

## ♦ Canada-Wide (Federal Jurisdiction)

- **Financial Consumer Agency of Canada (FCAC)**

Rights regarding bank loans, credit cards, mortgages from federally regulated institutions.

 <https://www.canada.ca/en/financial-consumer-agency.html>

## **British Columbia**

- **Consumer Protection BC**

Regulates payday loans, installment loans, disclosure of loan terms, and debt collection practices.

 <https://www.consumerprotectionbc.ca>

## **Alberta**

- **Service Alberta**

Oversees high-cost credit products, payday lending, debt collection, and disclosure rules.

 <https://www.alberta.ca/consumer-protection.aspx>

## **Saskatchewan**

- **Financial and Consumer Affairs Authority (FCAA)**

Provides guidance on payday loans, credit contracts, and borrower rights.

 <https://fcaa.gov.sk.ca>

## **Manitoba**

- **Consumer Protection Office – Manitoba Government**

Covers loan disclosures, cost of borrowing, and protection against predatory lending.

 <https://www.gov.mb.ca/cca/cpo/>

## **Ontario**

- **Ontario Ministry of Public and Business Service Delivery (formerly MGCS)**

Regulates payday loans, installment loans, and requires lenders to clearly disclose borrowing costs.

 <https://www.ontario.ca/page/borrowing-money>

## **Quebec**

- **Office de la protection du consommateur (OPC)**

Has some of the strictest consumer loan laws in Canada. Caps interest rates and

tightly regulates lending.

 <https://www.opc.gouv.qc.ca>

## Nova Scotia

- **Consumer Affairs – Service Nova Scotia**

Regulates payday lenders and ensures transparency in lending contracts.

 <https://novascotia.ca/sns/access/consumer/>

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## New Brunswick

- **Financial and Consumer Services Commission (FCNB)**

Provides rules on payday loans, credit reporting, and debt collection.

 <https://fcnb.ca>

## Prince Edward Island

- **Consumer Services – Government of PEI**

General consumer protection services including credit reporting and debt advice.

 <https://www.princeedwardisland.ca/en/topic/consumer-protection>

## Newfoundland and Labrador

- **Consumer and Commercial Affairs Division**

Offers support on lending practices, credit disputes, and collections.

 <https://www.gov.nl.ca/dgsnl/consumer/>

## Territories (Yukon, NWT, Nunavut)

- **Consumer Affairs Offices (varies by territory)**

- Yukon: <https://yukon.ca/en/consumer-protection>
- NWT: <https://www.justice.gov.nt.ca/en/consumer-affairs/>
- Nunavut: Services often coordinated through the GN's Department of Economic Development and Transportation.