

# *The Credit Reporting Regulations*

*being*

Chapter C-43.2 Reg 1 (effective March 1, 2005) as amended  
by Saskatchewan Regulations [72/2010](#) and [39/2015](#).

**NOTE:**

This consolidation is not official. Amendments have been incorporated for convenience of reference and the original statutes and regulations should be consulted for all purposes of interpretation and application of the law. In order to preserve the integrity of the original statutes and regulations, errors that may have appeared are reproduced in this consolidation.

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## **CHAPTER C-43.2 REG 1**

### *The Credit Reporting Act*

#### **Title**

**1** These regulations may be cited as *The Credit Reporting Regulations*.

#### **Interpretation**

**2** In these regulations, “**Act**” means *The Credit Reporting Act*.

18 Feb 2005 cC-43.2 Reg 1 s2.

#### **Non-application of Act**

**3** The Act does not apply to a periodic bulletin, journal or other publication that reports information regarding consumers that is a matter of public record.

18 Feb 2005 cC-43.2 Reg 1 s3.

#### **Application fee for licence or renewal of licence**

**4** For the purposes of clause 6(c) of the Act, the application fee to obtain or renew a licence is:

- (a) \$360;
- (b) effective January 1, 2016, \$400;
- (c) effective January 1, 2017, \$500;
- (d) effective January 1, 2018, \$600.

8 May 2015 SR 39/2015 s2.

#### **Proof of registration**

**5** For the purposes of clause 6(d) of the Act, in order to obtain or renew a licence, a credit reporting agency shall provide the registrar with evidence that it is registered as required by law to carry on business in Saskatchewan.

18 Feb 2005 cC-43.2 Reg 1 s5.

#### **Reinstatement fee**

**6** For the purposes of subsection 9(2) of the Act, the fee for reinstating a licence that has been suspended is \$200.

18 Feb 2005 cC-43.2 Reg 1 s6.

#### **Term and expiry of licence**

**7** For the purposes of section 12 of the Act, a licence is valid for a period of one year from the date of issue, and unless the licence is renewed pursuant to section 7 of the Act or cancelled pursuant to section 9 of the Act, it expires on the date stated on the licence.

18 Feb 2005 cC-43.2 Reg 1 s7.

**Notification of change in circumstances**

8 For the purposes of subsection 14(1) of the Act, a prescribed change in circumstances consists of a material change in the information previously provided to the registrar in an application for:

- (a) a licence;
- (b) the renewal of a licence; or
- (c) the reinstatement of a licence.

18 Feb 2005 cC-43.2 Reg 1 s8.

**Prohibited content in a credit report**

9 For the purposes of clause 18(p) of the Act, no credit reporting agency shall include in a credit report any information unless it is extracted from information appearing in files stored or collected by a credit reporting agency in a repository located in Canada, regardless of whether the information was obtained from a source outside Canada.

18 Feb 2005 cC-43.2 Reg 1 s9.

**Service of documents**

10(1) In addition to the methods of service mentioned in subsection 46(1) of the Act, a document required by the Act or these regulations to be served may be served in any manner that permits the person serving the document to produce proof of service, including by fax, if the fax number is part of the last address of the person to be served known to the registrar.

(2) For the purposes of subsection 46(3) of the Act, proof of service of a document by fax may be established using the transmission record or journal generated by the fax machine that indicates the date of transmission and that the transmission was successful.

18 Feb 2005 cC-43.2 Reg 1 s10.

**R.R.S. c.C-44 Reg 1 repealed**

11 *The Credit Reporting Agencies Regulations* are repealed.

18 Feb 2005 cC-43.2 Reg 1 s11.

**Coming into force**

12(1) Subject to subsection (2), these regulations come into force on the day on which section 50 of *The Credit Reporting Act* comes into force.

(2) If these regulations are filed with the Registrar of Regulations after the day on which section 50 of *The Credit Reporting Act* comes into force, these regulations come into force on the day on which they are filed with the Registrar of Regulations.

18 Feb 2005 cC-43.2 Reg 1 s12.