

Residential Hypothecary Lending Guideline
(Insurance Act, c. A-26, at. 325.0.1 and 325.0.2)
(An Act respecting financial services cooperatives, CQLR, c S-29.01, art. 565)
(An Act respecting trust companies and savings companies, CQLR, c. S-29.01, art. 314.1)

The Autorité des marchés financiers (the “AMF”) is aware of the importance of maintaining a healthy, dynamic and competitive housing market. In the same way, it is concerned about consumer over-indebtedness and in this perspective, has undertaken the task to update its *Residential Hypothecary Lending Guideline* (the “Guideline”) in order to harmonize the legal framework applicable to federal institutions operating in the same market.

This guideline applies to insurers of persons (life and health), damage insurers, portfolio management companies controlled by an insurer, financial services cooperatives as well as trust and savings companies. The modified Guideline is expected to come into effect in March 2018.

Persons interested in submitting their comments are invited to provide them no later than January 19, 2018. It should be noted that comments submitted will be made public unless otherwise noted.

Request for comments

Comments regarding the above must be made to the following:

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Further information

Further information is available from:

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