

Ministry of Public and Business Service Delivery
Consumer Services Operations Division
PO Box 450
Toronto, ON M7A 2J6

Complaint Notice: Payday Loans Act

The Ministry of Public and Business Service Delivery administers and enforces the Consumer Protection Ontario program through the ministry's Consumer Services Operations Division. The program includes a number of consumer protection laws to ensure that businesses act fairly and in accordance with law.

You are receiving this notice because a borrower believes you have violated the Payday Loans Act, 2008. At this time the Consumer Services Operations Division has not initiated a review of the matter.

The ministry asks consumers who have a complaint to first try to resolve the issue by writing to the business.

Please consider the details of the attached letter. Based on your efforts to resolve the matter, the ministry may not need to become involved.

Next steps

If you have not responded to the person who has written to you, addressing the concerns in their attached letter within three weeks, this person may file a formal complaint with the ministry in regard to the matter.

If the issue appears to be a violation of the Payday Loans Act, 2008, the ministry will investigate. As well, the Registrar of the Payday Loans Act, 2008, may review

this matter. If you are considered to be in breach of the Payday Loans Act, 2008, enforcement action may be taken.

Penalties and other options

Where there appears to be a violation of the law, charges may be laid, or the Registrar may propose to suspend or revoke the licence of a payday lender or loan broker (proposals are subject to appeal). Successful prosecution may result in fines of up to \$50,000 for an individual or imprisonment for not more than two years less a day, or both. A corporation may be liable to a fine of up to \$250,000.

The Consumer Protection Act, 2002 requires the publication of information about businesses that:

- Do not respond to the substance of a consumer complaint filed with the ministry, after being sent two notifications about a formal consumer complaint;
- Are subject to an action taken under a consumer statute, such as a Registrar's proposal to suspend or revoke a licence; or
- Against whom charges have been laid or convictions have been obtained.

This information is available to the public on Ontario's Consumer Beware List (Ontario.ca/ConsumerBeware) a searchable online public record maintained by the Ministry of Public and Business Service Delivery. Any information relating to a charge is posted on the public record. The business is not guilty of an offence unless a court has so determined.

We encourage you to review your rights and obligations under the Payday Loans Act, 2008.

You are welcome to contact our office, toll free at 1-800-889-9768 or at (416) 326-8800 or TTY 416-229-6086 or 1-877-666-6545 for information about the Consumer Protection Act, 2002 and the Payday Loans Act, 2008 and your responsibilities under these laws.