



Nova Scotia Utility and Review Board

2007 PAYDAY LOANS

FINAL ISSUES LIST

The following issues will be dealt with in the public hearing on Payday Loans, set to begin January 21, 2008:

- (a) the maximum cost of borrowing or any component thereof (or the rate, formula or tariff for determining the maximum cost of borrowing or any component thereof) that may be charged in respect of a payday loan;
- (b) the maximum amount (or the rate, formula or tariff for determining the maximum amount) that may be charged in respect of the extension or renewal of a payday loan or in respect of any fee, charge or penalty that is provided in the *Regulations*;
- (c) operating expenses and revenue requirements of payday lenders as they relate to the payday lending business;
- (d) terms and conditions of payday loans;
- (e) credit options generally available to payday loan borrowers and financial risks taken by payday lenders;
- (f) payday regulations in other jurisdictions;
- (g) any other factor that the Board considers relevant and in the public interest;
- (h) any data that the Board considers relevant; and
- (i) the model to be used by the Board in making its determination.