



**PAYDAY LOAN ESTABLISHMENT BUSINESS LICENCE APPLICATION
MUNICIPAL CODE CHAPTER 326 A-14**

COMPLETE DEFINITIONS AND FEES ARE AVAILABLE ON THE CITY OF BRANTFORD WEBSITE AT WWW.BRANTFORD.CA

NEW APPLICATION - \$507.00 RENEWAL APPLICATION - \$308.00

NAME OF APPLICANT (LICENCE GRANTED TO)		NAME OF BUSINESS (OPERATING AS)	
MAILING ADDRESS		BUSINESS ADDRESS (LOCATION TO BE LICENSED)	
CITY	POSTAL CODE	CITY	POSTAL CODE
HOME PHONE	CELL PHONE	BUSINESS PHONE	FAX

E-MAIL ADDRESS (For Correspondence Purposes)

ADDITIONAL REQUIREMENTS:
 (a) Site plan or sketch identifying the proposed (or existing) location
 (b) Certificate of Provincial license pursuant to the *Payday Loans Act, 2008*
 (c) Certificate of Commercial General Liability Insurance in the amount of not less than two million dollars per occurrence
 (d) Copies of notices, pamphlets, brochures, payday loan agreements or other materials, including prescribed materials that the licensee uses or proposes to use in the course of conducting business

SIGNATURE	TITLE	DATE (M/D/Y)
<i>I have the authority to bind the business/corporation</i>		

NAME IN FULL (PLEASE PRINT)

FOR OFFICE USE ONLY

LICENCE FEE	PAYMENT METHOD	CASH <input type="checkbox"/>	DEBIT <input type="checkbox"/>	MASTER CARD <input type="checkbox"/>
		VISA <input type="checkbox"/>	CHEQUE <input type="checkbox"/>	

	DATE CIRCULATED	INFORMATION RECEIVED
BUILDING DEPT <small>min. distance separations</small>		
POLICE DEPT		

SITE PLAN/SKETCH PROVINCIAL LICENCE INSURANCE MATERIALS PROVIDED

CONFIRMATION MINIMUM DISTANCE SEPARATIONS HAVE BEEN MET: YES NO

COMMENTS:

DATE RECEIVED	CUSTOMER NUMBER	DATE ISSUED
---------------	-----------------	-------------

**Please direct any inquiries regarding this form or licence fees to the Clerk's Department 519-759-4150.
 RETURN COMPLETED FORM WITH APPLICABLE LICENCE FEE TO CITY CLERK'S DEPARTMENT,
 100 WELLINGTON SQUARE, PO BOX 818, BRANTFORD, ON N3T 5R7**

Information on this form is collected under the authority of Section 10(2) 11 of the Municipal Act, 2001, as amended and Chapter 326 of the City of Brantford Municipal Code, and will be used in the approval process for obtaining a Business Licence. This information is subject to the provisions of the Municipal Freedom of Information and Protection of Privacy Act. Questions about this collection of personal information should be directed to the Coordinator, Elections and Licensing Enforcement, 100 Wellington Square, Brantford, Ontario N3T 2M2 (519)759-4150.

**Business Licensing
Municipal Code Chapter 326**

For the purposes of this Schedule, the following words shall have the following meanings:

“Payday Loan” shall mean an advancement of money 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;

“Payday Loan Establishment” shall mean a premises where a loan broker or lender administers payday loans;

“Loan Broker” means a corporation, partnership, sole proprietor, association or other entity or individual that assists a borrower in obtaining a payday loan or that holds oneself out as available to provide such assistance; and,

“Lender” means a corporation, partnership, sole proprietor, association or other entity or individual that makes a payday loan to a borrower or that holds oneself out as available to make such a loan.

Specific requirements that must be met for the Payday Loan Establishment Business Licence:

1. No person shall operate or maintain a Payday Loan Establishment without a licence within the City of Brantford without first having obtained a licence from the Issuer of Licences to do so;
2. The applicant or licensee, as the case may be, shall notify the Issuer of Licences immediately should there be a change in any of the information provided to the Issuer of Licences pursuant to this Schedule or the Chapter to which this Schedule is attached;
3. Distance Location Requirements:
 1. Minimum distance separation of 150 metres from any and all of the following:
 - Group correctional home, Mini-group home, Group home, Group residence,
 - Crisis residence, Group Correctional Residence,
 - Medical Clinics,
 - School, Arts, School, Commercial, School, Elementary, School, Post-Secondary, School, Private, School, Secondary, and School, Separate;
4. Insurance:

Proof that the applicant has obtained and will maintain a Commercial General Liability insurance policy with a policy limit of not less than \$2,000,000 per occurrence;
5. Duties of the Operator - every operator shall:
 1. Ensure that either the operator or individual who is responsible for the operation of the premises is present and available at the premises at all times;
 2. Post in a visible place the required signage and communication material as prescribed in the *Payday Loans Act, 2008*; and

Ensure the premises meet all requirements of the *Building Code Act, 1992* and its regulations, the *Fire Protection and Prevention Act, 1997* and its regulations, the *Health Protection and Promotion Act* and its regulations and any applicable by-law.