

BYLAW NUMBER 30M2016

**BEING A BYLAW OF THE CITY OF CALGARY
TO AMEND BYLAW 32M98,
THE BUSINESS LICENCE BYLAW**

WHEREAS Council has considered CPS2016-0392 and considers it necessary to amend Bylaw 32M98, the Business Licence Bylaw;

NOW, THEREFORE, THE COUNCIL OF THE CITY OF CALGARY ENACTS AS FOLLOWS:

1. Bylaw 32M98, the Business Licence Bylaw, as amended, is hereby further amended.
2. The following is added after section 49 as section 49.1:

"PAYDAY LENDER

- 49.1 (1) Payday Lender means the *business* of offering, arranging or providing payday loans, as that term is defined in the Payday Loans Regulation, AR 157/2009.
- (2) A Payday Lender must prominently display a sign providing information regarding money management support and debt counselling, in the form and containing the content prescribed by the *Chief Licence Inspector*:
- (a) in a location that is visible to a *person* immediately upon entering the *premises*; and
 - (b) in all locations within the *premises* where transactions are negotiated.
- (3) A Payday Lender must ensure that each *person* that attends at its *premises* is given, immediately upon that *person* expressing interest in a payday loan, information regarding money management support and debt counselling, in the form and containing the content prescribed by the *Chief Licence Inspector*."

3. In Schedule "A", under the headings indicated, after:

<u>Section</u>	<u>Business</u>	<u>Consultation or Approval</u>	<u>New Application Fee</u>				<u>Renewal Fee</u>			
			<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>
"49	Pawnbroker	Fire Planning Police	\$177	\$184	\$191	\$199	\$135	\$141	\$146	\$152"

the following is added:

<u>Section</u>	<u>Business</u>	<u>Consultation or Approval</u>	<u>New Application Fee</u>				<u>Renewal Fee</u>			
			<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>
"49.1	Payday Lender	Fire Planning Police Province (<i>Fair Trading Act</i> designated business licence)	n/a	\$184	\$191	\$199	n/a	\$141	\$146	\$152"

4. In Schedule "C", under the headings indicated, after the following:

<u>Section</u>	<u>Specified Penalty</u>
49(13)	\$1000.00"

the following is added:

<u>Section</u>	<u>Specified Penalty</u>
"Payday Lender	
Fail to display sign	49.1(2) \$1000.00
Fail to provide information	49.1(3) \$1000.00"

5. This Bylaw comes into force on October 1, 2016.

READ A FIRST TIME THIS ____ DAY OF _____, 2016.

READ A SECOND TIME THIS ____ DAY OF _____, 2016.

READ A THIRD TIME THIS ____ DAY OF _____, 2016.

MAYOR
SIGNED THIS ____ DAY OF _____, 2016.

CITY CLERK
SIGNED THIS ____ DAY OF _____, 2016.