

## Summary of Separation Distances (Canadian Examples)

### PAYDAY LOAN SERVICES

#### SUMMARY OF SEPARATION DISTANCES (CANADIAN EXAMPLES)

CITY / POPULATION AS OF 2011	SEPARATION DISTANCE FROM ANOTHER PAYDAY LOAN BUSINESS	OTHER BYLAWED RESTRICTIONS	ADDITIONAL OBSERVATIONS / COMMENTS
Toronto 2,615,060	None provided. Not a listed use.		
Montreal 1,649,519	None provided. Not a listed use.		Maximum annual interest rate for any loan is 35%. Payday loan businesses prohibited. Interest rates deemed to contravene the Criminal Code.
Calgary 1,096,834	None provided. Not a listed use.		Payday Loans Regulation 157/2009 licences and regulates payday loan services in the province.
Ottawa 883,391	None provided. Not a listed use.	Payday loan services exempt from Remembrance Day closure requirement, pursuant to the Remembrance Day By-law 2008-355.	
Edmonton 821,201	No specific separation distance requirements. Not a listed use.	If converting a dwelling to this use, it should not result in a concentration of such conversions on a group of adjacent sites or within a block. Gross Floor Area may be limited to minimize adverse traffic impacts. Vehicular access and traffic movements must not prejudice safety and traffic on adjacent roads.	Payday loan services included under the Professional, Office and Finance Support Services group as loan services.
Mississauga 713,443	No specific separation distance requirements. Not a listed use.		Payday loan services included in Financial Institution definition as Money Lending Agency. Illegal for a lender to offer a prize or reward to take out a payday loan.
Winnipeg 663,617	1000 ft (304.8 m) from any other cheque cashing facility or pawnshop.	Prohibited within the Downtown Transcona Main Street Area and the Academy Road Neighbourhood Main Street Planned Development Overlay 1 Area.	Defined as a cheque cashing facility.
Vancouver 603,502	None provided. Not a listed use.		Consumer Protection BC licences and regulates all payday loan services in the province.
Brampton 523,911	None provided. Not a listed use.		All lenders must be licensed under the Payday Loans Act.
Hamilton 519,949	None provided. Not a listed use.		
Surrey (City) 468,251	400 metres		One loan per borrower. Can be cancelled at any time. Loan limited to no more than 50% of take home pay. 23% cap on interest and fees. Illegal to offer a prize or reward to entice a payday loan.