

## ***The Trust and Loan Corporations Act, 1997***

### **Procedure in Applying for a Registration as a Loan Broker**

When applying to be registered as a **loan broker**, please submit a completed application form for registration under *The Trust and Loan Corporations Act, 1997*, together with the information requested below:

1. (a) Evidence that the corporation and/or business name is registered under *The Business Corporations Act* (Saskatchewan) or any other act that requires registration; or  
 (b) In the case of an applicant who is an individual, please provide the applicant's date and place of birth, home address and telephone number.
2. An organizational chart showing the parent, subsidiary and associated companies;
3. A brief history of the business of the applicant;
4. A business plan, including a description of proposed business activities to be conducted in Saskatchewan and a list of all lenders with whom the loan broker plans to deal;
5. A description of any networking arrangements in Saskatchewan;
6. Copies of the most current financial statements of the applicant;
7. A copy of the written disclosure statement to be provided to clients pursuant to section 49 of the Act;
8. A schedule of fees, charges, payments, commissions or other amount the loan broker will receive in return for providing services as a loan broker;
9. A sample copy of any contract/agreement which will govern the arrangements between the loan broker and the consumer;
10. A description of the background in financial services of each director, officer and senior employee of the applicant;
11. A completed Criminal Record Check (see attached form) for each director, officer and senior employee of the applicant;
12. Notification of any action or proceeding, including any action or proceeding in bankruptcy, brought respecting the applicant or the directors, officers or senior employees of the applicant;
13. Information respecting the suspension, cancellation or amendment of the applicant's authority to do business in any jurisdiction where it carries on business, or the imposition of any terms or condition(s), or the variation or modification of any term(s) or condition(s) imposed on its authority to do business in any jurisdiction where it carries on business;
14. If the applicant is a corporation, copies of the bylaws of the corporation.

**Please note that:**

- **failure to provide any of the information requested will result in delays in processing the application; and**
- **After review of the application and related information and prior to the registration of the applicant as a loan broker, the applicant will be required, pursuant to section 55 of the Act, to arrange for a bond in the amount and form prescribed by the Saskatchewan Superintendent of Financial Institutions.**

### **General Remarks**

Every applicant for a registration should become familiar with the Act and regulations. Also every applicant should exercise care in completing the application form. Extra care will avoid delays which occur when applications must be returned because of incomplete answers or incorrect fees.

Should you require a copy of the Act and regulations, please contact **Queen's Printer** at:  
**Telephone:** 1-800-226-7302 (Sask. residents only) (306) 787-6894 **Fax:** (306) 798-0835  
**E-mail:** qprinter@justice.gov.sk.ca **Internet:** http://www.qp.gov.sk.ca

**Saskatchewan Financial Services Commission • Financial Institutions Division**  
**Suite 601, 1919 Saskatchewan Drive • Regina, Saskatchewan S4P 4H2**  
**Phone: (306) 787-6700 • Fax: (306) 787-9006 • E-mail: fid@sfsc.gov.sk.ca**



Business Registration Application

THE TRUST AND LOAN CORPORATIONS ACT, 1997

For Office Use Only
CATS ID No. Licence Approval Date
DBA or Trade Style Name No. Licence No.
Corporate Registration No. Reviewed by:

hereby applies for registration as a (Name of Applicant)

loan broker under The Trust and Loan Corporations Act, 1997.

1. Please indicate whether the applicant is a body corporate or an individual, and, in the case of a body corporate, list all directors as registered with Saskatchewan Corporations Branch (use separate sheet if necessary)

\_\_\_\_\_

If applicable, provide trade name(s) or dba (doing business as) name(s). Please note that any corporate and trade style names must be registered with Saskatchewan Corporations Branch.

\_\_\_\_\_

2. Full name of sole proprietor or each partner and working titles (if any) (use separate sheet if necessary)

\_\_\_\_\_

Date of Birth \_\_\_\_\_ Place of Birth \_\_\_\_\_ Maiden Name \_\_\_\_\_

3. Physical location (address of business office)

Postal Code \_\_\_\_\_ Telephone \_\_\_\_\_ Fax \_\_\_\_\_

Email/Internet \_\_\_\_\_

4. Designated mailing address for correspondence from this office

\_\_\_\_\_

Postal Code \_\_\_\_\_ Telephone \_\_\_\_\_ Fax \_\_\_\_\_

Email/Internet \_\_\_\_\_

5.(a) During the past ten years, has the applicant or the sole proprietor, any partner, or any director, officer or employee of the applicant:

- been convicted of a criminal offence? No Yes
• been convicted of violating any securities, insurance, trust and loan, mortgage brokers, loan brokers, real estate or consumer protection legislation? No Yes
• made an assignment for the benefit of creditors, or become legally insolvent, or been adjudged a bankrupt or filed a petition in bankruptcy? No Yes
• had a licence refused, suspended, conditioned, or cancelled under the laws of any province, territory, state or country? No Yes
• been the subject of disciplinary action by any licensing regulatory authority under the laws of any province, territory, state or country? No Yes

If "yes", please provide details and specifics including dates, fines imposed, actions taken. (use separate sheet).

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

- been convicted of a criminal offence? No Yes
• been convicted of violating any securities, insurance, trust and loan, mortgage brokers, loan brokers, real estate or consumer protection legislation? No Yes
• made an assignment for the benefit of creditors, or become legally insolvent, or been adjudged a bankrupt or filed a petition in bankruptcy? No Yes
• had a licence refused, suspended, conditioned, or cancelled under the laws of any province, territory, state or country? No Yes
• been the subject of disciplinary action by any licensing regulatory authority under the laws of any province, territory, state or country? No Yes

If "yes", please provide details and specifics including dates, fines imposed, actions taken. (use separate sheet).

**If the application is not completed properly, or if any of the information requested is not included, processing delays may result. Furthermore, any false or material misstatements made in this application or in any of the accompanying material submitted may result in a refusal, suspension or cancellation of the registration and prosecution as an offence.**

- 6. Fiscal year end \_\_\_\_\_
- 7. Name of contact person for the applicant \_\_\_\_\_
- 8. Names of the applicant's officers and employees *(use separate sheet)*.
- 9. Names of any individuals acting as loan broker for the applicant *(use separate sheet)*.
- 10. Provide full mailing address, branch manager and telephone number for each branch office in Saskatchewan *(Use a separate sheet)*
- 11. Legal Address for Service in Saskatchewan.  
\_\_\_\_\_  
Postal Code \_\_\_\_\_ Telephone \_\_\_\_\_ Fax \_\_\_\_\_  
Email/Internet \_\_\_\_\_

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

I understand that the Financial Institutions Division may also request additional information from the applicant to enable it to evaluate this application.

**STATUTORY DECLARATION**

**I, the undersigned, the applicant or 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.**
- 3. **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 \_\_\_\_\_  
\_\_\_\_\_ in the Province of \_\_\_\_\_,  
this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_

\_\_\_\_\_ }  
Signature of Authorized Person  
\_\_\_\_\_ }  
Print Name and Position and Title

A Commissioner for Oaths in and for the Province of \_\_\_\_\_  
My commission expires \_\_\_\_\_ .  
A Notary Public in and for the Province of \_\_\_\_\_ .  
My appointment expires \_\_\_\_\_ .  
– Or – Being a Solicitor

**Continuous Registration**

**Please ensure the appropriate fee is included with your completed application.**

**Schedule of Fees:**

<b>Review of initial application</b>	<b>\$500</b>
<b>Annual Registration Fee</b>	<b>\$500</b>

**NOTE: After the first year of registration, the Annual Fee is to be paid in advance, by December 31.**

**Make cheque payable to the Minister of Finance.**

# Info Source

## Access to Information Act

# Access to Information Request Form

For official use only

- |   |   |   |   |
|---|---|---|---|
| <p><b>Step 1</b><br/>Determine which federal government institution is most likely to have the information you are seeking. Decide whether you wish to submit an informal request for the information or a formal request under the <i>Access to Information Act</i>. If you wish to make an informal request, contact the appropriate institution. The address can likely be found in <i>Info Source</i> publications which are available across Canada, generally in major public and academic libraries, constituency offices of federal Members of Parliament and most federal government public enquiry and service offices.</p> | <p><b>Step 2</b><br/>To apply for information under the <i>Access to Information Act</i>, complete this form or a written request mentioning the Act. Describe the information being sought and provide any relevant details necessary to help the institution find it. If you require assistance, refer to <i>Info Source (Sources of Federal Government Information)</i> for a description of program records held by the institution or contact its Access to Information Coordinator.</p> | <p><b>Step 3</b><br/>Forward the access request to the Coordinator of the institution holding the information. The address is listed in the "Introduction" to <i>Info Source</i>. Enclose a \$5.00 money-order or cheque payable to the Receiver General of Canada. Depending upon the type or amount of information being sought, you may be asked to authorize further charges.</p> | <p><b>Step 4</b><br/>When you receive an answer to your request, review the information to determine whether you wish to make a further request under the Act. You also have the right to complain to the Access to Information Commissioner should you believe that you have been denied any of your rights under the Act.</p> |
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**Federal Government Institution**

**Provide details regarding the information being sought**

**Method of access preferred**

<input type="checkbox"/> Receive copies of originals	<input type="checkbox"/> Examine originals in government offices
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**Name of applicant**

Street, address, apartment City or town

Province Postal Code Telephone number

This request for access to information under the *Access to Information Act* is being made by

<input type="checkbox"/> a Canadian citizen, permanent resident or another individual present in Canada, or	<input type="checkbox"/> a corporation present in Canada
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\_\_\_\_\_  
Signature Date



## INSTRUCTIONS TO APPLICANT

1. A criminal record check is required before your application for a license/registration can be processed.
2. Complete Part A on the reverse side. Take this letter to the local police if you live in a city or town policed by a municipal police force. If you live elsewhere, take it to the closest RCMP detachment.
3. The police will require the following identification: a birth certificate, driver's licence and a hospitalization card.
4. The police will conduct a name search, and:
  - (a) if satisfied as to your identity and there is no record of criminal convictions or outstanding criminal charges, the police will complete and return the form to you indicating the name check has revealed no criminal record; or
  - (b) if not satisfied as to your identity or the check reveals a record, the police are required to take your fingerprints before the record can be released to you. Major city police forces may verify the fingerprints at their headquarters, however, in most instances the fingerprints will need to be sent to the RCMP in Ottawa, where they will be searched against the national criminal record file and the results returned to you by mail. If the police do not mail the fingerprints to Ottawa, it will be your responsibility to do so.

The mailing address for the RCMP in Ottawa is as follows:

**RCMP, Director, Identification Services,  
Box 8885, Ottawa, Ontario, K1G 3M8.**

5. In all cases, the results of the record check, and fingerprints (if taken), will be returned to you personally.
6. It will be your responsibility to provide the results of the check to the Financial Institutions Division.
7. The police will advise of any fee you will be responsible to pay for a record search or for taking fingerprints.
8. Your application may take several days to process. If fingerprints are sent to Ottawa, a response normally takes four to six weeks.
9. Inquiries should be directed to the **Financial Institutions Division at 787-6700.**

## CRIMINAL RECORD CHECK

Chief of Police, or NCO i/c RCMP \_\_\_\_\_, Saskatchewan

I am requesting a fingerprint criminal record check as part of my application/registration as

a \_\_\_\_\_ under \_\_\_\_\_  
Mortgage Broker or Loan Broker Name of Act

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### PERSONAL INFORMATION FOR COMPLETION BY APPLICANT (PART A)

Name: \_\_\_\_\_  
Last First Middle Other (if applicable)  
(Under other, show maiden or any other name you have ever used)

Address: \_\_\_\_\_  
Street City/Town Province Postal Code

Birth Date: \_\_\_\_\_ Birth Place: \_\_\_\_\_  
Yr Mo Day City/Town/Prov/State/Country

I am applying for a license/registration under: \_\_\_\_\_  
Name of Act

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### RESULTS OF CHECK FOR COMPLETION BY THE POLICE (PART B)

A name check of police records reveals:

Check if applicable (✓)

- (1) No criminal record
- (2) A possible criminal record that must be verified by a fingerprint submission

Date: \_\_\_\_\_  
Yr Mo Day Signature, Name and Position

\_\_\_\_\_  
Collator/Dept. Stamp

\_\_\_\_\_  
Police Dept or RCMP Detachment