

**Ministry of Government
and Consumer Services****Ministère des Services Gouvernementaux
et des Services aux consommateurs**

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March 4, 2020

To: All registrants under the Collection and Debt Settlement Services Act

Registrar's Bulletin – March 2020**1. Business Number Expansion Initiative**

Ontario is expanding and standardizing the use of the federally issued Business Number (BN9) across government. This is intended to make it easier for businesses to operate in Ontario.

Ontario is collecting BN9s from all businesses required to have one. The Government of Canada requires certain businesses to have a BN9. The Canada Revenue Agency (CRA) assigns and manages BN9s. If you do not already have a BN9, please visit the [CRA Website](#) to determine whether you require one. The Government of Canada's [Business Registration Online](#) will allow you to obtain a BN9, if you require one but do not already have one.

Please send your CRA-issued BN9 or provide a response stating that you do not have a BN9 to CPOLicensing@ontario.ca by **April 13, 2020**.

Collecting the BN9 supports a 'tell us once' approach, where businesses do not have to provide the same information repeatedly across government programs. This saves businesses time and money as government programs will be able to refer to a business by its BN9, making it easier to share business information among government programs.

2. Highlights of Inspections and Complaints

The ministry is regularly inspecting collection agencies. One of the most commonly found contraventions is a failure to notify and obtain the Registrar's consent for the operation of trust accounts. To assess whether you are in compliance, you may wish to review section 17 of R.R.O. 1990, Reg. 74: General under the Collection and Debt Settlement Services Act ("the Act"). Contraventions may be subject to enforcement action, such as administrative penalties.

The ministry regularly receives complaints about collection agencies. Typically, where a consumer alleges that a collection agency has contravened the Act and the consumer provides

supporting documents, the ministry will contact the collection agency to request information and documents. This request is made under the Registrar's authority set out in section 12 of the Act. It is expected that you will respond to any request for information and documents within the timeline given, however, if there is a legitimate reason why you cannot do so, please contact the ministry as soon as possible. Failing to respond by the deadline on the notice may result in a posting on the Ministry's Consumer Beware List.

3. Changes in Information

While collectors are no longer required to be registered, section 20 of the Act requires collection agencies to notify the Registrar in writing of the commencement or termination of the employment, appointment, or authorization of collectors within five days. Section 20 also requires that the Registrar be notified of changes in your address of service, and in the officers of a corporation or members of a partnership.

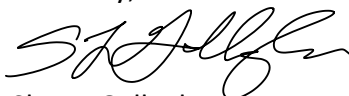
4. Collection and Debt Settlement Services Act Review

On December 5, 2019, the Ministry of Government and Consumer Services announced that it will be reviewing the Act in the coming year. Collection agencies' input will be essential to this review.

If you have any questions about the review of the Act, please contact Kelly Houston-Routley, Director of the Consumer Policy and Liaison Branch, at Kelly.Houston-Routley@ontario.ca or (416) 212-6655.

Please contact my office if you have any questions about items 1-3.

Sincerely,



Shane Gallagher

Registrar of Collection Agencies