



**AUTORITÉ
DES MARCHÉS
FINANCIERS**

Annual and Semi-Annual Reporting Instructions

Credit Assessment Agents

October 2022

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1. General Information

These instructions are intended to assist credit assessment agents subject to the *Credit Assessment Agents Act, CQLR, c. A-8.2 (the “Act.”)* in preparing their annual statement of the position of their affairs in Québec and other semi-annual statement (the “statements”) to the *Autorité des marchés financiers* (the “AMF”).

The purpose of these instructions is to facilitate understanding of the forms. They do not supersede or override any provisions or requirements under the Act.

In corresponding and communicating with regulated credit assessment agents, the AMF must, at all times, ensure that it complies with the *Charter of the French Language* and government policy regarding the use and quality of French. Accordingly, the AMF provides its regulated credit assessment agents with regulatory filings in French. However, to assist with comprehension, the AMF permits credit assessment agents whose head offices are outside of Québec to use the English versions of these forms, in compliance with the Act. Credit assessment agents whose head offices are in Québec are required to file the French version of the forms.

2. Form Features

File Structure



Dark Blue Tabs

These include Identification, Table of Contents and Certification pages.



Green Tabs

The financial data are presented in Schedules 1200 to 1600.



Yellow ochre Tabs

Schedules 4040 to 4090 present information regarding commercial practices.






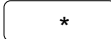
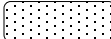

Grey Tabs

Schedules 5000 present information on senior management.



The default value of cells in the Results column of this tab equals 0 unless a consistency error is detected between schedules, in which case the erroneous schedule should be corrected before it is submitted to the AMF.


3. Legend

-  Unlocked cell - Data entry
-  Locked cell - Data previously entered in a linked schedule
-  Locked cell – Formulas
-  Locked cell – Required entry in adjacent cell
-  Locked cell - Empty
-  Updates

Input Format

Date	Date must be entered in text format: December 31, 2021, or as specified in column
NEQ	10-digit Québec Enterprise Number
Telephone	Telephone number including area code, without hyphens (e.g., 4185250337)
\$	Monetary data must be in thousands of dollars. Only the decimal point on the numeric keypad and the comma can be used to round numbers to the nearest whole numbers.
%	Only the decimal point on the numeric keypad can be used to round percentages to two decimal places.

General Functions

<u>1200</u>	<p>Underlined items are hyperlinks.</p> <ul style="list-style-type: none"> • Hover the mouse over the hyperlink to display the linked information. • Click on the hyperlink to access the linked schedule. • Right-click to access cell content.
	Return to Table of Contents

4. General Instructions

Information per statement

The information in the semi-annual statement must be cumulative for the first six months of the year and for the annual statement it must be cumulative for the 12 months of the year.

Audited Information

Number of single credit files from Québec consumers held by the agent on schedule 4040 must be audited by an independent auditor.

Filing Instructions

The annual statement must be submitted no later than 60 days after the end of the year and the semi-annual statement, it must be submitted no later than 45 days after the end of the semester.

The statements and all documents must be filed electronically through AMF E-Services.

Amendments

If statement data were amended after they were transmitted electronically to the AMF, you can re-file the amended statement as long as it appears in the disclosure schedule in E-Services. Otherwise, please notify the AMF by e-mail at AEC-Divulgation@lautorite.qc.ca so that we can inform you of the re-filing procedure.

5. Schedules Instructions

Instructions are provided for selected schedules only.

Identification

Line	Instruction
	On the line "SÉLECTIONNER LA LANGUE\SELECT LANGUAGE" uses the drop-down menu to make your choice.
010	Provide the Québec Enterprise Number (NEQ) as assigned in the <i>Registre des entreprises</i> (Enterprise Register).

Certification

	Instruction
Contact person	The contact person is the one who completes this statement and is able to answer our questions.
Member of management	Senior management authorized to sign the form (e.g., President and CEO, Chief Financial Officer, Chief Compliance Officer...)

Schedule 1200 List of Loans to Associated Persons

Column	Instructions
	<p>Definition of Associated Person</p> <p>Individuals are associated to the credit assessment agent when they have a direct or indirect economic connection to it. They may be its directors, senior management, employees and the directors and senior management of the corporate group that controls it. These persons and persons with whom family ties exist are also considered associated to the credit assessment agent.</p> <p>Family ties exist only between a person and:</p> <ol style="list-style-type: none">1) his spouse;2) his or her spouse's children;3) his parents or those of his spouse.
01	<p>Type of Loan</p> <p>Enter the number corresponding to the type of loan as per the selection presented at the bottom of the table.</p>

Schedule 1200 List of Loans to Associated Persons

Column	Instructions
10	Security – Valuation Enter the valuation most likely to represent the actual market value of the guarantee. If the valuation made by an appraiser dates back more than three years, enter the amount of the valuation made by the credit assessment agent's internal resources at the time of the loan review.
12	Months in Default Enter the number of months in default as soon as a loan is classified 30 days or more in arrears.

Schedule 1400 Investments in Subsidiaries

Include investments accounted for using the equity method.

Schedule 1500 Investments in Associates and Joint Ventures

Include investments accounted for using the equity method.

Schedule 1600 Property, plan and equipment

Column	Instructions
	Present the asset and the right of use asset with the appropriate balance. Enter the number corresponding to property, plan and equipment for each table.
15 to 18	For: Own user property plant.
02	For: Right of use asset

Schedule 4040 Number of Québec Consumer Credit Files by Financial Institutions, for Assessment Purposes

Line	Column	Instructions
100 190	01	Other Authorized Financial Institutions or Banks Enter the name of the other financial institutions authorized per the Act.
300	02	Number of single credit files from Québec Consumers held by the agent Enter the number of single credit files of Québec consumers held by the credit assessment agent. N. B. This information must be audited by an independent auditor.

Schedule 4050 Products by Financial Institution and Telecommunications Company

Line	Column	Instructions
		Product Definition A product may be a tool, software, or service provided by the credit assessment agent to its clients, such as the Identity Verification Service, Marketing Data Service, Consumer Credit Bureau, Collection Solution
010	02 to 07	Product Name Enter the name of the products offered by the credit assessment agent to financial institutions or telecommunications companies.
020 to 210	02 to 07	Product by Financial Institution or Telecommunications Company Check the box for each product purchased by major financial institutions or telecommunications companies.

Schedule 4060 Number of Requests per Right

Line	Column	Instructions
070 to 090	02	Number of consumers consulted /requested Enter the number of Québec consumers that consulted their credit score through Internet or requested it either by Mail or Telephone

Schedule 4070 Outsourcing or Offshoring Agreements

Column	Instructions
	<p>Definition of outsourcing and offshoring</p> <p>Outsourcing is a strategy that involves entrusting some of the credit assessment agent's activities to service providers with additional resources and leading-edge expertise to improve its efficiency and competitiveness.</p> <p>Offshoring is the fact that credit assessment agent entrusts the management and the realization of activities previously performed in the country of origin of the credit assessment agent, to another company, this time foreign, and this whether or not it is outsourcing.</p>
	<p>This schedule applies to any material outsourcing or offshoring agreements, that is, those that have a major impact on a credit assessment agent condition, its operations and, ultimately, its reputation.</p>
02	<p>Type</p> <p>Enter the number corresponding to the type of agreement as per the selection presented at the bottom of the table.</p>

Schedule 4090 Other Information

Instructions
<p>Use this schedule to submit PDF files of any other information that may have an impact on the rights of Québec consumers.</p>