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**DIRECTOR'S ORDER UNDER SECTION 157**

**OF THE *FAIR TRADING ACT***

**TO**

**TCM FINANCIAL SERVICES LLC**

**AND**

**ANY EMPLOYEE, REPRESENTATIVE, OR AGENT OF THE ABOVE**

This Director's Order was issued under s. 157(1) of the *Fair Trading Act* in response to, in the opinion of the Director, contraventions of the Act. As mandated by s. 157.1(1) of the *Fair Trading Act*, this Director's Order is part of the public record.

Albertans who have questions or concerns about this business are encouraged to contact the Service Alberta Consumer Contact Centre at 1-877-427-4088.

For more information on the *Fair Trading Act*, business licensing in Alberta or to search for a licensed business, please click here:

[Search for a Licensed Business, Charity or Fundraiser](#)

To view a tipsheet on this business licence category, please click here:

[Tipsheets](#)

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**TO**  
**TCM FINANCIAL SERVICES LLC**  
**AND ANY EMPLOYEE, REPRESENTATIVE, OR AGENT**  
**OF**  
**THE ABOVE**

**ALLEGATION**

Service Alberta has investigated allegations related to breaches of the requirements of the *Fair Trading Act* and Collection and Debt Repayment Practices Regulation and found evidence that:

**TCM FINANCIAL SERVICES LLC has engaged in collection activity in Alberta without the required Collection Agency Licence.**

Based on the available evidence, the Director has reached the opinion that TCM Financial Services LLC has breached the *Fair Trading Act* and Collection and Debt Repayment Practices Regulation.

**KEY LEGISLATION**

The *Fair Trading Act* RSA 2000 Chapter F-2 states:

- s. 111 (1) No person may carry on the activities of a collection agency unless the person is the holder of a collection agency licence issued under this Act.
- s. 111 (2) No person may act as a collector a for a collection agency unless the person is the holder of a collector's licence issued under this Act.
- s. 111 (3) No person may employ or authorize any person to be a collector unless that person is the holder of a collector's licence.
- s. 111 (4) No person may claim or advertise that the person is a collector or carries on the activities of a collection agency unless the person holds a collector's licence or a collection agency licence, as the case may be.

**ORDER**

- TCM FINANCIAL SERVICES LLC, individually or through any employee, representative or agent, must not engage in collection activities in Alberta until a collection agency licence has been secured.
  
- TCM FINANCIAL SERVICES LLC, individually or through any employee, representative or agent, must not represent that it is authorized to engage in collection services in Alberta until a collection agency licence has been secured.

**NON COMPLIANCE WITH ORDER**

**ANY PERSON WHO FAILS TO COMPLY WITH AN ORDER OF THE DIRECTOR UNDER SECTION 157 OF THE FAIR TRADING ACT CONTRAVENES THIS ACT AND IS GUILTY OF AN OFFENCE AND MAY BE PROSECUTED PURSUANT TO SECTION 163 OF THE FAIR TRADING ACT.**



Darren Thomas  
Director of Fair Trading (as delegated)

JUNE 21, 2017