

Authority: General Government and Licensing Committee  
Item GL7.15, adopted as amended, by City of Toronto  
Council on October 2 and 3, 2019

## CITY OF TORONTO

**Bill 1485**

**BY-LAW -2019**

**To amend City of Toronto Municipal Code Chapter 545, Licensing with respect to payday loan establishments, dealers in old gold and other precious metals and jewellery and pawnbrokers.**

Whereas the City of Toronto Act, 2006 grants the City of Toronto the authority to enact by-laws respecting the protection of persons and property, including consumer protection under subsection 8(2) of the Act; and

Whereas the City of Toronto Act, 2006 grants the City of Toronto the authority to enact by-laws for the licensing, regulating and governing of businesses wholly or partly carried on in the City of Toronto; and

Whereas the City regulates payday loan establishments, dealers in old gold and other precious metals and jewellery and pawnbrokers under City of Toronto Code Municipal Chapter 545; and

Whereas Council has authorized additional regulations with respect to these business establishments;

The Council of the City of Toronto enacts:

1. City of Toronto Municipal Code Chapter 545 is amended:
  - A. by adding the following new subsection to § 545-538:
    - E. No person, except a person who is applying for renewal of a valid licence under this chapter, may be granted a licence under this chapter.
  - B. by deleting the heading of § 545-540 and replacing it with:

Operator requirements; suspension; revocation; credit counselling; and advertising.
  - C. by adding the following new subsections to § 545-540:
    - C. An operator shall ensure that each person who attends at their payday loan establishment is given, immediately on expressing an interest in a loan, credit counselling information that has been approved in advance by the Executive Director.

D. No operator shall advertise their payday loan establishment on City property, including the property of City Agencies, Boards and Commissions.

D. by adding the following new section to Article XXIV, Dealers in Old Gold and Other Precious Metals and Jewellery:

§ 545-293.4. Advertising.

No person to whom this article relates shall advertise their business establishment on City property, including the property of City Agencies, Boards and Commissions.

E. by adding the following new section to Article XXV, Pawnbrokers:

§ 545-294.1. Advertising.

No pawnbroker shall advertise their pawnbroker establishment on City property, including the property of City Agencies, Boards and Commissions.

Enacted and passed on October , 2019.

Frances Nunziata,  
Speaker

Ulli S. Watkiss,  
City Clerk

(Seal of the City)