

Consumer Programs

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DIRECTOR'S ORDER UNDER SECTION 157 OF THE FAIR TRADING ACT
TO
CHRIS BRADNAM
OPERATING AS
CREDIT INFO CANADA

ISSUES

Service Alberta has investigated allegations related to collection agency activities engaged in by Chris Bradnam, operating as Credit Info Canada, and found evidence that:

1. Chris Bradnam was retained by a creditor for the purposes of preparing, filing and serving legal documents to debtors.
2. Chris Bradnam is not licensed as a collection agency. Chris Bradnam has received monies from debtors on behalf of creditor clients and has acted as a facilitator in settlement negotiations between debtors and creditors.

Based on the issues, the Director has reached the opinion that Chris Bradnam, operating as Credit Info Canada, has breached the licensing requirements.

LEGISLATION

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

s. 111 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.

ORDER

- Chris Bradnam, operating as Credit Info Canada, and any representative or agent thereof must cease engaging in collection agency activities without a valid collection agency licence.

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)
February 28, 2013