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M A N I T O B A
THE PUBLIC UTILITIES BOARD ACT

Research Report

Fillmore Riley LLP

**SECOND SUPPLEMENT TO:
Statistics Regarding
Payday Lending Regulation in
Other Provincial Jurisdictions**

**prepared for the
2013 Payday Loans Hearing
of
The Public Utilities Board of Manitoba**

TABLE OF CONTENTS

1.0.0 ONTARIO PAYDAY LENDING STATISTICS (SUPPLEMENT)..... 3

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The Ontario Ministry of Consumer Services maintains a 'Consumer Beware List.' This list can be found at <http://www.consumerbeware.mgs.gov.on.ca/>. According to the website, accessed June 25, 2013,

[t]he Consumer Beware List is a searchable public record. The Ministry of Consumer Services posts information on the list about delinquent businesses based on consumer complaints, actions taken by the Ministry, charges laid and convictions.

However, the website further notes "that not all complaints brought to the attention of the Ministry of Consumer Services are posted to the Consumer Beware List."

The Consumer Beware List can be sorted by type of service. When the service type is sorted to 'payday loans', 13 results are currently returned. For each result returned, the name of the payday lender, the name by which it does business (if applicable), and the location of the lender is displayed. Moreover, each result presumably represents a payday lender that the Ministry believes consumers should beware of.

In addition, a user can select a particular result (i.e. a payday lender), and the user will be provided with more information about that lender. This information includes any administrative action or orders taken against the lender.