

High-Cost Credit Grantor aggregate data reporting requirements and definitions.
All aggregate data reporting is to be completed online during the licence renewal period.

1. If your business operates from more than one location, we require loan data for each individual location PLUS consolidated data for all locations.
2. If your business acts a lender for one or more high-cost credit products, your business should include the following data related to each type of credit product you provide
3. For loans advanced in one fiscal year but not due until the next fiscal year, you may use either the advance date or the due date to determine in which year to report the loan details but please be consistent from loan to loan and year to year.
4. Please use the attached "Definitions of High-Cost Credit Grantor Aggregated Loan Data Terms" to determine what data is required for each input box.

The reporting period is for all loan data from July 1st to June 30th.

If your business acts as a loan broker for one or more high-cost credit grantors, your business should include the following data about the high-cost credit products arranged during the reporting period:

- a. Licence number for each high-cost credit grantor for whom the broker arranged or facilitated the execution of a high-cost credit agreements.
- b. Total # of fixed credit high-cost credit agreements arranged/facilitated
- c. Total \$\$ of fixed credit high-cost credit agreements arranged/facilitated
- d. Total # of open credit high-cost credit agreements arranged/facilitated
- e. Aggregate credit limit for all open credit high-cost credit agreements (total \$\$)
- f. Total # of leases arranged/facilitated
- g. Aggregate capitalized amount for all leases arranged/facilitated

Numbers 1 thru 28; please refer to the definitions for description of data.

Fixed Credit					
Total # of fixed credit high-cost credit agreements (1)	Total \$ amount of the principal of all fixed credit high-cost credit agreements (2)	Total \$ cost of credit to be charged for all fixed credit high-cost credit agreements (3)			
Leases					
# of leases entered into with consumers (4)	# of fixed-term leases entered into with consumers (5)	\$ Total fixed-term lease costs (6)	# of leases with no fixed term (7)	\$ Total value of goods leased (8)	\$ Cost of credit for leases with no fixed term (9)
Open Credit					
# of open credit agreements executed (10)	\$ Total amount of available credit (11)	\$ Total amount of credit used (12)			
Optional Products					
Total cost paid for all optional products related to open credit (13)	Total cost to be paid for insurance related to open credit (14)	Total cost paid for optional products related to fixed-credit(15)	Total cost paid for insurance related to fixed-credit (16)	Total cost paid for all optional products related to leases (17)	Total cost paid for insurance related to leases (18)
# of cash cards issued with high-cost credit products (19)	Total cost of cash cards issued with high-cost credit products (20)	# of bank accounts opened with high-cost products (21)	Costs associated with bank accounts opened (22)		
Default Event Information					
# of default repayment events under fixed credit products (23)	\$ amount of defaulted charges (24)	# of default repayment events under leases (25)	\$ amount of defaulted charges under leases (26)	# of accounts written-off as uncollectible (27)	\$ amount of written-off as uncollectible (28)

Definitions of High-Cost Credit Grantor Aggregated Loan Data Terms

1. # of fixed credit high-cost credit agreements: Enter the total number of fixed high-cost credit agreements executed during the reporting period (whether advances were made by cash, cheque, EFT, cash card or prepaid credit card).
2. Total \$ amount of the principal of all fixed credit high-cost credit agreements: Enter the total dollar amount of the principal of all high-cost credit agreements executed during the reporting period.

3. Total \$ cost of credit to be charged for all fixed credit high-cost credit agreements: Enter the combined dollar amount for all charges, costs, commissions, etc. to be charged over the entirety of the term, for all fixed high-cost credit agreements executed during the reporting period. This amount is net the principal amount advanced to any borrower and any default fees or fees for optional services charged to borrowers.
4. # of leases entered into with consumers: Enter the total number of High-cost credit products that were leases executed during the reporting period.
5. # of fixed-term leases entered into with consumers: Enter total number of high-cost credit products that were leases executed during the reporting period that have a defined term length. This value will make up part of # of leases entered into with consumers (above).
6. Total fixed-term lease costs: For high-cost credit products that were leases executed during the reporting period with a fixed term, enter the total amount of any required non-refundable payments to be made over the full term of the leases.
7. # of leases with no fixed term: for high-cost credit products that were leases of indefinite terms or with automatic renewal, executed during the reporting period, enter the total number of leases executed during the Reporting period. This value will make up part of # of leases entered into with consumers (above).
8. Total value of goods leased: for high-cost credit products that were leases of an indefinite term or with automatic renewal that were executed during the Reporting period, enter the sum total cash value of all the goods leased.
9. Cost of credit for leases with no fixed term: for high-cost credit agreements that were leases executed during the reporting period with indefinite term lengths or automatic renewal, enter the total percentage of the capitalized amount of the leased goods due to be paid by borrowers if the leases were for one year.
10. # of open credit agreements executed: Enter the total number of high-cost credit agreements executed during the reporting period where, other than a credit limit, the exact total amount to be advanced to the borrower was not established.
11. Total amount of available credit: for high-cost credit agreements executed during the reporting period where, other than a credit limit, the exact total amount to be advanced to the borrower was not established, enter the sum total of the credit limits of the high-cost credit products.
12. Total amount of credit used: for high-cost credit agreements in force at the end of reporting period and where, other than a credit limit, the exact total amount to be advanced to the borrower was not established, enter the maximum total amount of all the credit currently advanced to borrowers on the last date of the reporting period.
13. Total cost paid for all optional products related to open credit: For all the open credit high-cost credit agreements executed during the reporting period, enter the maximum total amount payable over one year for any optional product sold or arranged by the high-cost lender (either as the lender's agent or lender).
14. Total cost to be paid for insurance related to open credit: For all the open credit high-cost credit agreements executed during the reporting period, enter the maximum total amount to be paid over one year for any optional product sold to or arranged for (either as the lender's agent or lender) borrowers where, as a component of the optional product, the borrower is relieved of paying any amount due to be paid under a high-cost credit agreement should the borrower die, and/or became disabled, and/or became unemployed.
15. Total cost paid for optional products related to fixed-credit: For all the fixed-credit high-cost credit agreements executed during the reporting period, enter the total amount to be paid under the full term of the agreement for any optional product sold or arranged by the high-cost lender (either as the lender's agent or lender).
16. Total cost paid for insurance related to fixed-credit: For all the fixed-credit high-cost credit agreements executed during the reporting period, enter the total amount to be paid under the full term of the agreement for any optional product sold to or arranged for (either as the lender's agent or lender) borrowers where as a

component of the optional product, the borrower is relieved of paying any amount due to be paid under a high-cost credit agreement should the borrower die, and/or became disabled, and/or became unemployed.

17. Total cost paid for all optional products related to leases: For all leases under high-cost credit agreements executed during the reporting period, enter the maximum total amount payable over the first year of the lease for any optional product sold or arranged by the high-cost lender (either as the lender's agent or lender).
18. Total cost paid for insurance related to leases: For all the open credit high-cost credit agreements executed during the reporting period, enter the maximum total amount payable over any single year for any optional product sold to or arranged for (either as the lender's agent or lender) borrowers, where as a component of the optional product, the borrower is relieved of paying any amount due to be paid under a high-cost credit agreement should the borrower die, and/or became disabled, and/or became unemployed.
19. # of cash cards issued with high-cost credit products: Enter the total number of cash cards sold or arranged (either as the lender's agent or lender) that allow for the disbursement of some, or all, of the principal amount(s) of high-cost credit agreements executed during the reporting period.
20. Total cost of cash cards issued with high-cost credit products: Enter the total dollar amount paid by borrowers to acquire and fund cash cards sold or arranged (either as agent or supplier) to borrowers during the reporting period.
21. # of bank accounts opened with high-cost products: Enter the total number of bank accounts created (either as the lender's agent or lender) to initially hold and/or allow for the disbursement of some or all of the funds, for all high-cost credit agreements executed during the reporting period.
22. Costs associated with bank accounts opened: Enter the total dollar amount charged to borrowers for the creation of bank accounts used to initially advance some or all the proceeds of the high-cost credit products executed during the reporting period.
23. # of default repayment events under fixed credit products: Enter the total number of all default events during the Reporting period, where regular scheduled repayments due under fixed credit high-cost credit agreements in place during the reporting period were not made as provided for in the repayment schedule (regardless of whether a default charge was imposed on the borrower for this event).
24. \$ amount of defaulted charges: Enter the total amount charged to borrowers who failed to make a regular scheduled repayments under fixed credit high-cost credit agreements in place during the reporting period (regardless of whether or not the borrower eventually paid the default charge). This includes all fees and interest related to the default.
25. # of default repayment events under leases: Enter the total number of all default events where repayments due under lease high-cost credit agreements in place during the reporting period were not made as provided for in the repayment schedule (regardless of whether a default charge was imposed on the borrower for this event).
26. \$ amount of defaulted charges under leases: Enter the total amount charged to the account of borrowers who failed to make a scheduled repayment under a lease high-cost credit agreement in place during the reporting period (regardless of whether or not the borrower eventually paid the default charge).
27. # of accounts written-off as uncollectible: Enter the total number of uncollectible high-cost credit agreements that, during the reporting period, were not repaid and/or were in default and where the amount owed by the borrower was either written off as uncollectible, or where an allowance was made in anticipation that the amounts due the creditor will ultimately be uncollectible.
28. \$ amount of written-off as uncollectible: For the reporting period, enter the outstanding principal dollar amount written off as uncollectible (regardless of when the high-cost agreement was negotiated) for high-cost credit agreements that were not repaid and/or were in default and where the amount owed by the borrower was either written off as uncollectible, or where an allowance was made in anticipation that the amounts due the High-Cost Credit Grantor will ultimately be uncollectible.

Definitions of High-Cost Credit Products Specific to Aggregated Loan Data

"cash card" means other than a credit card, a card or other device that can be used to obtain cash or acquire goods or services, issued, arranged or provided to a borrower of a high-cost credit product by a high-cost credit grantor instead of advancing cash, cheque or otherwise transferring the principal amount of the high-cost credit product to the benefit of the borrower. (Note: slightly different than BPCPA 6.3.)

"cash value" means a value that fairly represents the price for which the high-cost credit grantor routinely sells the item(s) to be leased or, if the Lessor does not routinely sell the item(s) being leased, the lessor's reasonable estimate of the price at which cash customers would buy the item being leased.

"capitalized amount" means the amount determined by adding together the cash value of a leased good, and the amount of any other advances made to a lessee at or before the beginning of a lease term and subtracting the total amount of all payments made by a lessee at or before the beginning of the lease terms, except any amount of refundable security.

"default charge" means a charge imposed on a borrower who fails to make a payment as it comes due under a high-cost credit agreement or who fails to comply with any other obligation under a high-cost credit agreement, but does not include interest on an overdue payment.

"fixed credit" means credit under a high-cost credit agreement that is not for open credit.

"insurance" means optional product sold to a borrower that relieves the borrower of the requirement to pay any amount due under a high-cost credit agreement should the borrower die, and/or become disabled, and/or become unemployed.

"open credit" means credit that anticipates advances will be made when requested by the borrower in accordance with a high-cost credit agreement that, other than a credit limit, does not establish the total amount to be advanced to the borrower under the agreement.

"lease" means any agreement for the hire of goods.

"optional product" means a good or service, or both, that is offered to a borrower in connection with a high-cost credit agreement and that the borrower does not have to accept in order to enter into the high-cost credit agreement.

"Principal" means the net proceeds from the high-cost credit products paid or advanced to, or on behalf of borrowers. This amount does not include any of the charges or fees that represent the cost of the credit to be paid by borrowers or any default fees charged because a payment is not honoured or made at a later date.

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