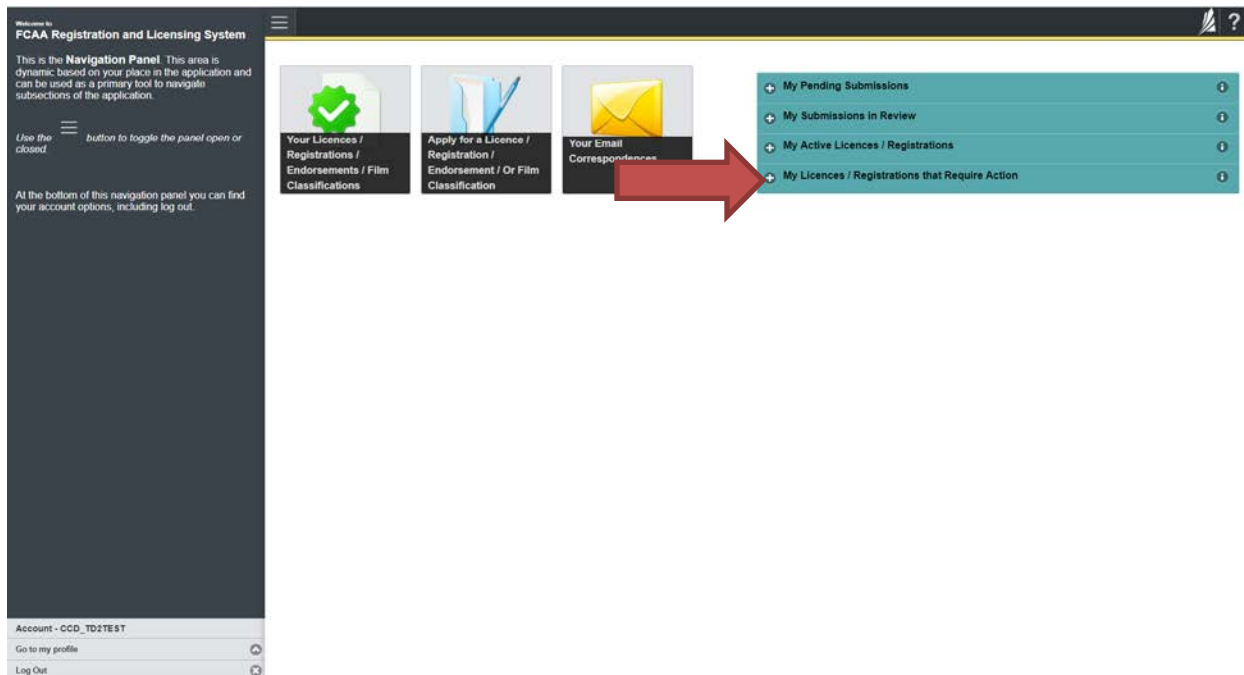


## FCAA Registration and Licensing System

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

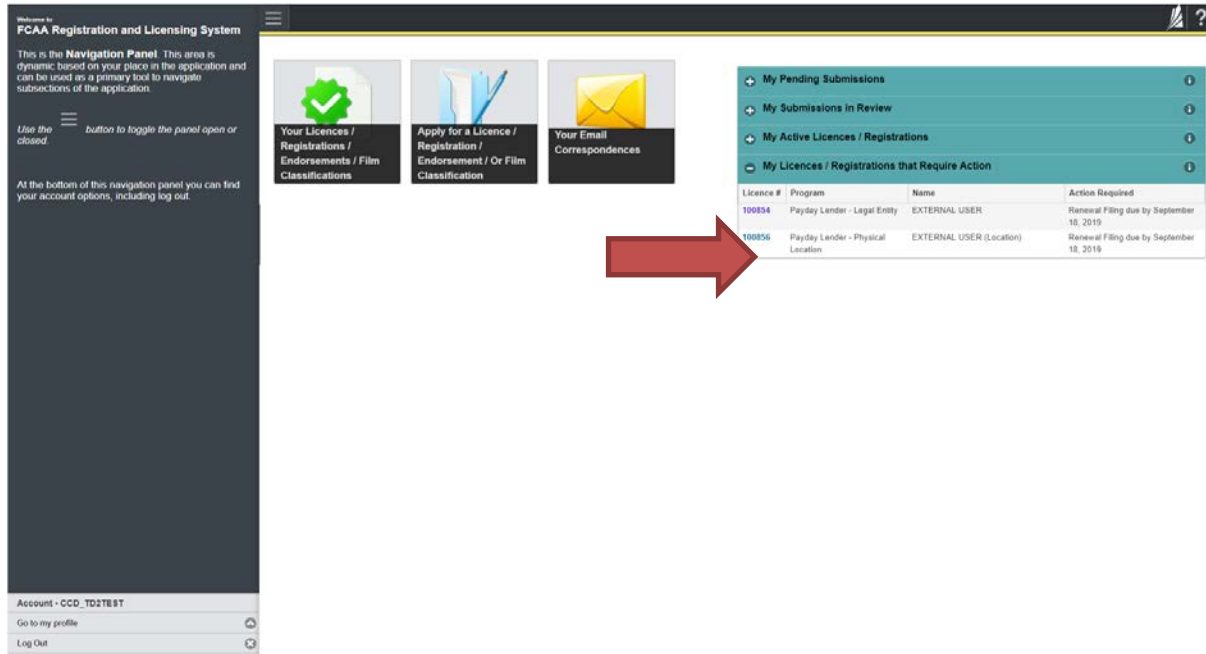
Enter your User ID and Password and click “Login”. You will be brought to the RLS home screen.

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

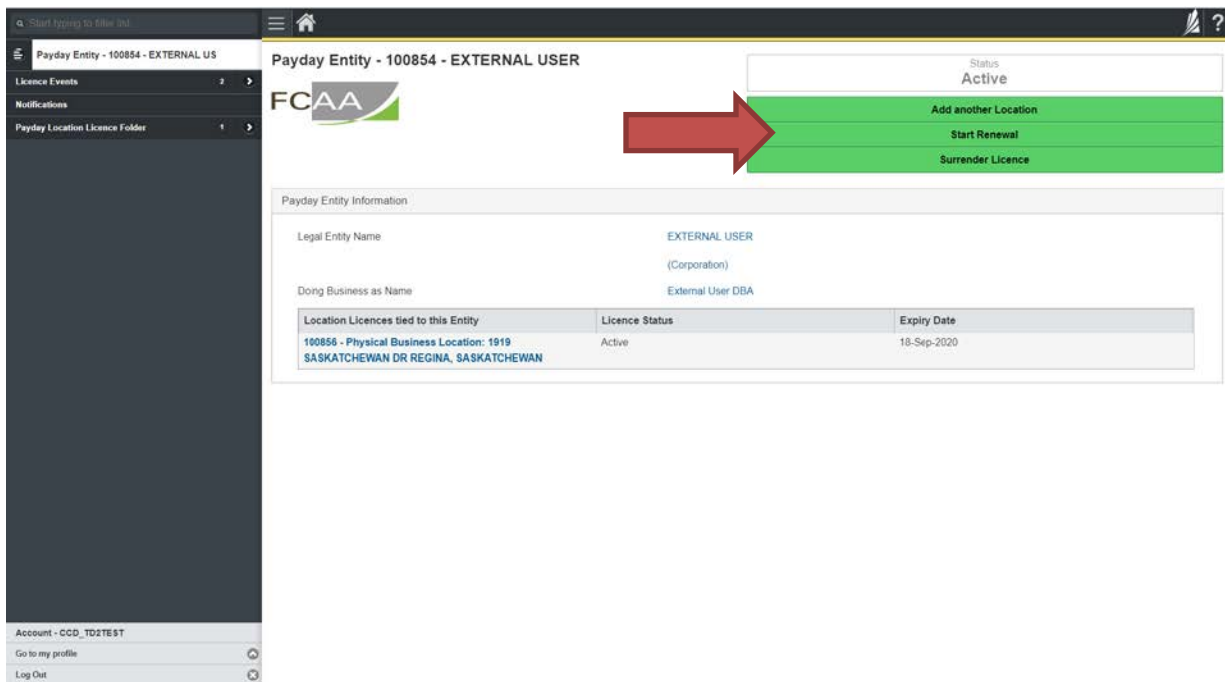


3. Click the link for the Physical Location licence that you would like to submit an annual renewal application for. Please ensure that you have completed a Legal Entity renewal submission prior to starting any Physical Location renewal submission. RLS will not allow you to start a Physical Location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

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



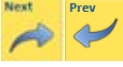


4. You will be brought to the licence screen. Click on the “Start Renewal” button.



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

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

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

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

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

Payday Lender Location Licence

Step 1  
Event

Step 2  
Payday Lender - Physical Location

122228-01 - PAY\_LCTN - RNWL

Status: Pending Submission

**FCAA**

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

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

Submission Instructions

Welcome to the Financial and Consumer Affairs Authority's (FCAA) online Registration and Licensing System (RLS). Please take a moment to familiarize yourself with the licensing requirements and the information you will need to complete the submission process. You may wish to review the different pages of the submission (the "Steps") in advance. While you will not be able to submit the submission to FCAA until all required fields have been completed, you can view the screens at any time. You can also review information on our website at [www.fcaa.gov.sk.ca](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: 122228-01  
Licence Event Type: Annual Return

Primary Contact Information

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

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

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

Title / Position\*:

External  User  CEO

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

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

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

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



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

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

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

Payday Lender Location Licence

Step 3  
Declaration

122228-01 - EXTERNAL USER - 1919 SASKATCHEWAN DR REGINA S4P 4H2 SASKATCHEWAN

Submission Instructions

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

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

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

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

I Agree

Please upload the completed Statutory Declaration.\*

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

Account - CCD\_TD2TEST  
Go to my profile  
Log Out

Click “Submit to FCAA”.

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

Payday Lender Location Licence

Step 1 Event ✓

Step 2 Payday Lender - Physical Location ✓

Step 3 Declaration ✓

Step 4 Invoice

Step 4 Invoice - 001734

Status: Pending

Print Invoice

FCAA

Order Details

Order Description: Annual Return - Licence #100856 - Submission #122228-01

Merchant Name: FCAA

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

Item Details:

Description	Product Code	Quantity	Price	Subtotal
Payday Lender - Physical Location Renewal	1	1	\$3,000.00	\$3,000.00
GST:				\$0.00
PST:				\$0.00
HST:				\$0.00
Shipping Cost:				\$0.00
<b>Charge Total:</b>				<b>\$3,000.00 (CAD)</b>

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 - GCD\_TD2TEST

Go to my profile

Log Out

An annual licence fee must be submitted for each Physical Location licence. 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.

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 with you regarding your application using the email address and contact information you provided to us at the beginning of the application.

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

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

Search Start typing to filter list

Payday Entity - 100854 - EXTERNAL US

Legal Entity Name: EXTERNAL USER (Corporation)

Doing Business as Name: External User DBA

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

Account - CDD\_TD2TEST

Go to my profile

Log Out

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

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

# Surrender a Licence

---

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

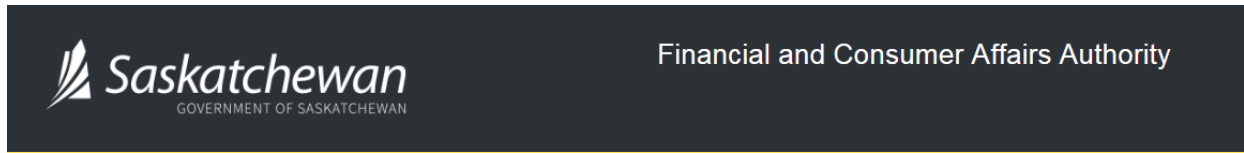
Your payday licence is issued for a twelve-month period, expiring one year from the date of issue. If you cease carrying on business at licensed location(s), you can apply to surrender your Physical Location licence to FCAA which may result in the cancellation of your licence. If you cease carrying on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

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

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

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

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

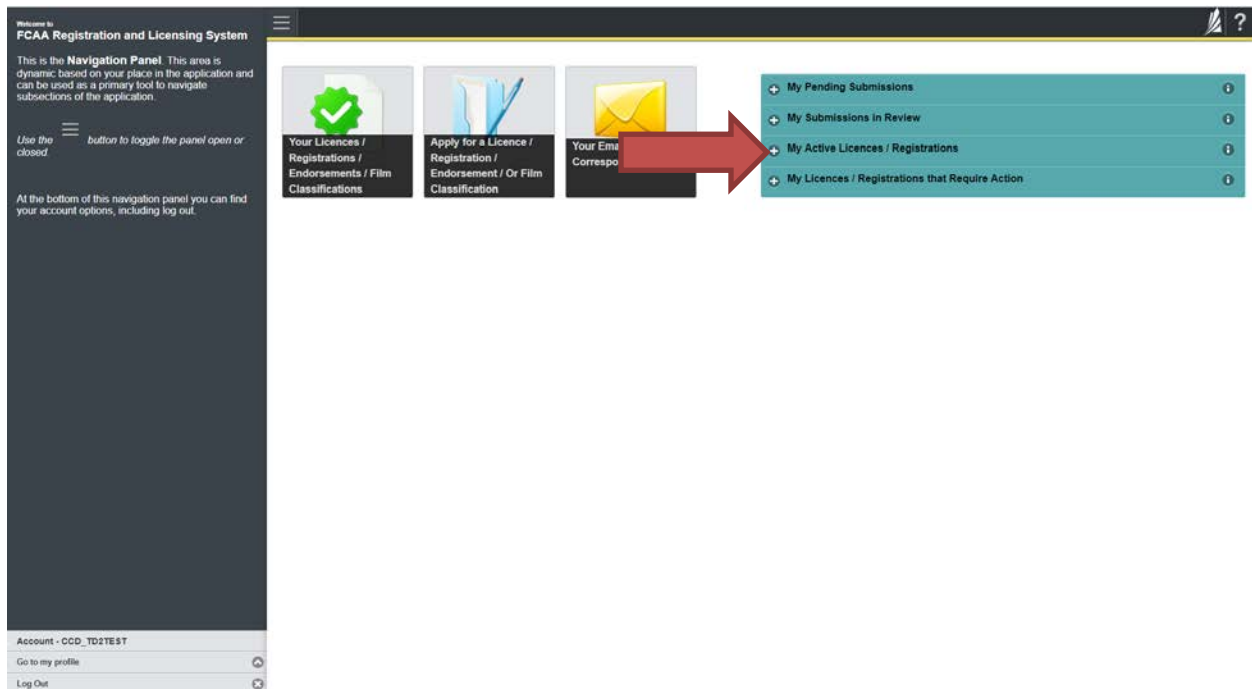


## FCAA Registration and Licensing System

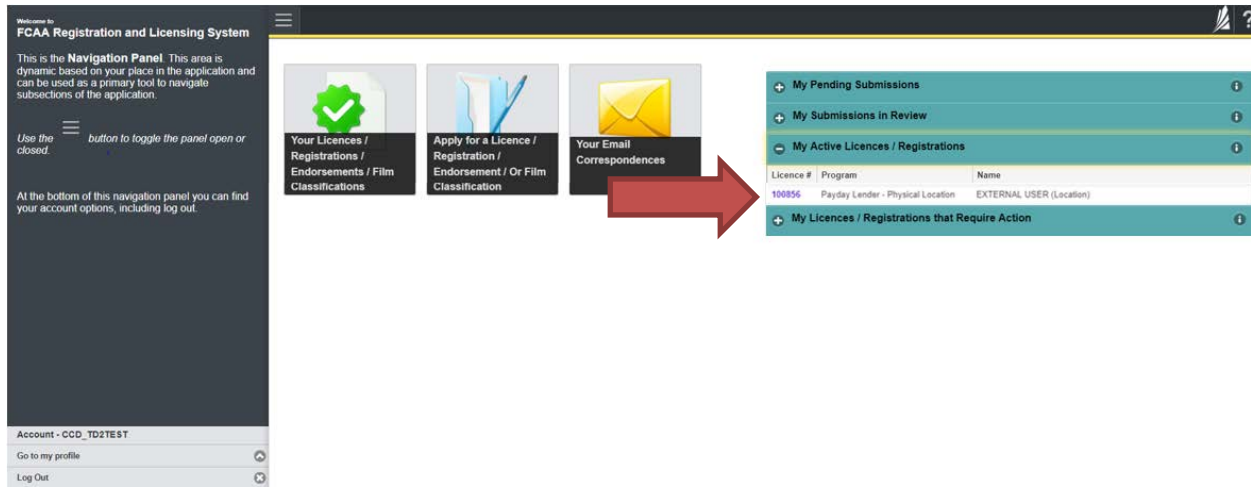
The image shows a login form titled "Welcome to FCAA RLS". It contains two input fields: "User ID" and "Password". Below the fields are two buttons: "Login" (teal) and "Register" (grey). At the bottom left is a link "Forgot your password?" with a right-pointing arrow icon.

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

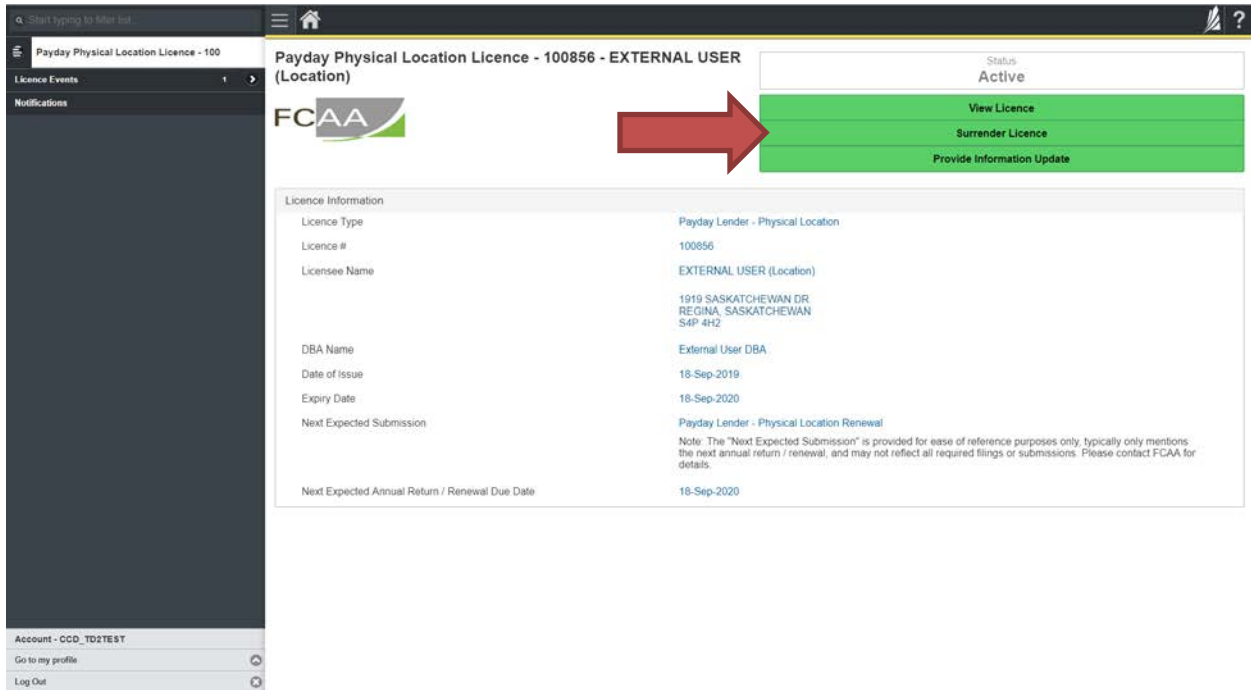
2. Click on the "My Active Licences/Registrations" portal.



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



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



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

PAY\_LCTN Surrender Licence

Step 1  
122228-02 - PAY\_LCTN - TRMNTN

Status  
Pending Submission

FCAA

Licence: 100856 - EXTERNAL USER (Location)

Details

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

Submission Number 122228-02

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

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

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

Upload File

Submit Licence Surrender Request Cancel Licence Surrender Request

Account - GCD\_TD2TEST  
Go to my profile  
Log Out

Click “Submit Licence Surrender Request”.

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

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

# Contact Us

---

## **General Information**

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

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



# Appendix A: Payday Lender Licence Toolkit

---

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

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

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

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

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

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

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

## Filing Instructions

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

## Legal Entity Licence Application Form

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

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

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

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

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

## Supporting Documents

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

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

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

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

## Statutory Declaration

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

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

## Physical Location Licence Application Form

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

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

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

## Fees

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

This fee must be paid by cheque, and sent to our office at:

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

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

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

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

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

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

## Attachment A – Statutory Declaration

### Declaration

#### Where the applicant is an Individual:

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

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

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

#### Where the applicant is a Partnership or Corporation:

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

#### All Applicants

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

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

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

**Statutory Declaration**

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

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

Declared before me at the \_\_\_\_\_ of \_\_\_\_\_  
(City, Town, Village, RM, etc)  
\_\_\_\_\_ in the Province of \_\_\_\_\_,  
this \_\_\_\_ day of \_\_\_\_\_, 20\_\_

} \_\_\_\_\_  
Signature of Applicant  
} \_\_\_\_\_  
Print Name and Position and Title

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

Or:

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

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

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

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