



PRINCE EDWARD ISLAND  
ÎLE-DU-PRINCE-ÉDOUARD

# **CONSUMER REPORTING ACT**

## PLEASE NOTE

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This document is *not* the official version of the Act. The Act and the amendments as printed under the authority of the Queen's Printer for the province should be consulted to determine the authoritative statement of the law.

For more information concerning the history of this Act, please see the *Table of Public Acts* on the Prince Edward Island Government web site ([www.princeedwardisland.ca](http://www.princeedwardisland.ca)).

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## CONSUMER REPORTING ACT

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## CONSUMER REPORTING ACT

### CHAPTER C-20

#### 1. Definitions

##### (1) In this Act

- (a) “**consumer**” means a natural person, but does not include a person engaged in a transaction, other than relating to employment, in the course of carrying on a business, trade or profession;
- (b) “**consumer report**” means a written, oral or other communication by a consumer reporting agency of credit information or personal information, or both, pertaining to a consumer for consideration in connection with a purpose set out in clause 8(1)(d);
- (c) “**consumer reporting agency**” means a person who for gain or profit, or on a regular co-operative non-profit basis, furnishes consumer reports;
- (d) “**credit information**” means information about a consumer as to name, age, occupation, previous employers, place of residence, previous places of residence, marital status, spouse’s name and age, number of dependants, particulars of education or professional qualifications, places of employment, estimated income, paying habits, outstanding debt obligations, cost of living obligations and assets;
- (e) “**employment purposes**” means the purposes of taking into employment, granting promotion, reassigning employment duties or retaining as an employee;
- (f) “**file**”, when used as a noun, means all of the information pertaining to a consumer that is recorded and retained by a consumer reporting agency, regardless of the manner or form in which the information is stored;
- (g) “**Minister**” means the Minister designated by the Lieutenant Governor in Council to have the administration of this Act;
- (h) “**person**” means a natural person, an association of natural persons, a partnership or a corporation;
- (i) “**personal information**” means information other than credit information about a consumer’s character, reputation, health, physical or personal characteristics or mode of living or about any other matter concerning the consumer;
- (j) “**personal information investigator**” means a person, other than an employee of a consumer reporting agency, who obtains or reports personal information to a consumer reporting agency for hire or reward;
- (k) “**Registrar**” means the Registrar of Consumer Reporting Agencies appointed under section 2;
- (l) “**regulations**” means the regulations made under this Act.

##### Application of Act

- (2) This Act applies notwithstanding any agreement or waiver to the contrary. *R.S.P.E.I. 1974, Cap. C-18, s.1; 1994, c.8, s.1 {eff.} July 14/94.*

**2. Registrar, appointment**

- (1) There shall be a Registrar of Consumer Reporting Agencies who shall be appointed by the Lieutenant Governor in Council.

**Powers and duties**

- (2) The Registrar may exercise the powers and shall perform the duties conferred or imposed upon him by or under this Act. *R.S.P.E.I. 1974, Cap. C-18, s.2.*

**3. Registration required**

- (1) No person shall operate or act as a consumer reporting agency or personal information investigator unless registered under this Act.

**Application**

- (2) An application for registration as a consumer reporting agency or personal information investigator shall be in such form as may be approved by the Minister.

**Qualifications**

- (3) An applicant for registration as a consumer reporting agency or personal information investigator shall

- (a) in the case of an individual, be of the full age of eighteen years and a Canadian citizen or landed immigrant ordinarily resident in Canada;
- (b) in the case of a corporation, be registered to do business in Prince Edward Island,

and must have at least two years of actual related experience in all phases of consumer reporting or, in the case of a corporation, the manager or principal officer must have such experience.

**Details of application**

- (4) Application for registration or renewal of registration as a consumer reporting agency or personal information investigator shall include

- (a) in the case of a corporation, a list of the names and addresses of its officers and directors;
- (b) in the case of individuals, the name and address of each applicant;
- (c) a detailed description of the business to be carried on in the province;
- (d) an address for service in the province;
- (e) details of past experience in all phases of consumer reporting by the applicant; and
- (f) such other information as the Minister may require. *1994, c.8, s.2 {eff.} July 14/94.*

**4. Issue of license**

- (1) Upon receipt of a completed application for registration and the prescribed fee, the Registrar may issue a license to a consumer reporting agency or personal information investigator.

**Duration**

- (2) Every license shall remain in force for a period not exceeding two years, shall expire on such date as may be specified therein, and may be renewed by the Registrar on application therefor and payment of the prescribed fee. *1994, c.8, s.3 {eff.} July 14/94.*



**4.1 Address for service**

Every consumer reporting agency and personal information investigator shall maintain an address for service in Prince Edward Island and shall notify the Registrar of changes therein. *1994, c.8, s.3 {eff.} July 14/94.*

**4.2 Office to be open to the public**

- (1) Every consumer reporting agency registered under this Act shall operate from a fixed place of business in Prince Edward Island that shall be open to the public during normal business hours.

**Records**

- (2) Every consumer reporting agency registered under this Act shall keep and retain in the files at its fixed place of business in the province the original records with respect to personal information contained in any consumer report.

**Inspection of records**

- (3) The records referred to in subsection (2) shall be open to inspection by the Registrar or an investigator appointed under section 16 or 17 and a copy of any record shall be given to the Registrar or an investigator upon request. *1994, c.8, s.3 {eff.} July 14/94.*

**5. Refusal of registration**

- (1) The Registrar may refuse to register or renew the registration of an applicant where the requirements in subsection 3(3) have not been met or where the past conduct of the applicant affords reasonable grounds for belief that the applicant will not carry on business in accordance with law and with integrity and honesty.

**Suspension, etc.**

- (2) The Registrar may suspend or cancel a license where the registrant is in breach of any term or condition of the registration.

**Return of certificate**

- (3) Where the license of a consumer reporting agency has been suspended or cancelled it shall be immediately returned to the Registrar. *1994, c.8, s.4 {eff.} July 14/94.*

**6. Cancellation of registration**

- (1) The Registrar may cancel a registration upon the request in writing of the registrant.

**Expiration of registration, when**

- (2) Where, within the time prescribed therefor or, if no time is prescribed, before expiry of his registration, a registrant has applied for renewal of his registration and has paid the prescribed fee, his registration shall be deemed to continue until the renewal is granted or the renewal is refused.

**Appeals from decision of Registrar**

- (3) A person aggrieved by a decision of the Registrar may appeal therefrom to a judge of the Supreme Court, and the judge may confirm, vary or set aside the decision.

**Affect of appeal on decision**

- (4) Notwithstanding that a registrant appeals from a decision of the Registrar, the registrar's decision takes effect immediately, but a judge may grant a stay until disposition of the appeal. *R.S.P.E.I. 1974, Cap. C-18, s.6; 1994, c.8, s.5 [eff.] July 14/94.*

**7. New application for registration**

A further application for registration may be made upon new or other evidence or where it is clear that material circumstances have changed. *R.S.P.E.I. 1974, Cap. C-18, s.7.*

**8. Providing information, conditions where permissible**

- (1) No consumer reporting agency and no officer or employee thereof shall knowingly furnish any information from the files of the consumer reporting agency except
- (a) in response to the order of a court having jurisdiction to issue such an order;
  - (b) in accordance with the written instructions of the consumer to whom the information relates;
  - (c) in response to an order or direction made under this Act; or
  - (d) in a consumer report given to a person who it has reason to believe
    - (i) intends to use the information in connection with the extension of credit to, or the purchase or collection of, a debt of the consumer to whom the information pertains,
    - (ii) intends to use the information in connection with the entering into or renewal of a tenancy agreement,
    - (iii) intends to use the information for employment purposes,
    - (iv) intends to use the information in connection with the underwriting of insurance involving the consumer,
    - (v) intends to use the information to determine the consumer's eligibility for any matter under a statute or regulation where the information is relevant to the requirement prescribed by law,
    - (vi) otherwise has a direct business need for the information in connection with a business transaction involving the consumer.

**Certain uses prohibited**

- (2) No person shall knowingly obtain any information from the files of a consumer reporting agency respecting a consumer except for the purposes referred to in subsection (1).

**Providing certain information to governments**

- (3) Notwithstanding subsections (1) and (2), a consumer reporting agency may furnish identifying information respecting any consumer, limited to his name, address, former addresses, places of employment or former place of employment, to the Government of Prince Edward Island or of Canada or any province thereof or of any agency of such government or the government of any municipality in Canada, or any agency thereof, or to any police officer acting in the course of his duties, notwithstanding that such information is not to be used for a purpose mentioned in clause (1)(d).

**Transfer of files to another**

- (4) A consumer reporting agency shall not sell, lease or transfer title to its files or any of them except to another consumer reporting agency registered under this Act. *R.S.P.E.I. 1974, Cap. C-18, s.8.*





**9. Accuracy and fairness, ensuring**

- (1) Every consumer reporting agency shall adopt all procedures reasonable for ensuring the greatest possible accuracy and fairness in the contents of its consumer reports.

**Restriction on reportable information**

- (2) A consumer reporting agency shall not report
- (a) any information that is not stored in a form capable of being produced under section 11;
  - (b) any information that is not extracted from information appearing in files stored or collected in a repository located in Canada, regardless of whether or not the information was obtained from a source outside Canada.

**Consumer report, certain matters prohibited**

- (3) A consumer reporting agency shall not include in a consumer report
- (a) any credit information based on evidence that is not the best evidence reasonably available;
  - (b) any unfavourable personal information unless it has made reasonable efforts to corroborate the evidence on which the personal information is based, and the lack of corroboration is noted with and accompanies the information;
  - (c) information as to judgments after ten years after the judgment was filed or renewed unless the creditor or his agent confirms that it remains unpaid in whole or in part and such information appears in the file;
  - (d) information as to any judgment against the consumer unless mention is made of the name and where available, the address of the judgment creditor as given at the date of entry of the judgment and the amount;
  - (e) information as to the bankruptcy of the consumer after seven years from the date of the discharge except where the consumer has been bankrupt more than once;
  - (f) information regarding any judgments, collections or debts that are statute barred unless it is accompanied by evidence appearing in the file that recovery is not barred by the expiration of a limitation period;
  - (g) information as to the payment or non-payment of taxes or lawfully imposed fines after seven years;
  - (h) information as to convictions for crimes, after seven years from the date of conviction or, where the conviction resulted in imprisonment, from the date of release or parole, but information as to convictions for crimes shall not be reported if at any time it is learned that after a conviction a full pardon has been granted;
  - (i) information regarding writs that are more than seven years old or writs that were issued against the consumer more than twelve months prior to the making of the report unless the consumer reporting agency has ascertained the current status of the action and has a record of this on file;
  - (j) information regarding any criminal charges against the consumer where the charges have been dismissed, set aside or not proceeded with;
  - (k) any other adverse item of information that is more than seven years old unless it is voluntarily supplied by the consumer to the consumer reporting agency;
  - (l) information as to race, creed, colour, ancestry, ethnic origin, or political affiliation;
  - (m) any information given orally in the consumer report unless the content of the oral report is recorded in the file; or
  - (n) any other information prescribed by the regulations.

**File to contain all information**

- (4) Every consumer reporting agency shall maintain in its file respecting a person all the material and information of which the person is entitled to disclosure under section 11. *R.S.P.E.I. 1974, Cap. C-18, s.9.*

**10. Consumer may request whether report made**

- (1) Every person shall, where requested by a consumer in writing or personally, inform the consumer whether or not a consumer report respecting him has been or is to be referred to in connection with any specified transaction or matter in which such person is engaged, and, if so, of the name and address of the consumer reporting agency supplying the report.

**Notification of consumer report**

- (2) No person shall procure from a consumer reporting agency or cause it to prepare a consumer report containing information respecting a consumer unless he notifies the consumer of the fact before the report is requested or he has already obtained the consent of the consumer, and where the consumer so requests in writing or personally, he shall inform the consumer of the name and address of the consumer reporting agency supplying the report; the giving of a notice under this subsection by a person proposing to extend credit, or by his assignee, or proposed assignee, shall be deemed to be sufficient notice by both.

**Adverse action**

- (3) Where a benefit is denied to a consumer or a charge to a consumer is increased either wholly or partly because of information received from a consumer reporting agency, or a person other than a consumer reporting agency, the user of such information shall forthwith advise the consumer at the time such action is communicated to the consumer notice of the fact and, upon the request of the consumer made within sixty days after such notice, shall inform the consumer
- (a) of the nature and source of the information where the information is furnished by a person other than a consumer reporting agency; or
  - (b) of the name and address of the consumer reporting agency, where the information is furnished by a consumer reporting agency,

and the notice required to be given by the user under this subsection shall contain notice of the consumer's right to request the information referred to in clauses (a) and (b) and the time limited therefor. *R.S.P.E.I. 1974, Cap. C-18, s.10.*

**11. Disclosure by consumer reporting agency**

- (1) Every consumer reporting agency shall, at the written request of a consumer and during normal business hours, clearly and accurately disclose to the consumer, without charge,
- (a) the nature and substance of all information in its files pertaining to the consumer at the time of the request;
  - (b) the sources of its credit information or personal information;
  - (c) the names of the recipients of any consumer report pertaining to the consumer that it has furnished, within the preceding twelve months;
  - (d) contents of any written consumer report pertaining to the consumer made to any other person, or where the report was oral, particulars of the content of such oral report,

and shall inform the consumer of his right to protest any information contained in the file under sections 12 and 13 and the manner in which a protest may be made.



**How disclosure to be made**

- (2) The disclosures required under this section shall be made to the consumer
  - (a) in person if he appears in person and furnishes proper identification;
  - (b) by telephone if he, with sufficient identification, has made a written request for telephone disclosure and the toll charge, if any, for the telephone call is prepaid by or charged directly to the consumer.

**Trained personnel to be available**

- (3) Every consumer reporting agency shall provide trained personnel to explain to the consumer any information furnished to him under this section.

**Consumer accompanied by another**

- (4) The consumer shall be permitted to be accompanied by one other person of his choosing to whom the consumer reporting agency may be required by the consumer to disclose his file.

**Consumer may make abstract**

- (5) The consumer reporting agency shall permit the consumer to whom information is disclosed under this section to make an abstract thereof.

**Identification of consumer before disclosure**

- (6) A consumer reporting agency shall require reasonable identification of the consumer and a person accompanying him before making disclosures under this section.

**No conditions precedent to disclosure**

- (7) A consumer reporting agency shall not require a consumer to give an undertaking or waive or release any right as a condition precedent to his access to his file under this section. *R.S.P.E.I. 1974, Cap. C-18, s.11.*

**12. Disputing accuracy of information**

- (1) Where a consumer disputes the accuracy or completeness of any item of information contained in his file, the consumer reporting agency within a reasonable time shall use its best endeavours to confirm or complete the information and shall correct, supplement or delete the information in accordance with good practice.

**Correction of information, notices to be sent to**

- (2) Where a consumer reporting agency corrects, supplements or deletes information under subsection (1), the consumer reporting agency shall furnish notification of the correction, supplement or deletion to
  - (a) the Registrar and all persons who have been supplied with a consumer report based on the unamended file within sixty days before the correction, supplement or deletion is made;
  - (b) the persons specifically designated by the consumer from among those who have been supplied with a consumer report based on the unamended file, where the report contains personal or credit information, within the one year period preceding the correction, supplement or deletion; and
  - (c) the consumer.

**User responsible for information, where**

- (3) Where a consumer report is made by a consumer reporting agency to a user in Prince Edward Island and the office of the consumer reporting agency is not located in the Province of Prince Edward Island, the user is responsible for complying with subsection (2).

**User located outside province, where**

- (4) Where a consumer reporting agency makes a report to a user whose office is located outside Prince Edward Island, the consumer reporting agency is responsible for complying with subsection (2).

**Appeal to Registrar**

- (5) Where a consumer is dissatisfied by the action taken by the consumer reporting agency or the user under this section, he may appeal to the Registrar who shall investigate the matter. *R.S.P.E.I. 1974, Cap. C-18, s.12.*

**13. Registrar may order correction**

- (1) The Registrar may order a consumer reporting agency to amend or delete any information, or by order, restrict or prohibit the use of any information that in his opinion is inaccurate or incomplete or that does not comply with the provisions of this Act or the regulations.

**Notification of corrections**

- (2) The Registrar may order a consumer reporting agency to furnish notification to any person who has received a consumer report of any amendments, deletions, restrictions or prohibitions imposed by the Registrar.

**Appeals from decision of Registrar**

- (3) Where the consumer or consumer reporting agency considers himself aggrieved by a decision of the Registrar under this section, he may apply to a judge of the Supreme Court and the judge may confirm, vary, or set aside the decision. *R.S.P.E.I. 1974, Cap. C-18, s.13.*

**14. Consumer reporting agency to notify Registrar of certain particulars**

Every consumer reporting agency shall, within five days after the event, notify the Registrar in writing of

- (a) any change in its address for service;
- (b) any change in the officers in the case of a corporation or of the members in the case of a partnership; and
- (c) in the case of a corporation, any change in the ownership of its shares. *R.S.P.E.I. 1974, Cap. C-18, s.14.*

**15. Investigation of complaints**

- (1) Where the Registrar receives a complaint in respect of a consumer reporting agency and so requests in writing, the consumer reporting agency shall, where it has received the consumer's consent in writing, furnish the Registrar with such information respecting the matter complained of as the Registrar requires.

**Request, details**

- (2) The request under subsection (1) shall indicate the nature of the inquiry involved.



**Access to agency premises**

- (3) For the purposes of subsection (1), the Registrar or any person designated in writing by him may on notice at any reasonable time enter upon the business premises of the consumer reporting agency to make an inspection in relation to the complaint. *R.S.P.E.I. 1974, Cap. C-18, s.15.*

**16. Investigation on order of Minister**

The Minister may by order appoint a person to make an investigation into any matter to which this Act applies as may be specified in the Minister's order, and the person appointed shall report the result of his investigation to the Minister, and for the purposes of the investigation, the person making it has all the powers, privileges and immunities of a commissioner appointed under the *Public Inquiries Act* R.S.P.E.I. 1988, Cap. P-31. *R.S.P.E.I. 1974, Cap. C-18, s.16.*

**17. Investigation by Registrar**

- (1) Where, upon a statement made under oath, the Registrar believes on reasonable and probable grounds that any person has
- (a) contravened any of the provisions of this Act or the regulations; or
  - (b) committed an offence under the *Criminal Code* (Canada) R.S.C. 1985, Chap. C-46 or under law of any jurisdiction that is relevant to his fitness for registration under this Act,

the Registrar may by order appoint one or more persons to make an investigation to ascertain whether such a contravention of the Act or regulation or the commission of such an offence has occurred, and the person appointed shall report the result of his investigation to the Registrar.

**Powers of investigator**

- (2) For the purposes relevant to the subject matter of an investigation under this section and notwithstanding section 8, the person appointed to make the investigation may inquire into and examine the affairs of the person in respect of whom the investigation is being made and may
- (a) upon production of his appointment, enter at any reasonable time the business premises of such person and examine books, papers, documents, consumer files and things relevant to the subject matter of the investigation; and
  - (b) inquire into negotiations, transactions, loans, borrowings made by or on behalf of or in relation to such person and into property, assets or things owned, acquired or alienated in whole or in part by him or any person acting on his behalf that are relevant to the subject matter of the investigation, and,

for the purposes of the inquiry, the person making the investigation has all the powers, privileges and immunities of a commissioner appointed under the *Public Inquiries Act*.

**Obstruction of investigator**

- (3) No person shall obstruct a person appointed to make an investigation under this section or withhold from him or conceal or destroy any books, papers, documents or things relevant to the subject matter of the investigation.

**Entry and search**

- (4) Where a judge of the Supreme Court is satisfied, upon an application without notice by the person making an investigation under this section, that the investigation has been ordered and that such person has been appointed to make it and that there is reasonable ground for believing there are in any building, dwelling, receptacle or place any books, papers, documents or things relating to the person whose affairs are being investigated and to the subject matter of the investigation, the judge may, whether or not an inspection has been made or attempted under clause (2)(a), issue an order authorizing the person making the investigation, together with such police officer as he calls upon to assist him, to enter and search, if necessary by force, such building, dwelling, receptacle or place for such books, papers, documents or things and to examine them, but every such entry and search shall be made between sunrise and sunset unless the judge, by the order, authorizes the person making the investigation to make the search at night.

**Removal of books, etc.**

- (5) Any person making an investigation under this section may, upon giving a receipt therefor, remove any books, papers, documents or things examined under clause (2)(a) or subsection (4) relating to the person whose affairs are being investigated and to the subject matter of the investigation for the purpose of making copies of such books, papers or documents, but such copying shall be carried out with reasonable dispatch and the books, papers or documents in question shall be promptly thereafter returned to the person whose affairs are being investigated.

**Certified copies**

- (6) Any copy made as provided in subsection (5) and certified to be a true copy by the person making the investigation is admissible in evidence in any action, proceeding or prosecution as *prima facie* proof of the original book, paper or document and its contents.

**Experts, appointment of**

- (7) The Minister or Registrar may appoint any expert to examine books, papers, documents or things examined under clause (2)(a) or under subsection (4). *R.S.P.E.I. 1974, Cap. C-18, s.17.*

**18. Matters confidential**

- (1) Every person employed in the administration of this Act, including any person making an inquiry, inspection or an investigation under section 15, 16 or 17 shall preserve secrecy in respect of all matters that come to his knowledge in the course of his duties, employment, inquiry, inspection or investigation and shall not communicate any such matters to any other person except
- (a) as may be required in connection with the administration of this Act, and the regulations or any proceedings under this Act or the regulations;
  - (b) to his counsel; or
  - (c) with the consent of the person to whom the information relates.

**Testimony in civil suit**

- (2) No person to whom subsection (1) applies shall be required to give testimony in any civil suit or proceeding with regard to information obtained by him in the course of his duties, employment, inquiry, inspection or investigation except in a proceeding under this Act or regulations. *R.S.P.E.I. 1974, Cap. C-18, s.18.*



**19. Service of documents**

- (1) Any notice or order required to be given, delivered or served under this Act or the regulations is sufficiently given, delivered or served if delivered personally or sent by mail addressed to the person to whom delivery or service is required to be made at his latest known address.

**Service by mail**

- (2) Where service is made by mail, the service shall be deemed to be made on the third day after the day of mailing unless the person on whom service is being made establishes that he did not, acting in good faith, through absence, accident, illness or other cause beyond his control, receive the notice or order until a later date. *R.S.P.E.I. 1974, Cap. C-18, s.19.*

**20. Restraining order**

- (1) Where it appears to the Registrar that any person does not comply with any provision of this Act, the regulations or an order made under this Act, notwithstanding the imposition of any penalty in respect of the non-compliance and in addition to any other rights he may have, the Registrar may apply to a judge of the Supreme Court for an order directing such person to comply with the provision, and upon the application the judge may make such order or such other order as the judge thinks fit.

**Appeal from order**

- (2) An appeal lies to the Court of Appeal from an order made under subsection (1). *R.S.P.E.I. 1974, Cap. C-18, s.20; 2008, c.20, s.72(13).*

**21. False information**

No person shall knowingly supply false or misleading information to another who is engaged in making a consumer report. *R.S.P.E.I. 1974, Cap. C-18, s.21.*

**22. Offences**

- (1) Every person who
- (a) knowingly furnishes false information in any application under this Act or in any statement or return required to be furnished under this Act or the regulations;
  - (b) fails to comply with any order, direction or other requirement made under this Act; or
  - (c) contravenes any provision of this Act or the regulations, and every Registrar or officer of a corporation who knowingly concurs in such furnishings, failure or contravention,

is guilty of an offence and on summary conviction is liable to a fine of not more than \$2,000 or to imprisonment for a term of not more than one year, or to both.

**Corporations convicted**

- (2) Where a corporation is convicted of an offence under subsection (1), the maximum penalty that may be imposed upon the corporation is \$25,000 and not as provided therein.

**Limitation period**

- (3) No proceeding under clause (1)(a) shall be commenced more than one year after the facts upon which the proceeding is based first came to the knowledge of the Registrar.

**Idem**

- (4) No proceeding under clause (1)(b) or (c) shall be commenced more than two years after the time when the subject matter of the proceeding arose. *R.S.P.E.I. 1974, Cap. C-18, s.22.*

**23. Certificate as evidence**

- (1) A statement as to
- (a) the registration or non-registration of any person;
  - (b) the filing or non-filing of any document or material required or permitted to be filed with the Registrar;
  - (c) the time when the facts upon which proceedings are based first came to the knowledge of the Registrar; or
  - (d) any other matter pertaining to such registration, non-registration, filing or non-filing,
- purporting to be certified by the Registrar is, without proof of the office or signature of the Registrar, receivable in evidence as *prima facie* proof of the facts stated therein for all purposes in any action, proceeding or prosecution.

**Proof of Minister's signature**

- (2) Any document under this Act purporting to be signed by the Minister or any certified copy thereof, is receivable in evidence in any action, prosecution or other proceeding as *prima facie* proof that the document is signed by the Minister without proof of the office or signature of the Minister. *R.S.P.E.I. 1974, Cap. C-18, s.23.*

**24. Regulations**

For the purpose of carrying out the provisions of this Act, the Lieutenant Governor in Council may make regulations

- (a) exempting any class of person from this Act or the regulations or any provision thereof;
- (b) governing applications for registration or renewal of registration and prescribing terms and conditions of registration;
- (c) requiring the payment of fees on application for registration or renewal of registration and prescribing the amounts thereof;
- (d) requiring registered consumer reporting agencies to be bonded in such form and terms and with such collateral security as are prescribed, and providing for the forfeiture of bonds and the disposition of the proceeds;
- (e) requiring and governing the books, accounts and records that shall be kept by consumer reporting agencies;
- (f) prescribing information that may not be reported by a consumer reporting agency or contained in its files;
- (g) prescribing information that must be contained in a consumer report;
- (h) requiring consumer reporting agencies to make returns and furnish information to the Registrar;
- (i) prescribing forms for the purposes of this Act and providing for their use;
- (j) requiring any information required to be furnished or contained in any form or return to be verified by affidavit;
- (k) respecting such other matters as he considers necessary for the carrying out of the intent and purposes of this Act. *R.S.P.E.I. 1974, Cap. C-18, s.24.*

