

**Canadian Payday Loan Association Information Requests
TO: Consumers' Association of Canada (Manitoba) Inc. / Winnipeg Harvest /
Community Financial Counselling Services (jointly) (“the Coalition”)**

CPLA/COALITION – 1

a) Page Eight last paragraph states: "28 out of 35 responses indicated availability of written materials in the form of posters, pamphlets or information cards". How many of the 28 were payday lending outlets and how many were payday lending like outlets?

Response

Dr. Buckland

Of the 28 responses, 19 responses were from payday stores and 9 responses were from payday like stores.

CPLA/COALITION – 2

a) Of the 7 that did not have material, how many were payday lending outlets and how many were payday lending-like outlets?

Response

Of the 7 responses that did not have material, there were 4 Payday stores and 3 payday like stores.

CPLA/COALITION – 3

a) Page 9 last paragraph states: "Twenty five of 35 responses indicated that the information was upfront and understandable". How many were payday lending outlets and how many were payday lending-like outlets? Of the remaining responses how many were payday lending outlets and how many were payday lending-like outlets?

Response

Of the twenty-five responses where information was upfront and understandable, 19 were payday stores and 6 were payday like stores. Of the 10 remaining responses, 2 were payday loan stores and 8 were payday like stores. More particularly, the responses for 2 payday loan stores and 1 payday like store were not understandable at all. The 7 other responses with unsatisfactory info were all payday-like stores.

CPLA/COALITION – 4

a) Page 15 last paragraph states: "While some payday lenders have renamed their products to line of credit." It is our understanding that The Cash Store and Instalozans have surrendered their payday loan licenses, are not payday lenders, and do not offer payday loans. Does this statement refer only to The Cash Store and Instalozans or did mystery shoppers find any payday lenders renamed their products to line of credit?

Response

This statement refers just to The Cash Store and Instalozans.