

Pay Day Loans Online Application Requirements

**** A new online process for business licensing applications and renewals** has been implemented. The online application process and form is available on the City website www.brampton.ca (please refer to the Business Licensing section). Requests for licences and renewals will only be accepted through the online application process.**

*Located within 300 metres of another Payday Loan Business licensed under this By-law or the Payday Loans Act;

*Located within 500 metres of any Gaming Establishment;

*Located within 500 metres from provincially regulated liquor retail establishments and cannabis sales retail establishments

Requirements for obtaining the above licence:

- 1. **Licence Application Form**
Business and Owner information to be entered online.
- 2. **Zoning Approval** - application will be forwarded to our zoning division for review of location of the business. Please provide complete address of business
- 3. **Certificate of Insurance**
The insurance form must be completed and signed by your insurer showing evidence of \$2,000,000 (minimum) Commercial General Liability. It is the business owner's responsibility to upload insurance certificate on online application.
- 4. **Business Name Registration and Articles of Incorporation**
(business name registration is required when a business is operating as a different name from the corporation, unless the business is a franchise)
- 5. **Criminal Record Search**
Security clearance issued within the last 30 days by the Police Services in the jurisdiction which the Applicant resides
- 6. **Proof of Provincial Licence**
Proof of a current and valid licence as a lender or a loan broker under the *Payday Loans Act, 2008*
- 7. **Fee** - \$1200.00 ** Once your application form is reviewed, a link to the payment option will be sent to the email provided on the application.

- **Expiry Date** – May 31st of every year

- **Borrower Protection Poster** –poster providing credit counselling agencies and contact information will be provided with licence. Must be posted at Establishments.

SCHEDULE 17 TO THE STATIONARY BUSINESS LICENSING BY-LAW RELATING TO

PAYDAY LOAN BUSINESSES

1. In addition to the definitions in section 4 of this By-law 332-2013 for the purpose of this Schedule the followings words have the following meaning:

“Cannabis Sales Retail Establishment” means a provincially regulated cannabis retail business that is licensed and authorized by the Alcohol and Gaming Commission of Ontario (AGCO).

“Gaming Establishment” means an establishment with a primary purpose of accommodating the wagering of money and includes, but is not limited to, casinos, off-track betting and bingo halls.

“Liquor Retail Establishment” means a provincially regulated liquor retail business including but not limited to LCBO’s, The Beer Stores and grocery retail stores that sell beer and wine.

“*Payday Loans Act, 2008*”, means the *Payday Loans Act, 2008*, S.O. 2008, C.O. as amended, and includes any Regulations passed under it.

“Payday Loan Business” means any Premises where payday loans as defined under the *Payday Loans Act, 2008* are offered or made or where assistance is offered in obtaining a payday loan as defined under the *Payday Loans Act, 2008*.

“Provincial Payday Loan Licence” means a lender or loan broker licence issued under the *Payday Loans Act, 2008*.

General Conditions

2. No Person or Individual shall act as a lender or loan broker as defined under the *Payday Loans Act, 2008*, without a valid Provincial Payday Loan Licence and Licence issued under this Schedule.
3. No Person or Individual shall own or operate a Payday Loan Business without a valid Provincial Payday Loan Licence and Licence issued under this Schedule.

Application Requirements

4. Before a Licence under this Schedule may be issued, every Applicant for such Licence shall submit the following for the approval of the Licence Issuer:
 - a) The name of the Owner;
 - b) The address of the proposed location where the Owner is seeking to operate a business for which a licence is being sought under this Schedule;
 - c) Proof that the Applicant has a current and valid Provincial Payday Loan Licence;
 - d) The credit counselling information that will be given in accordance with section 14 of this Schedule; and
 - e) Such other information as may be required by the Licence Issuer.

Location and Number of Licences Restricted

5. No Licence shall be issued under this Schedule if the proposed location of the business is:
 - a) within 300 metres of another Payday Loan Business licensed under this Schedule or the *Payday Loans Act, 2008*;
 - b) within 500 metres of a Gaming Establishment;
 - c) within 500 metres of a Liquor Retail Establishment; or
 - d) within 500 metres of a Cannabis Sales Retail Establishment.

6. Subject to compliance with this By-law, a Licence issued under this Schedule permits the operation of a Payday Loan Business only at the location authorized by the Licence.
7. The total number of Licences which may be granted by the City under this Schedule shall be limited to 49 representing the total number of Provincial Payday Loan Licences issued to businesses operating within the City as of the date this Schedule comes into effect.
8. Despite Section 5 of this Schedule, any business operating in the City with an existing Provincial Payday Loan Licence on the date this Schedule comes into effect, as listed in Appendix 1 to this Schedule, may continue to operate in the same location provided that:
 - a) The Owner obtains a Licence issued under this Schedule by November 5, 2020;
 - b) The Business is operated continuously as a business licensed under the *Payday Loans Act, 2008*;
 - c) The Business is, at all times, operated in compliance with this By-law and all applicable municipal, provincial and federal laws; and
 - d) The Licence issued under this Schedule is renewed annually as required by this By-law.
9. Despite section 7 of this Schedule, no Licence shall be issued under this Schedule before November 6, 2020, except to a business described in section 8 of this Schedule.

Operator Requirements

10. An Owner or Operator shall:
 - a) Inform the Licence Issuer immediately if the Licensee's Provincial Payday Loans Licence under the *Payday Loans Act, 2008* is suspended, ceases to be valid, is revoked or expires;
 - b) Operate only at the location authorized by a Licence issued under this Schedule; and
 - c) Cease operating at a location authorized by a Licence issued under this By-law if the Operator's Provincial Payday Loans Licence or Licence issued under this Schedule has been suspended, ceases to be valid, is revoked or expires.

Transfer or Change of Location

11. A Licence issued under this Schedule may not be transferred to another Person or Individual.
12. Any change of location shall constitute a new Application for a Licence under this Schedule, and shall be subject to the provisions of this Schedule and sections 5 and 7 of this Schedule shall apply to the new Application.
13. A Payday Loan Business operating under a Licence issued under this Schedule shall not change its location, unless and until it first applies for and obtains a new Licence issued under this Schedule for the new location and pays any applicable Fees and Charges.

Borrower Protection

14. Every business operating under a Licence issued under this Schedule shall:
 - a) Prominently display a poster in a location that is visible to a person immediately upon entering the premises that provides credit counselling agencies and contact information in the form and containing the content prescribed by the License Issuer; and
 - b) Ensure that each person who attends at the premises is given, immediately upon expressing an interest in a loan, credit counselling information that has been approved in advance by the License Issuer.
15. This Schedule shall come into force and effect on July 8, 2020.

APPENDIX 1 TO SCHEDULE 17 TO THE STATIONARY BUSINESS LICENSING BY-LAW

PRE-EXISTING PROVINCIAL LICENCES PAYDAY LOAN BUSINESSES

The existing Payday Loan Businesses, that are licensed under the *Payday Loans Act, 2008* as of July 8, 2020, and have obtained a municipal business licence as of November 5, 2020 as per Clause 8 of this Schedule, are at the following locations:

Ward 1

367 Main Street North
425 Main Street North
244 Queen Street East
212A Queen Street East
372 Queen Street East
320 Main Street North

Ward 2

164 Sandalwood Parkway East, Unit 221
10015 Hurontario Street, Unit 3
10906 Hurontario Street

Ward 3

279 Queen Street East, Unit 2
83 Kennedy Road South, Unit 27
149 Clarence Street, Unit C
269 Queen Street, Unit 5
1 Steeles Avenue East, Unit 3
83 Kennedy Road South, Unit 13
196 Main Street, Unit 2A
85 Kennedy Road South, Unit 32
263 Queen Street East, Unit 21
400 Steeles Avenue East, Unit 6
2-30 Rambler Drive, Unit 1
495 Main Street South
1 Kennedy Road
267 Queen Street East, Unit C
279 Queen Street East, Unit 3
225 Queen Street E, Unit 2A

Ward 4

7900 Hurontario Street, Unit 13
7700 Hurontario Street, Unit 108B
17 Ray Lawson Boulevard, Unit 6
7686 Hurontario Street

Ward 5

110 McLaughlin Road, Unit 1
10 Gillingham Drive, Unit 103

Ward 6

20 Brisdale Drive

Ward 7

25 Peel Centre Drive

Ward 8

9025 Torbram Road, Unit 15
15 Gateway Boulevard, Unit 104
9899 Airport Road, Unit 2
9185 Torbram Road, Unit 2
2456 Queen Street East, Unit 1
2880 Queen Street East, Unit 6
1771 Queen Street East
2200 Queen Street East, Unit 6
2956 Queen Street East
1785 Queen Street East

Ward 10

3955 Cottrelle Boulevard