

Pawnbroker Online Application Requirements

**** A new online process for business licensing applications and renewals has been implemented.**

The online application process and form is available on the City website www.brampton.ca (please refer to the Business Licensing section). Requests for licences and renewals will only be accepted through the online application process.**

Requirements for obtaining the above licence:

☐ 1. **Licence Application Form**

Business and owner information to be entered online.

☐ 2. **Zoning Approval** - application will be forwarded to our zoning division for review of location of business.

☐ 3. **Certificate of Insurance**

The insurance must be completed and signed by your insurer showing evidence of \$2,000,000 (minimum) Commercial General Liability.

☐ 4. **Criminal Record Search**

Security clearance issued within the last 30 days by the Police Services in the jurisdiction which the Applicant resides.

☐ 5. **Business Registration (MASTER BUSINESS LICENCE) and/or Articles of Incorporation**

(master business licence is required when a business is operating as a different name from the corporation, unless the business is a franchise)

☐ 6. **Security**

An Irrevocable Letter of Credit, or in the alternative a certified cheque in the amount of \$2,000.00 which must be valid for the term of the licence

Security deposit may be mailed/couriered to our office along with reference number and email from online application process

☐ 7. **Fee** - \$228.00 ** Once your application is reviewed, a link to the payment option will Be sent to the email provided on application.

- **Expiry Date** – May 31st of every year

Once your application has been reviewed and approved your payment will be processed and your licence will be mailed out.

SCHEDULE 18 TO BY-LAW # 332-2013

RELATING TO PAWNBROKERS

1. In this Schedule:

“Pawnbroker” means a Person who exercises the trade of receiving or taking by way of pawn or pledge, any goods for the repayment of money lent thereon.

2. No Person shall by virtue of one Licence, carry on business as a Pawnbroker in more than one shop.

3. Where two or more Persons carry on business as Pawnbrokers in partnership in the same shop, only one Licence is necessary.

4. An Application for a Licence or at the discretion of the Licence Issuer for a Licence renewal shall be accompanied by a security clearance issued within the last 30 days by the Police Services in whose jurisdiction the Applicant resides.

5. A Licence shall not be issued if at any time within 3 years prior to the Application the Person has been convicted of any offence relating to fraudulent practices, stolen goods, theft or burglary under the *Criminal Code*, R.S.O. 1985, c. C-46.

6. Every Applicant for a Licence under this Schedule shall file with the Application, cash or letter of credit in the amount of \$2,000.00 which shall be held by the City of Brampton as a guarantee of the Applicant's compliance with the Business Licensing By-law and the provisions of the *Pawnbrokers Act*, R.S.O. 1990, c. P.6, as amended.

7. Every Pawnbroker shall, before noon of every business day, make a report for Peel Police Services, such report shall contain in respect of every transaction made on the next preceding business day, all the information required under Section 9 of the *Pawnbrokers Act* to be entered into the Pawnbroker's book.

8. Every police officer shall, at all times, be given access to and may inspect a pawnbroker's books, papers and pledges and when so engaged may have with him or her such other Persons as he or she considers advisable.

9. Every Person licensed as a Pawnbroker under this By-law shall carry on the business in accordance with the provisions of the *Pawnbrokers Act*.

10. Every Person who acts as a lender in accordance with the *Payday Loans Act*, 2008, S.O. 2008, c.9, as amended, shall be in possession of a licence issued by the Registrar, under the *Payday Loans Act*, when applying for or renewing a Pawnbroker's Licence.