

# Payday Loan Business Report Form

Consumer Protection and Business Practices Act



## Instructions

The data reported must be for the period from January 1 to December 31 for the year indicated. Reports are due on or before February 28 annually. The data reported must include all of the payday lending activities from all locations operating under one license number. Failure to provide data may result in suspension, or revocation or non-renewal of business license. The person submitting this report must have responsibility and accountability for the collection and accuracy of information contained therein.

## Licensee Information

Legal Name: \_\_\_\_\_

Trade Name/DBA: \_\_\_\_\_

License Number: \_\_\_\_\_ Number of Locations: \_\_\_\_\_

## Report for Year January 1 to December 31, \_\_\_\_\_

1. Total number of borrowers ..... \_\_\_\_\_
2. Total number of borrowers by number of loans issued
  - a. 01 loan..... \_\_\_\_\_
  - b. 02-05 loans..... \_\_\_\_\_
  - c. 06-10 loans..... \_\_\_\_\_
  - d. 11-15 loans..... \_\_\_\_\_
  - e. 16+ loans..... \_\_\_\_\_
3. Total number of loans ..... \_\_\_\_\_
4. Total number of loans by loan term
  - a. 01-07 days..... \_\_\_\_\_
  - b. 08-14 days..... \_\_\_\_\_
  - c. 15-21 days..... \_\_\_\_\_
  - d. 22-30 days..... \_\_\_\_\_
  - e. 31-62 days..... \_\_\_\_\_

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5.	Total number of loans by value (\$CDN) of the principle	
	a. \$ 1 to \$ 500 .....	_____
	b. \$ 501 to \$1,000 .....	_____
	c. \$1,001 to \$1,500 .....	_____
6.	Total number of ancillary products sold to borrowers for additional cost.....	_____
7.	Total number of ancillary products sold to borrowers for additional cost by product type	
	a. Debit cards issued with loans .....	_____
	b. Prepaid credit cards issued with loan .....	_____
	c. Bank Accounts opened with loans.....	_____
	d. Loan repayment insurance .....	_____
	e. Other products (Specify).....	_____
8.	Total number of loans with one or more defaulted repayments.....	_____
9.	Total number of loans written off as uncollectable .....	_____
10.	Total number of advance payment transactions .....	_____
11.	Total number of repayment transactions.....	_____

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12. Total value (\$CDN) of loans..... \_\_\_\_\_
13. Total value (\$CDN) of loans by loan term
- a. 01-07 days..... \_\_\_\_\_
  - b. 08-14 days..... \_\_\_\_\_
  - c. 15-21 days..... \_\_\_\_\_
  - d. 22-30 days..... \_\_\_\_\_
  - e. 31-62 days..... \_\_\_\_\_
14. Total value (\$CDN) of loans by value of the principle
- a. \$ 1 to \$ 500 ..... \_\_\_\_\_
  - b. \$ 501 to \$1,000 ..... \_\_\_\_\_
  - c. \$1,001 to \$1,500 ..... \_\_\_\_\_
15. Total value (\$CDN) of ancillary products sold to borrowers for additional cost ..... \_\_\_\_\_
16. Total value (\$CDN) of ancillary products sold to borrowers for additional cost by product type
- a. Debit cards issued with loans ..... \_\_\_\_\_
  - b. Prepaid credit cards issued with loan ..... \_\_\_\_\_
  - c. Bank Accounts opened with loans..... \_\_\_\_\_
  - d. Loan repayment insurance ..... \_\_\_\_\_
  - e. Other products (Specify)..... \_\_\_\_\_

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- 17. Total value (\$CDN) of loans with one or more defaulted repayments..... \_\_\_\_\_
- 18. Total value (\$CDN) of loans written off as uncollectable..... \_\_\_\_\_
- 19. Total value (\$CDN) of dishonoured payment fees collected ..... \_\_\_\_\_
- 20. Total value (\$CDN) of interest charged on loans in arrears ..... \_\_\_\_\_
- 21. Total cost of credit (APR) ..... \_\_\_\_\_
- 22. Total number of employees..... \_\_\_\_\_
- 23. Total number of employees by employment type
  - a. Full-time..... \_\_\_\_\_
  - b. Part-time..... \_\_\_\_\_

## Applicant Declaration

By signing my name below, I declare that I am authorized by the applicant company to compile and submit this report of all the applicant's business operations in the province of Newfoundland and Labrador, pursuant to the Consumer Protection and Business Practices Act and I further declare that:

- (i) the information provided in this report is complete and true to the best of my knowledge and belief; and
- (ii) I give permission to the Consumer Affairs Division to verify all information provided in this report.

Signature:

Print Name:

Date:

Position/Title:

## Access to Information and Protection of Privacy

Service NL collects personal information relating to payday loan businesses under the authority of the *Consumer Protection and Business Practices Act*. Personal information collected by the Government of Newfoundland and Labrador is protected under Section 40(1) of the *Access to Information and Protection of Privacy Act, 2015*. If you have any questions about the collection or use of this information, please contact the Consumer Affairs Division at telephone: 709-729-2600; toll free in Newfoundland and Labrador: 1-877-829-2608 or by email at [consumeraffairs@gov.nl.ca](mailto:consumeraffairs@gov.nl.ca).