

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

A User Guide to Assist Trust, Loan or  
Financing Corporations in Utilizing RLS  
for Filings and Submissions.

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

October 2022





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# Introduction

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This is a guide to using the Financial and Consumer Affairs Authority (“FCAA”) online portal called the “Registration and Licensing System” (“RLS”). This guide is specific to trust, loan and financing corporations to provide guidance for each licence type on specific processes and is not intended to provide an overview of the functionality of RLS.

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

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

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

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

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

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



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




# General Navigation




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

## General Navigation Tips

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

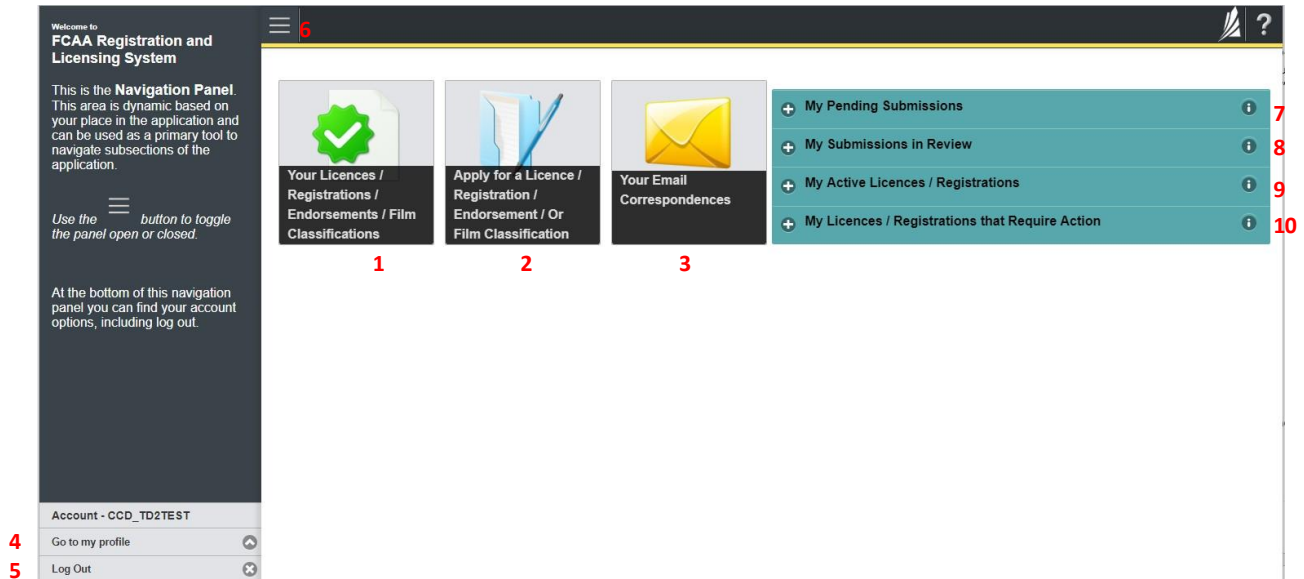


- ✓ To go back to a previous step in the submission, click “Prev”  found at the top of the right-hand corner of the screen. Your page will be saved automatically.
- ✓ For additional help, review any “information bubbles”  and instruction text boxes found throughout the submission screens.
- ✓ You can also press “Save”  to save the entries you have made on the screen. In addition, where a screen performs calculations, in most situations, you will be asked to click “Save” to perform the calculations.



# Navigating the Home Screen


In addition to the guidance that you will find the RLS Basics Guide, this page provides a summary of your RLS home screen basic navigation.



## Dashboard Buttons

1. “Your Licences” button allows you to view all active licences currently associated with your user account. By clicking any item in this list, you will be taken to the licence page where you can view/print your licence and review other important details.
2. “Apply for a Licence” button allows you to start the application process for a new licence.
3. “Your Email Correspondences” button allows you to view correspondence documents.

## Navigation Panel

4. “Go to my Profile” allows you to view your RLS account information.
5. “Log Out” allows you to log out of RLS.
6. To hide or show the navigation panel on the left hand side of the screen, click the .

## Portals

7. “My Pending Submissions” includes all submission that you are currently working on and have not submitted. This portal also includes submissions that have been returned to you by our office for more information.
8. “My Submissions in Review” portal list includes all submissions that you have successfully submitted to FCAA for review.
9. “My Active Licences/Registrations” includes all active licences currently associated with your user account. By clicking any item in this list, you will be taken to the licence page where you can view/print your licence and review other important details.
10. “My Licences/Registrations that Require Action” portal will show you if you have any submissions due for your licence that you have not started or not completed.



# Licensing Requirements

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## Compliance with Legislation

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

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

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

## Required Licensing

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

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

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

You can access a summary of the application and the supporting material requirements in the Trust, Loan and Financing Corporation Toolkit which has been included in “Appendix A” of this guide and is also available on our webpage. If you are unsure of your specific licensing requirements or need additional help or guidance, please contact our office (see the “Contact Us” in this guide).



# Apply for a Licence

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

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

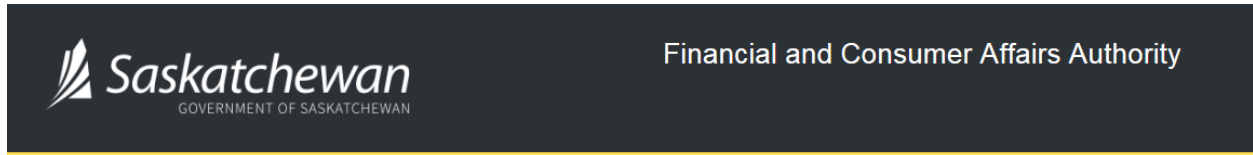
All applications made through RLS are subject to review and approval by the Superintendent of Financial Institutions (the “Superintendent”) and the Superintendent may require additional information regarding your application. You will be notified of the status of an application (i.e. approved, rejected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

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

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



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



## FCAA Registration and Licensing System

Welcome to FCAA RLS

User ID

Password

Login Register

Forgot your password?

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.

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 - CCD\_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





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

The screenshot shows the 'Licence Wizard Records' interface. The main heading is 'Licence Selection'. Under 'Type of Licence', there is a section 'Select the Licencing Division' with four radio button options: 'Consumer Credit' (selected), 'Consumer Protection', 'Insurance', and 'Pensions'. Below this is a dropdown menu labeled 'Please select to reveal list ...'. The left sidebar contains 'Account - CCD\_TD2TEST', 'Go to my profile', and 'Log Out'. The top navigation bar includes a search bar, home icon, and help icon.

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

The screenshot shows the 'Licence Wizard Records' interface with the dropdown menu open. The dropdown list includes: 'Please select to reveal list', 'Loan Broker', 'Mortgage Administrator', 'Mortgage Broker/Associate', 'Mortgage Brokerage', 'Mortgage Brokerage with Endorsement', 'Payday Lender - Legal Entity', 'Payday Lender - Physical Location', and 'Trust, Loan, or Financing Corporation'. A red arrow points to the 'Trust, Loan, or Financing Corporation' option. The rest of the interface is the same as in the previous screenshot.



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

The screenshot shows the 'Licence Wizard Records' page. Under 'Type of Licence', there are radio buttons for 'Consumer Credit', 'Consumer Protection', 'Insurance', and 'Pensions'. Below that is a dropdown menu for 'Select the Licence \ Registration you wish to apply for' with 'Trust, Loan, or Financing Corporation' selected. The 'Before You Begin' section contains a welcome message and instructions. At the bottom, there is a green button labeled 'I Acknowledge' with a red arrow pointing to it.

Click “I acknowledge”.





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

The screenshot shows the 'Event' page for a 'Trust, Loan, or Financing Corporation'. The submission status is 'Pending Submission'. The submission information includes: Submission Number: 122346-00, Licence Event Type: New Application. The primary contact information section asks: 'Are you the primary contact person for this application?' with 'Yes' and 'No' buttons.



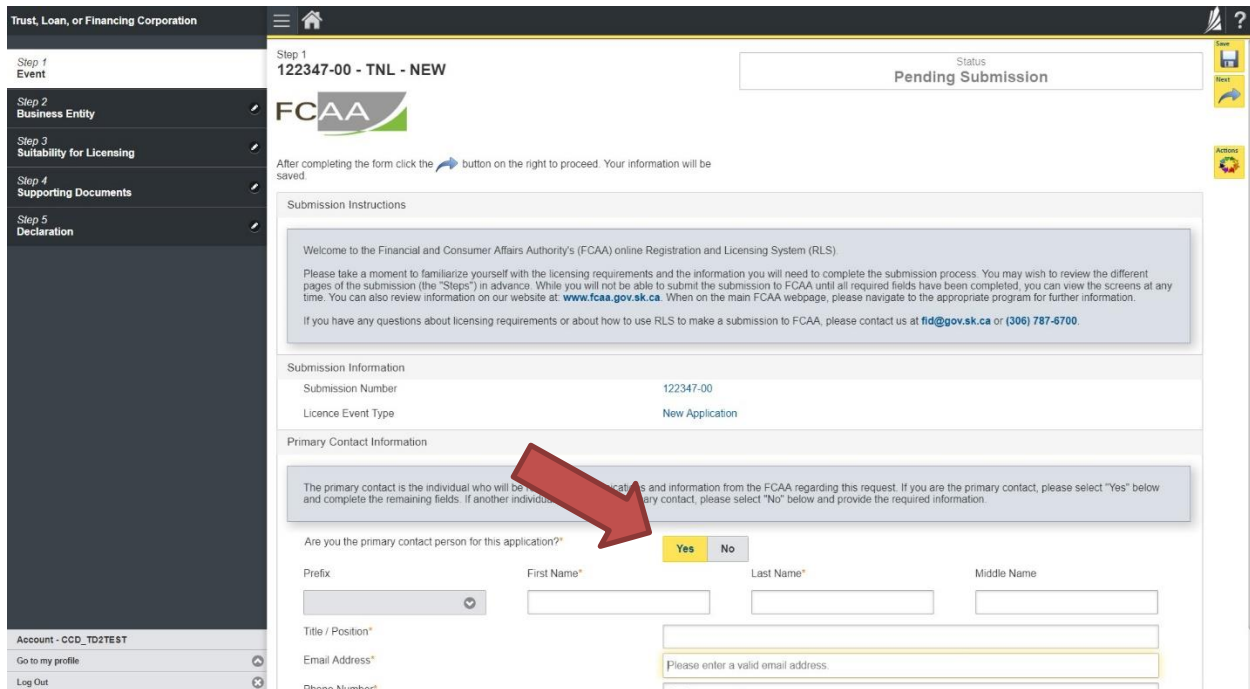
On the left side is your navigation menu where you can navigate to the different steps within the application, log out or access your RLS account.

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

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

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

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



Trust, Loan, or Financing Corporation

Step 1  
Event

Step 2  
Business Entity

Step 3  
Suitability for Licensing

Step 4  
Supporting Documents

Step 5  
Declaration

Account - CCD\_TD2TEST


Go to my profile

Log Out

Step 1  
122347-00 - TNL - NEW

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 [fd@gov.sk.ca](mailto:fd@gov.sk.ca) or (306) 787-6700.

Submission Information

Submission Number 122347-00

Licence Event Type New Application

Primary Contact Information

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

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

Prefix

First Name\*

Last Name\*

Middle Name

Title / Position\*

Email Address\*

Please enter a valid email address.

Phone Number\*

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

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





8. You will be brought to the “Business Entity” step of your application. Select the type of licence you are applying for. The licence you are applying for will affect the application questions you fill out.

Trust, Loan, or Financing Corporation

Step 1 Event ✓

Step 2 Business Entity

Step 3 Suitability for Licensing

Step 4 Supporting Documents

Step 5 Declaration

Account - CCD\_TD2TEST

Go to my profile

Log Out

Step 2 Business Entity

FCAA

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

122347-00 -

Business Entity Information

Please select the type of licence you are applying for:\*

Trust Corporation

Loan Corporation

Financing Corporation

Please indicate the total asset size of the applicant.\*

Total assets greater than \$10,000,000 Total assets less than \$10,000,000

The next fiscal year end of the applicant is:\*

DD-Mon-YYYY

Please select the type of business entity as registered with ISC

Corporation

Corporation

Please provide the following information about the corporation:

Corporation Name\* Corporate name as registered with ISC

ISC Registration Number of the Corporation\*

Please upload the ISC Profile Report of the Corporation\*

Upload File

If you do not have your ISC Corporate Profile Report please go to <https://www.isc.ca> to obtain it.

Applicant's primary regulator\*

Applicant's incorporating jurisdiction\*

Please upload an organizational chart showing the structure of the corporations, including any parent, subsidiary or associated company relationships\*

Upload File

Answer the questions accurately and completely and upload all requested supporting documentation. Please refer to the Trust, Loan and Financing Corporation Licence Toolkit for specific guidance on the application fields and supporting material requirements.

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



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

The screenshot shows the FCAA online application system. The sidebar on the left lists the following steps: Step 1 Event, Step 2 Business Entity, Step 3 Suitability for Licensing (highlighted), Step 4 Supporting Documents, and Step 5 Declaration. The main content area is titled 'Step 3 Suitability for Licensing' and features the FCAA logo. Below the logo, it says 'After completing the form click the [Next] button on the right to proceed. Your information will be saved.' The user ID is '122347-00 - EXTERNAL USER'. The section is titled 'Criminal Record Details' and contains the following text: 'During the past ten years, has the corporation, any director, officer or employee of the corporation:'. This is followed by a list of seven questions, each with 'Yes' and 'No' radio button options. The first question is 'Had a civil action or administrative proceeding brought against you alleging fraud, breach of trust, deceit or misrepresentation?'. The second is 'Been charged with an offence pursuant to any law of any jurisdiction, excluding traffic offences?'. The third is 'Been convicted of a criminal offence?'. The fourth is 'Been convicted of violating any securities, insurance, trust and loan, mortgage brokers, loan brokers, real estate or consumer protection legislation?'. The fifth is 'Made an assignment for the benefit of creditors, or become legally insolvent, or been adjudged a bankrupt or filed a petition in bankruptcy?'. The sixth is 'Had a licence or registration refused, suspended, conditioned, or cancelled under the laws of any province, territory, state or country?'. The seventh is 'Been the subject of disciplinary action by any licensing regulatory authority under the laws of any province, territory, state or country?'. Below the questions, there is a green button labeled 'Add a Supporting Document'. The section is repeated for 'During the past ten years, has the corporation, any director, officer or substantial shareholder (10% or more) of the corporation been a partner, director, officer or substantial shareholder (10% or more) of a firm or corporation that has:'. This is followed by the same seven questions and 'Yes/No' options. Below these questions, there is another green button labeled 'Add a Supporting Document'. The final section is titled 'Criminal Record Checks' and contains the text: 'Please provide Criminal Record Checks (CRC) for the following individuals: External User, External User'. Below this text is a green button labeled 'Add a Criminal Record Check'. At the bottom left of the page, there is a footer with the text: 'Account - G00\_00TEST', 'Go to my profile', and 'Log Out'.

Criminal record checks should be dated no earlier than 3 months from the date you submit the application to us.

If a criminal record check is required, persons resident in Canada will need to obtain it from any police agency (RCMP, municipal police in any province) or a credit reporting agency registered in Saskatchewan. You can obtain a list of registered credit reporting agencies under the Consumer Protection heading at <https://fcaa.gov.sk.ca/fcaa411>.

Persons who are not resident in Canada can provide a CRC from a police agency, or another provider. If using another provider, applicants should contact the appropriate regulatory division at the FCAA (<https://fcaa.gov.sk.ca/contact-us>) to ensure that provider will be acceptable.



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



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

The screenshot displays the FCAA application portal. The top navigation bar includes the text "Trust, Loan, or Financing Corporation" and a home icon. The left sidebar shows a progress indicator for five steps: Step 1 (Event), Step 2 (Business Entity), Step 3 (Suitability for Licensing), Step 4 (Supporting Documents), and Step 5 (Declaration). The main content area is titled "Step 4 Supporting Documents" and features the FCAA logo. A warning message states: "It is important that every item of supporting material be an accurate reflection of the activities at each location to which it applies. The use of vague or overly general descriptions may result in processing delays." Below this, a note says: "After completing the form click the [Next] button on the right to proceed. Your information will be saved." The user is identified as "122347-00 - EXTERNAL USER". The "Supporting Materials" section contains three upload fields: "Please upload a detailed business plan.\*" (with an "Upload File" button), "Upload the bylaws of the corporation (if available)" (with an "Upload File" button), and "Provide a copy of the applicant's most recent financial statements\*" (with an "Upload File" button). A question "Do you have any other supporting information regarding this application?\*" is followed by "Yes" and "No" buttons. The bottom left corner shows the user's account information: "Account - CCD\_TD2TEST", "Go to my profile", and "Log Out". On the right side, there are "Home", "Next", and "Prev" navigation buttons.

Please refer to the Trust, Loan and Financing Corporation Licence Toolkit for specific guidance on the application fields and supporting material requirements.

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



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

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

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

The screenshot shows the FCAA online portal interface. On the left is a sidebar with a navigation menu containing five steps: Step 1 Event, Step 2 Business Entity, Step 3 Suitability for Licensing, Step 4 Supporting Documents, and Step 5 Declaration. The main content area is titled 'Step 5 Declaration' and includes the FCAA logo and the user ID '122347-00 - EXTERNAL USER'. Below this is a 'Submission Instructions' section with a text box containing the following text: 'Prior to checking "I Agree" and clicking the "Submit to FCAA" button, the submitter/applicant is encouraged to carefully review all information provided in the submission. By checking "I Agree" and clicking the "Submit to FCAA" button, the following will occur: The submission will be forwarded to FCAA for review. The submission will be locked down and the submitter/applicant will not be able to make any changes to the submission. If FCAA identifies changes or requires additional information, the submission will be returned to the submitter/applicant (via RLS) and the submission will be available for updates. If, prior to FCAA completing this review, the submitter/applicant identifies changes or wishes to provide additional information the submitter/applicant will need to contact FCAA directly. After checking "I Agree" and clicking the "Submit to FCAA" button, an invoice will be created. A submission may not be considered complete until the application fees have been remitted to FCAA.' Below the instructions is an 'I Agree' checkbox, a date field, and an 'Upload File' button. A red arrow points 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 of the main content area is a green 'Submit to FCAA' button. The footer of the page includes 'Account - CCD\_TD2TEST', 'Go to my profile', and 'Log Out'.

Click “Submit to FCAA”.





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

Trust, Loan, or Financing Corporation

Step 1 Event ✓  
Step 2 Business Entity ✓  
Step 3 Suitability for Licensing ✓  
Step 4 Supporting Documents ✓  
Step 5 Declaration ✓  
Step 6 Invoice

Step 6 Invoice - 001805

Status: Pending

Print Invoice

**FCAA**

**Order Details**

Order Description: New Application – Submission #122347-00  
Merchant Name: FCAA  
Merchant URL: https://fcaa-uat.saskatchewan.ca/

**Item Details:**

Description	Product Code	Quantity	Price	Subtotal
Trust Loan or Financing Corporation New Application	1	1	\$1,000.00	\$1,000.00
GST:				\$0.00
PST:				\$0.00
HST:				\$0.00
Shipping Cost:				\$0.00
<b>Charge Total:</b>				<b>\$1,000.00 (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 - CCD\_TD1TEST  
Go to my profile  
Log Out

Check out powered by Moneris, Interac Online, VISA, MasterCard

Proceed to Payment

An application fee must be submitted along with your application. The fee can be paid online (by credit card or online debit), or by cheque.

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

Financial and Consumer Affairs Authority – Consumer Credit Division  
4th Floor, 2365 Albert Street  
REGINA SK S4P 4H2

To make an electronic payment, click the “Proceed to Payment” to complete the online payment. By clicking “Proceed to Payment” you will be transferred to an external site powered by Moneris in order to process your payment. The processing of your payment will be subject to the terms, conditions and privacy policies of the payment processor. By choosing to use make a payment using this service, you agree to pay us, through the payment processor, the listed "Charge Total". You must provide current, complete and accurate billing information. The billing address and transaction result will be collected by FCAA RLS. *Please note that no full credit card numbers will be collected by FCAA RLS.*

If you are paying by cheque, click the next arrow button on the right side of the application.



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

Trust, Loan, or Financing Corporation

Step 1  
Event  
122347-00 - TNL - NEW

Status: In Review

FCAA

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

Submission Instructions

Welcome to the Financial and Consumer Affairs Authority's (FCAA) online Registration and Licensing System (RLS).  
Please take a moment to familiarize yourself with the licensing requirements and the information you will need to complete the submission process. You may wish to review the different pages of the submission (the "Steps") in advance. While you will not be able to submit the submission to FCAA until all required fields have been completed, you can view the screens at any time. You can also review information on our website at [www.fcaa.gov.sk.ca](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 [54@gov.sk.ca](mailto:54@gov.sk.ca) or (306) 767-4700.

Submission Information

Submission Number: 122347-00  
Licence Event Type: New Application

Primary Contact Information

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


Are you the primary contact person for this application?  Yes

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

Title / Position  
Email Address  
Phone Number

Account - GED, TESTEST  
Go to my profile  
Log Out

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

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

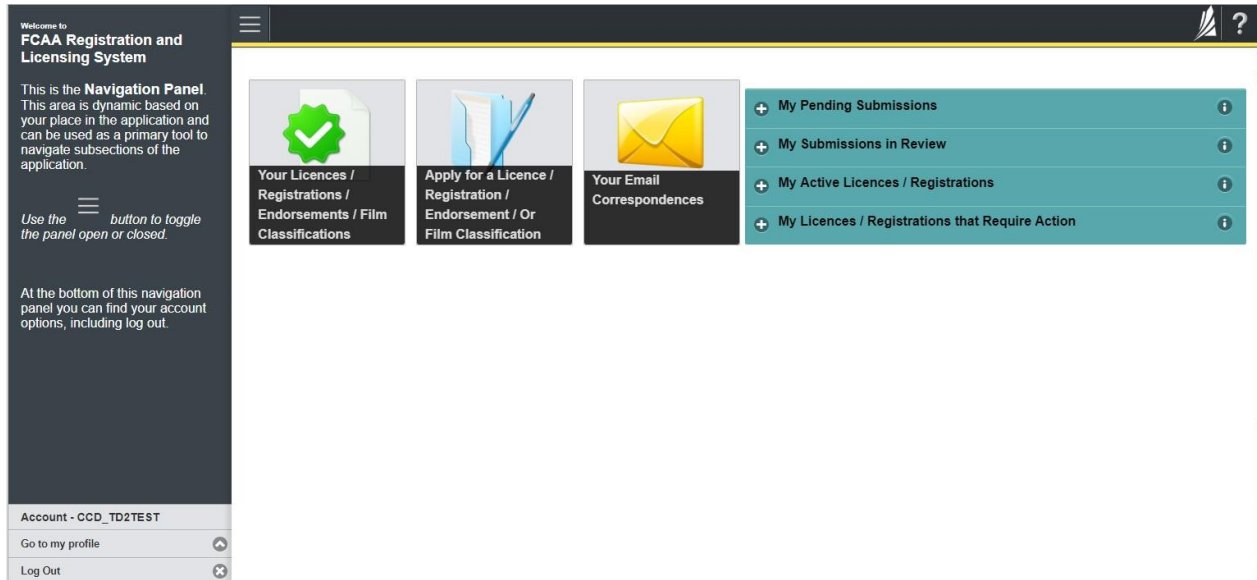
From the licence screen, you can navigate to your RLS home screen or log out of RLS. Please refer to the RLS Basics Guide for additional information on navigating the RLS dashboard.



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

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

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



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

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

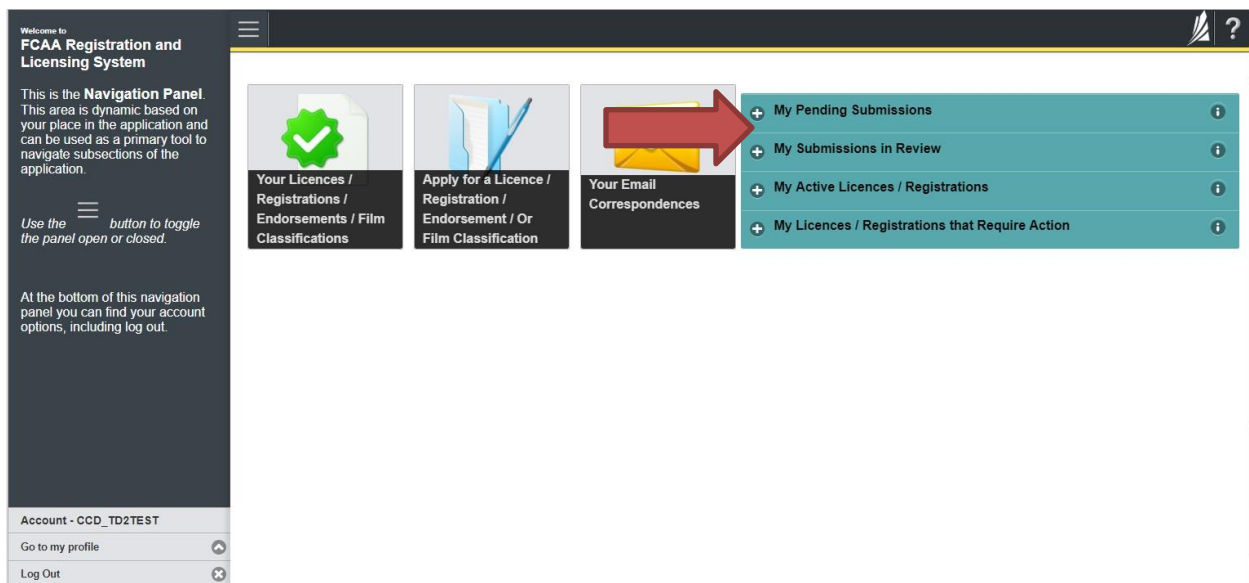


# Request for More Information

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

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

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



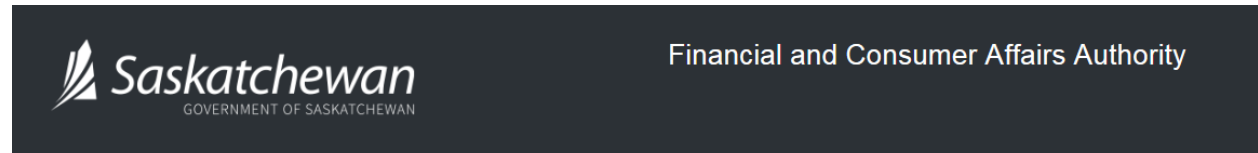
In order to have your submission processed in a timely manner ensure that you carefully read any emails sent to you to ensure that all actions required are completed and all information we may request in RLS is provided.

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



1. A “More Information Request” email will be sent from RLS if more information is required to complete the review of your submission.

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



## FCAA Registration and Licensing System

Welcome to FCAA RLS

User ID

Password

Login Register

Forgot your password?

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




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

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


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 - CCD\_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 



3. You will be brought to the licence screen. Each step in the submission that requires clarification or additional information will be highlighted in yellow and instructions will be available for completing each step.

Mortgage Brokerage with Endorsement

Step 1 Event

Step 2 Business Activity

Step 3 Supporting Documents

Step 4 Declaration

Step 5 Invoice

Step 1  
122313-00 - MRT\_END - NEW

Status  
Requested more information

FCAA

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

Submission Instructions

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

Submission Information

Submission Number 122313-00

Licence Event Type New Application

Primary Contact Information

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

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

Prefix  First Name\*  Last Name\*  Middle Name

Title / Position\*

Email Address\*

Phone Number\*

Account - CCD\_TD2TEST

Go to my profile

Log Out

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

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

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



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

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

Click “Submit to FCAA”.

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

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

Mortgage Brokerage with Endorsement

Step 1  
Event

Step 2  
Business Activity

Step 3  
Supporting Documents

Step 4  
Declaration

Step 5  
Invoice

Step 1  
122313-00 - MRT\_END - NEW

Status  
In Review

Next

Action

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

Submission Instructions

Welcome to the Financial and Consumer Affairs Authority's (FCAA) online Registration and Licensing System (RLS).  
Please take a moment to familiarize yourself with the licensing requirements and the information you will need to complete the submission process. You may wish to review the different pages of the submission (the "Steps") in advance. While you will not be able to submit the submission to FCAA until all required fields have been completed, you can view the screens at any time. You can also review information on our website at: [www.fcaa.gov.sk.ca](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 122313-00  
Licence Event Type New Application

Primary Contact Information

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

Are you the primary contact person for this application? Yes

Prefix First Name External Last Name User Middle Name

Title / Position

Email Address

Phone Number

Account - CCD\_TD2TEST

Go to my profile

Log Out



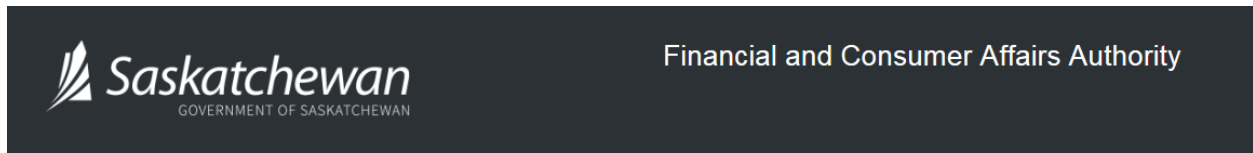


# Print a Licence

---

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

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



## FCAA Registration and Licensing System

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.

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

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

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

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
100884	Mortgage Brokerage	EXTERNAL USER GUIDE



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

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

The screenshot shows the FCAA website interface. The main heading is "Financing Corporation - 100892 - EXTERNAL USER". The status is "Active". There are three buttons: "View Licence", "Surrender Licence", and "Provide Information Update". A red arrow points to the "View Licence" button. Below the buttons is a "Licence Information" table.

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

Account - CCD\_TD2TEST  
Go to my profile  
Log Out



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

From the pop-up window you can print your licence.

The screenshot displays the FCAA web application interface. The main page is titled "Financing Corporation - 100892 - EXTERNAL USER" and shows a licence status of "Active". A red arrow points from the "Licence Information" section on the left to a pop-up window. The pop-up window, titled "f - Google Chrome", displays the licence details for "EXTERNAL USER".

**EXTERNAL USER Licence Details:**

- Date of Issue: Oct 10, 2019
- Continuous Licence
- License Number: 100892
- Licensee Name: REGINA SASKATCHEWAN S&P 402
- Address: 1919 SASKATCHEWAN DR
- is licensed to operate as: Financing Corporation pursuant to: The Trust and Loan Corporations Act, 1997
- Conditions: NONE
- Next Expected Annual Return / Renewal Due Date: 31-Dec-2019
- Fiscal Year End Date: 31-Dec-2019

The main page also includes a sidebar with "Licence Events" and "Notifications", and a bottom navigation bar with "Account - CCD\_TDTTEST", "Go to my profile", and "Log Out".



# Provide Information Update

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

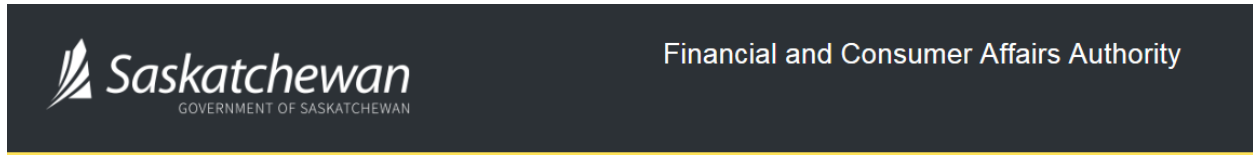
All submissions made through RLS are subject to review and approval by the Superintendent of Financial Institutions (the “Superintendent”) and the Superintendent may require additional information regarding your submission. You will be notified of the status of a submission (i.e. approved, rejected or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

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

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



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



## FCAA Registration and Licensing System

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

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



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

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 - CCD\_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

Licence #	Program	Name
100884	Mortgage Brokerage	EXTERNAL USER GUIDE

My Licences / Registrations that Require Action

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

Financing Corporation - 100892 - EXTE

Financing Corporation - 100892 - EXTERNAL USER

Status: Active

View Licence

Surrender Licence

Provide Information Update

Licence Information

Licence Type	Financing Corporation
Licence #	100892
Licence Name	EXTERNAL USER
Doing Business as Name	
Date of Issue	10-Oct-2019
Expiry Date	Continuous Licence
Next Expected Submission	Trust, Loan, or Financing Corporation Renewal
Next Expected Annual Return / Renewal Due Date	31-Dec-2019
Fiscal Year End Date	31-Dec-2019




Note: The "Next Expected Submission" is provided for ease of reference purposes only, typically only mentions the next annual return / renewal, and may not reflect all required filings or submissions. Please contact FCAA for details.

Account - CCD\_TD2TEST  
Go to my profile  
Log Out



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 until you reach the application step you would like to change information on.





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

The screenshot shows the FCAA application interface. On the left is a sidebar with a navigation menu containing four steps: Step 1 Event, Step 2 Business Entity, Step 3 Suitability for Licensing, and Step 4 Supporting Documents. The main content area is titled 'Step 2 Business Entity' and features the FCAA logo. A red arrow points to a green 'Make Changes' button in the top navigation bar. Below the header, there is a message: 'After completing the form click the [next arrow] button on the right to proceed. Your information will be saved.' The user ID is '122347-01 - EXTERNAL USER'. The 'Business Entity Information' section includes fields for licence type (Financing Corporation), total assets (less than \$10,000,000), next fiscal year end (31-Dec-2019), and business entity type (Corporation). The 'Corporation' section contains a note about updating the ISC Profile Report if the corporation name changes, followed by fields for Corporation Name (EXTERNAL USER), ISC Registration Number (123456), and a file upload field for the ISC Profile Report (External\_User\_Guide.docx). A 'Download File' button is present. Below this, there are fields for the applicant's primary regulator (SASKATCHEWAN), incorporating jurisdiction (SASKATCHEWAN), and whether they conduct business under other names (No). At the bottom, another note mentions updating the ISC Profile Report if the business or operating name changes.

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

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



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

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

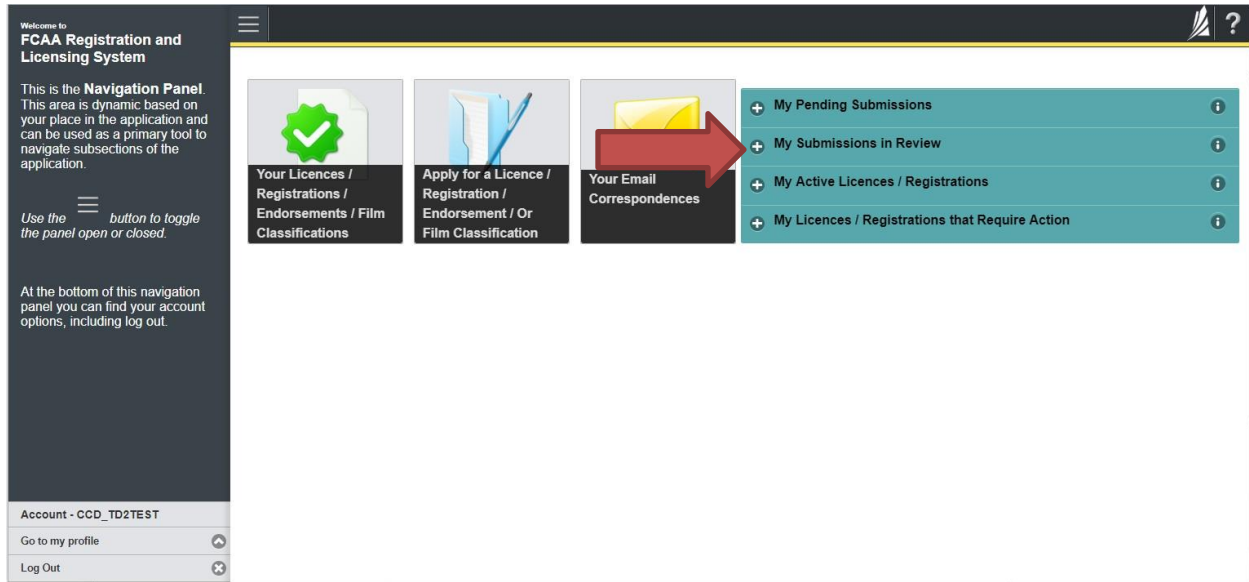
The screenshot shows the FCAA online application system. The top navigation bar includes the text "Trust, Loan, or Financing Corporation" and a home icon. The left sidebar lists five steps: Step 1 Event, Step 2 Business Entity, Step 3 Suitability for Licensing, Step 4 Supporting Documents, and Step 5 Declaration. The main content area is titled "Step 5 Declaration" and features the FCAA logo. Below the logo, the user ID "122347-01 - EXTERNAL USER" is displayed. A "Submission Instructions" box contains the text: "I am aware that it is an offence to make a false or misleading statement to the Superintendent under *The Trust and Loan Corporations Act, 1997*. All information provided in this submission is true." Below this text is an "I Agree" checkbox, which is highlighted by a red arrow. To the right of the checkbox is a date field labeled "DD-Mon-YYYY" with a calendar icon. At the bottom of the main content area is a green "Submit to FCAA" button. The bottom of the page shows the user's account information: "Account - CCD\_TD2TEST", "Go to my profile", and "Log Out".

Click “Submit to FCAA”.



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

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



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

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



# Submit an Annual Renewal or Filing

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

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

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

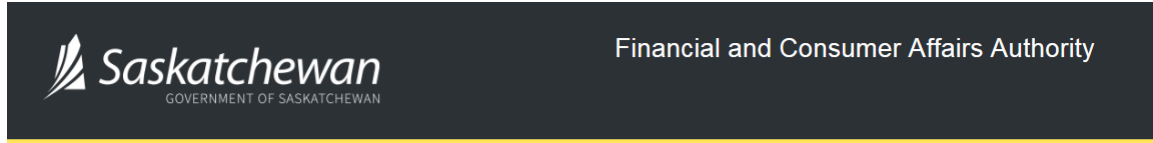
All submissions made through RLS are subject to review and approval by the Superintendent of Financial Institutions (the “Superintendent”) and the Superintendent may require additional information regarding your submission. You will be notified of the status of a submission (i.e. approved, rejected or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

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

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



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



## FCAA Registration and Licensing System

Welcome to FCAA RLS

User ID

Password

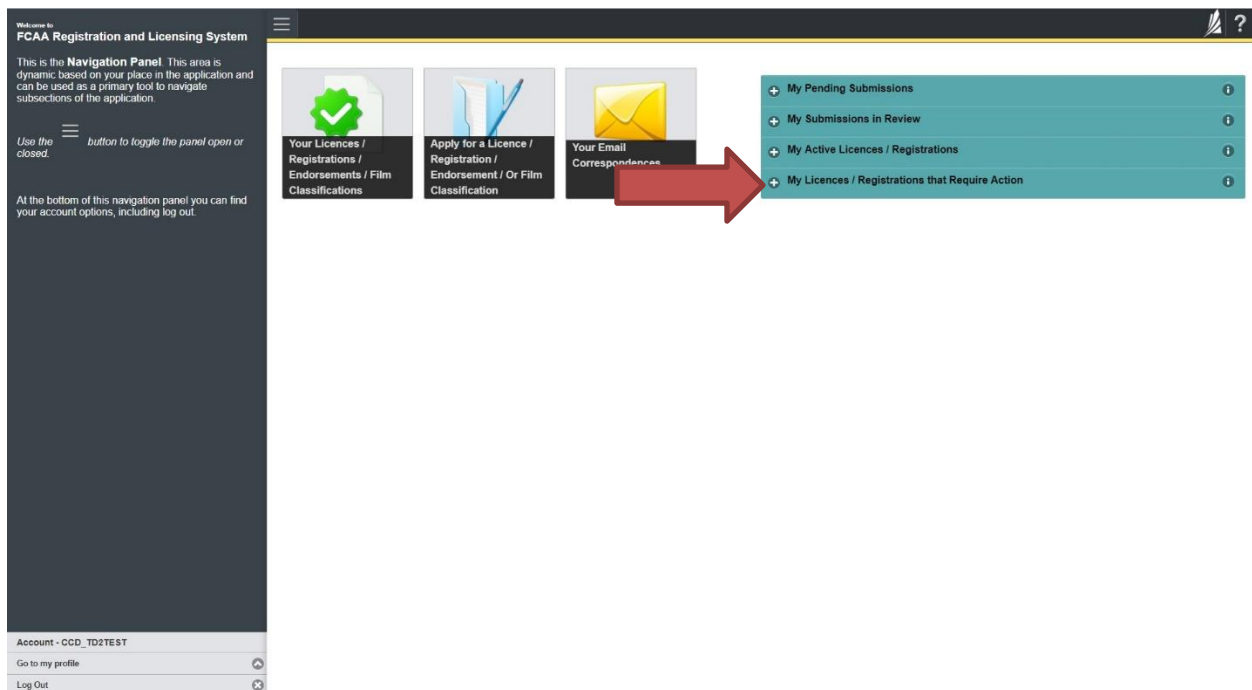
Login Register

Forgot your password?

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

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

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





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

Financing Corporation - 100892 - EXTERNAL USER

Status: Active

**View Licence**

**Start Annual Return**

Surrender Licence

**License Information**

License Type	Financing Corporation
License #	100892
Licensee Name	EXTERNAL USER
Doing Business as Name	
Date of Issue	10-Oct-2019
Expiry Date	Continuous Licence
Next Expected Submission	Trust, Loan, or Financing Corporation Renewal
Next Expected Annual Return / Renewal Due Date	31-Oct-2019
Fiscal Year End Date	31-Dec-2019

Note: The "Next Expected Submission" is provided for ease of reference purposes only, typically only mentions the next annual return / renewal, and may not reflect all required filings or submissions. Please contact FCAA for details.

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

Trust, Loan, or Financing Corporation

Step 1  
Event

122347-01 - TNL - RNWL

Status: Pending Submission

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

**Submission Instructions**

Welcome to the Financial and Consumer Affairs Authority's (FCAA) online Registration and Licensing System (RLS). Please take a moment to familiarize yourself with the licensing requirements and the information you will need to complete the submission process. You may wish to review the different pages of the submission (the "Steps") in advance. While you will not be able to submit the submission to FCAA until all required fields have been completed, you can view the screens at any time. You can also review information on our website at [www.fcaa.gov.sk.ca](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	122347-01
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\*:  External Last Name\*:  User Middle Name:




Title / Position\*:  CEO

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

Phone Number\*:

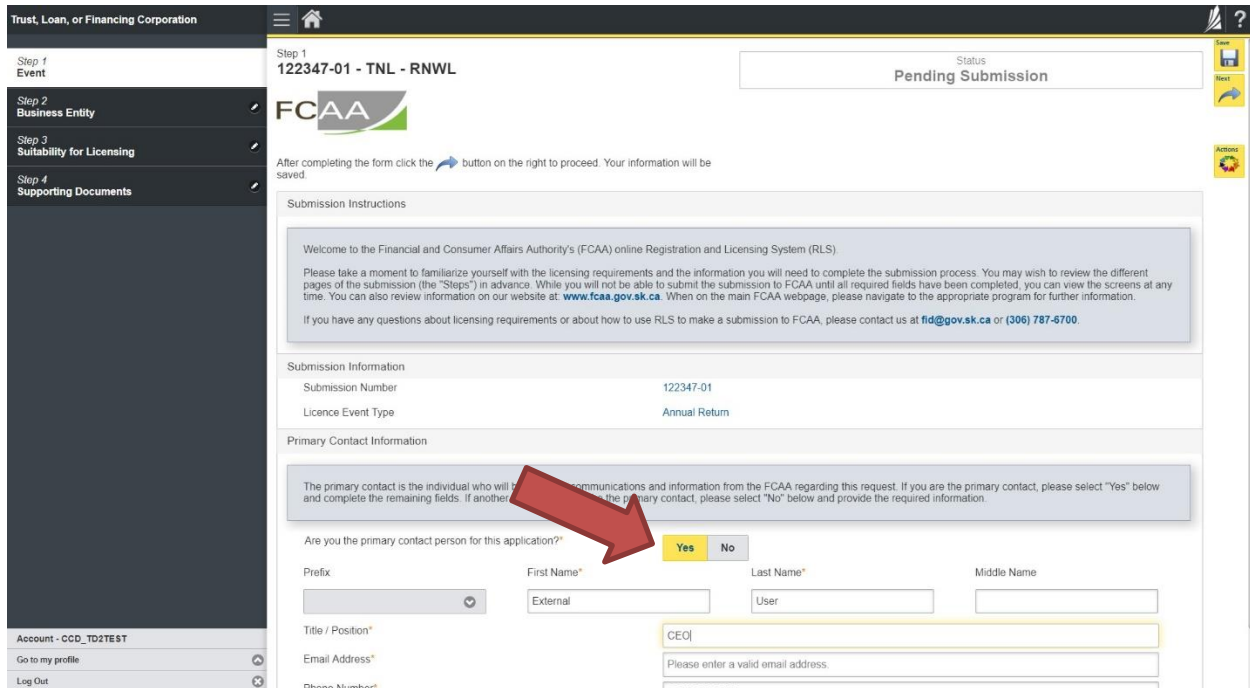


On the right side is your tools and actions menu where you can:

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

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

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



Trust, Loan, or Financing Corporation

Step 1  
Event

Step 2  
Business Entity


Step 3  
Suitability for Licensing

Step 4  
Supporting Documents

Step 1  
122347-01 - TNL - RNWL

Status  
Pending Submission

FCAA

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

Submission Instructions

Welcome to the Financial and Consumer Affairs Authority's (FCAA) online Registration and Licensing System (RLS). Please take a moment to familiarize yourself with the licensing requirements and the information you will need to complete the submission process. You may wish to review the different pages of the submission (the "Steps") in advance. While you will not be able to submit the submission to FCAA until all required fields have been completed, you can view the screens at any time. You can also review information on our website at [www.fcaa.gov.sk.ca](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 122347-01  
Licence Event Type Annual Return

Primary Contact Information

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

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

Prefix  First Name\*  Last Name\*  Middle Name

Title / Position\*

Email Address\*

Phone Number\*

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

Click on the next arrow button on the right side of the annual return submission.



6. Review and complete all of the information and documentation on each step of the annual return application. If nothing has changed, click the next arrow button to move to the next step of the application.

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

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

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

The screenshot displays the FCAA online application interface. On the left, a vertical navigation menu lists five steps: Step 1 Event, Step 2 Business Entity, Step 3 Suitability for Licensing, Step 4 Supporting Documents, and Step 5 Declaration. Steps 1-4 are marked with checkmarks, and Step 5 is highlighted in green. The main content area is titled 'Step 5 Declaration' and features the FCAA logo. Below the logo, the user ID '122347-01 - EXTERNAL USER' is shown. A 'Submission Instructions' box contains the text: 'I am aware that it is an offence to make a false or misleading statement to the Superintendent under *The Trust and Loan Corporations Act, 1997*. All information provided in this submission is true.' Below this text is an 'I Agree' checkbox, which is highlighted with a red arrow. To the right of the checkbox are a text input field and a date selector set to 'DD Mon YYYY'. At the bottom of the main content area is a green 'Submit to FCAA' button. The bottom of the page shows the user's account information: 'Account - CCD\_TD2TEST', 'Go to my profile', and 'Log Out'.

Click “Submit to FCAA”.





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

The screenshot displays the 'Invoice' step (Step 6) of the FCAA application process. The status is 'Pending'. The order details include:

- Order Description: Annual Return – Licence #100892 - Submission #122347-01
- Merchant Name: FCAA
- Merchant URL: https://fcaa-uat.saskatchewan.ca/

The item details table is as follows:

Description	Product Code	Quantity	Price	Subtotal
Trust, Loan, or Financing Corporation Renewal	1	1	\$2,000.00	\$2,000.00

Additional charges are listed as follows:

GST:	\$0.00
PST:	\$0.00
HST:	\$0.00
Shipping Cost:	\$0.00
<b>Charge Total:</b>	<b>\$2,000.00 (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.

Payment logos for Moneris, Interac Online, VISA, and MasterCard are shown at the bottom. A green 'Proceed to Payment' button is located in the bottom right corner.

An annual renewal fee must be submitted along with your application. The fee can be paid online (by credit card or online debit), or by cheque.

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

Financial and Consumer Affairs Authority – Consumer Credit Division  
4th Floor, 2365 Albert Street  
REGINA SK S4P 4K1

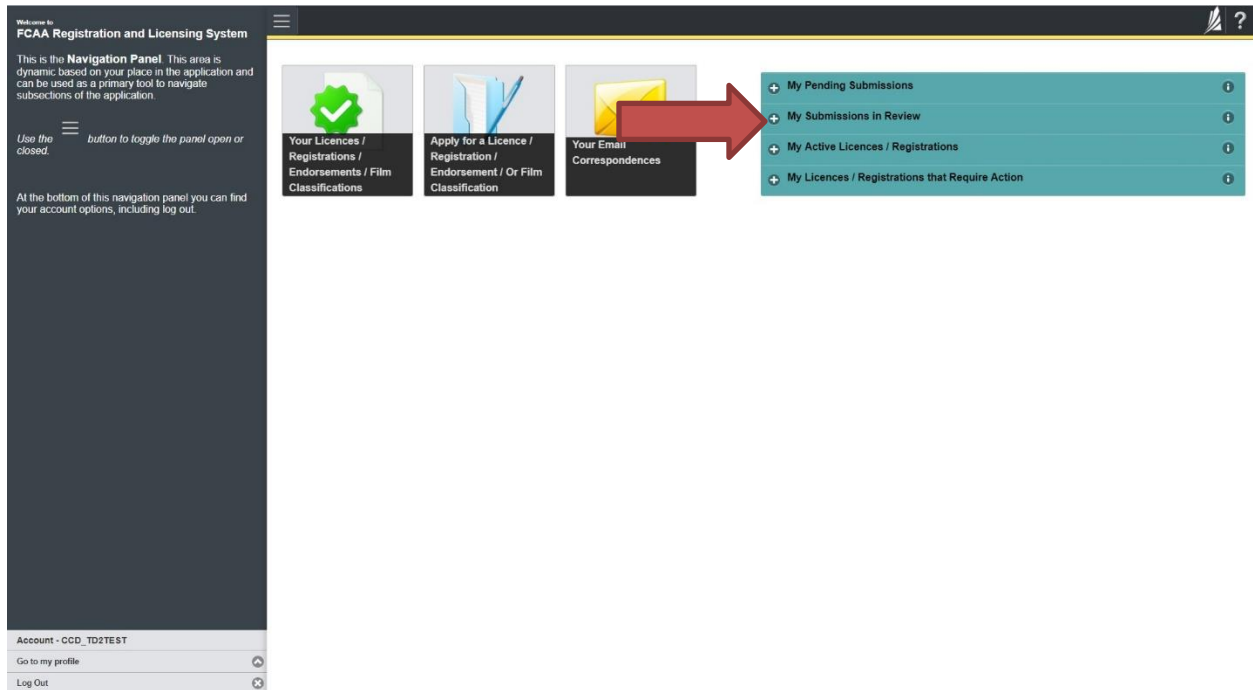
To make an electronic payment, click the “Proceed to Payment” to complete the online payment. By clicking “Proceed to Payment” you will be transferred to an external site powered by Moneris in order to process your payment. The processing of your payment will be subject to the terms, conditions and privacy policies of the payment processor. By choosing to use make a payment using this service, you agree to pay us, through the payment processor, the listed "Charge Total". You must provide current, complete and accurate billing information. The billing address and transaction result will be collected by FCAA RLS. *Please note that no full credit card numbers will be collected by FCAA RLS.*

If you are paying by cheque, click the next arrow button on the right side of the application.



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

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



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

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



# Surrender a Licence

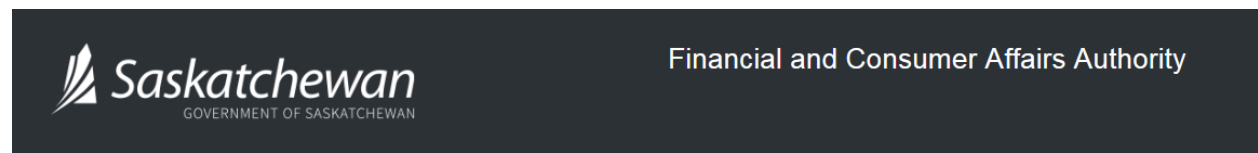
Before you begin, please ensure you are familiar with *The Trust and Loan Corporations Act* (the “Act”) and *The Trust and Loan Corporations Regulations* (the “Regulations”) which outlines the requirements to carry on business as a trust, loan or financing corporation in Saskatchewan.

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

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

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

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



## FCAA Registration and Licensing System

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.

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 - CCD\_TD2TEST

Go to my profile

Log Out

- Your Licences / Registrations / Endorsements / Film Classifications
- Apply for a Licence / Registration / Endorsement / Or Film Classification
- Your Email Correspondence
- My Pending Submissions
- My Submissions in Review
- My Active Licences / Registrations
- My Licences / Registrations that Require Action

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

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

Financing Corporation - 100892 - EXTERNAL USER

Status: Active

[View Licence](#)

[Surrender Licence](#)

[Provide Information Update](#)

Licence Information	
Licence Type	Financing Corporation
Licence #	100892
Licensee Name	EXTERNAL USER
Doing Business as Name	
Date of Issue	10-Oct-2019
Expiry Date	Continuous Licence
Next Expected Submission	Trust, Loan, or Financing Corporation Renewal
Next Expected Annual Return / Renewal Due Date	31-Dec-2019
Fiscal Year End Date	31-Dec-2019

Account - CCD\_TD2TEST

Go to my profile

Log Out



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

TNL Surrender Licence

Step 1  
Request

122347-01 - TNL - TRMNTN

Status  
Pending Submission

FCAA

Licence: 100892 - EXTERNAL USER

Details

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

Submission Number 122347-01

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

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

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

Submit Licence Surrender Request Cancel Licence Surrender Request

Account - CCD\_TD2TEST  
Go to my profile  
Log Out

Click “Submit Licence Surrender Request”.

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



# Contact Us

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## **General Information**

Consumer Credit Division  
Financial and Consumer Affairs Authority  
4th Floor, 2365 Albert Street  
REGINA SK S4P 4K1

Phone: (306) 787-6700

Fax: (306) 787-9006

Email: [fid@gov.sk.ca](mailto:fid@gov.sk.ca)



# Appendix A: Trust, Loan and Financing Corporations Licence Toolkit

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

Please note that as part of the licence review process, the Superintendent of Financial Institutions (the “Superintendent”) may require the applicant to provide additional information.

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

Applicants are encouraged to go through each of the applicable licence application screens in order to identify the information that will be required. There are two mandatory fields on the “business entity” screen that need to be completed in order to see the information on the other pages: licence type and asset size. While an applicant will not be able to submit an incomplete application, they will be able to review the licence pages in RLS once these are completed. Applicants who do not select an option from these two fields will get a warning message that one or more mandatory fields are incomplete.

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

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

## Application Form

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

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

The primary contact can be thought of as the “submission contact”. If an application is approved, the user that was logged in to make the application will then become the “primary owner” of the licence. While the primary owner can create delegates who can make future filings on behalf of the licensee, it is important that the primary owner be properly established in RLS. FCAA Staff will confirm the primary owner during the application review process. Should the primary owner need to be changed in RLS, please contact us at (306) 787-6700 or by email to [fid@gov.sk.ca](mailto:fid@gov.sk.ca).

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



provided in the licence application.

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

Insurance Councils of Saskatchewan  
310 - 2631 - 28th Avenue  
REGINA SK S4S 6X3  
Licensing (306) 347-0862  
Fax (306) 347-0525  
<https://www.skcouncil.sk.ca/>
5. Head Office: please provide the address for the head office of the applicant and associated contact information. Typically, all mailed correspondence will be sent to this address.
6. Address for Service: the address for service must be a location in Saskatchewan that maintains regular business hours and has staff available to receive documents at all times. Typically, this address would be a law firm or your principal business office in Saskatchewan. This address cannot be a PO Box number.

Section 18 of the Act requires every applicant to provide an address for service in Saskatchewan, and section 23 of the Act requires every applicant and licensee to immediately notify the Superintendent of a change to an address for service.
7. Disclosures – Personal: Check the appropriate boxes. If you are unsure about the nature or result of any judicial, regulatory or administrative proceeding that impacts on the answer to a question, consult legal counsel.
8. Disclosures – Business: Check the appropriate boxes. If you are unsure about the nature or result of any judicial, regulatory or administrative proceeding that impacts on the answer to a question, consult legal counsel.
9. Criminal Record Checks. Criminal record checks should be dated no more than three months prior to the date of application. Criminal record checks are not required for applicants who are authorized by OSFI as a trust corporation or as a loan corporation.





If a criminal record check is required, persons resident in Canada will need to obtain it from any police agency (RCMP, municipal police in any province) or a credit reporting agency registered in Saskatchewan. You can obtain a list of registered credit reporting agencies under the Consumer Protection heading at <https://fcaa.gov.sk.ca/fcaa411>.

Persons who are not resident in Canada can provide a CRC from a police agency, or another provider. If using another provider, applicants should contact the appropriate regulatory division at the FCAA (<https://fcaa.gov.sk.ca/contact-us>) to ensure that provider will be acceptable.

## Supporting Documents

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

**It is important that the supporting material be an accurate reflection of the activities of the applicant.**

The use of vague or overly general descriptions may result in processing delays. Providing incorrect information may result in a refusal, suspension or cancellation of the licence applied for and prosecution as an offence.

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

## Statutory Declaration

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

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

## Fees

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

Fees may be paid either by cheque or electronically through Moneris in RLS. Make all cheques payable to the Minister of Finance. A \$25 service charge will be applied for any cheque returned by your financial institution.

Cheques should be sent to our office at:



Financial and Consumer Affairs Authority of Saskatchewan  
Consumer Credit Division  
4th Floor, 2365 Albert Street  
REGINA SK S4P 4K1

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



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

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

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

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

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



## Attachment A – Statutory Declaration

### Declaration

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

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

- Acknowledge and agree that all information provided to or received by the Superintendent as part of the application process may be used or disclosed to any person by the Superintendent or the Financial and Consumer Affairs Authority where the use or disclosure is required for the performance of the responsibilities and exercise of the powers given to the Superintendent or the Financial and Consumer Affairs Authority by *The Trust and Loan Corporations Act, 1997* (the Act), the regulations thereunder or by any other financial services legislation as that term is defined in *The Financial and Consumer Affairs Authority of Saskatchewan Act* (Saskatchewan).
- Irrevocably and unconditionally submit to the non-exclusive jurisdiction of the judicial, quasi-judicial and administrative tribunals of Saskatchewan and any administrative proceeding in Saskatchewan, in any action or proceeding arising out of or related to or concerning my licensing pursuant to the Act or my business activities in Saskatchewan.

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

### Statutory Declaration

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

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

Declared before me at the \_\_\_\_\_ of

(City, Town, Village, R.M. etc.)

\_\_\_\_\_ in the Province of \_\_\_\_\_,

this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_



\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Print Name and Position and Title

A Commissioner for Oaths in and for the Province of \_\_\_\_\_

My commission expires \_\_\_\_\_

Or:

A Notary Public in and for the Province of \_\_\_\_\_

My appointment expires \_\_\_\_\_