



# CITY OF AUSTIN

## CHECKLIST AND INSTRUCTIONS FOR CREDIT ACCESS BUSINESS REGISTRATION

Telecommunications & Regulatory Affairs Office  
P.O. Box 1088  
Austin TX 78767

*Please be sure to completely read all instructions before preparing your registration application. If there are any questions, please contact the City of Austin Telecommunications and Regulatory Affairs Office staff at 512-974-2466 prior to submitting your application.*

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Texas State Statute Chapter 393 requires credit access businesses, payday lenders and auto title lenders, to obtain a state issued license before conducting business in the state. The City of Austin Revised Code Chapter 4-12 (adopted August 18, 2011) provides for the oversight of payday and auto title lending transactions in the City of Austin. The ordinance requires that each lender licensed under Chapter 393, register with the City of Austin. Each business location transacting payday and auto title loans must be registered with the City of Austin. The annual registration fee for each credit access business location is \$50.00 and is nonrefundable. The registration fee must be submitted at the time of application. Any credit access business not in compliance with Chapter 4-12 may be subject to civil penalties up to \$500.00 per occurrence. A certificate of registration for a credit access business is not transferable.

### **To apply for an initial permit:**

- All registration applications, renewals and payments are to be mailed to the City of Austin at the address listed below.
- Complete a Credit Access Business Registration application form for each credit access business location that is operating within the City of Austin. The \$50 registration must be submitted with the application.
- All information in the application form is required. Incomplete applications cannot be processed.
- Payments may be made by check (i.e. certified check, money order) or cash. Cash payments must be made in person in the exact amount. Credit cards are not accepted at this time. Checks must be made payable to the CITY OF AUSTIN.

### **To submit a complete credit access business registration application, the information listed below must be enclosed with the application:**

- Copy of Texas state license issued under Chapter 393 of Texas Finance Code
- Copy of Certificate of Occupancy issued under Title 25 of the Code of Ordinances
- Submit completed registration application and registration fee before May 1, 2012 to:  
City of Austin  
Office of Telecommunications & Regulatory Affairs  
ATTN: Credit Access Business Program  
P.O. Box 1088  
Austin, TX 78767

### To renew (annually) an existing permit:

- Complete a Credit Access Registration form. As per the City ordinance a credit access business cannot operate or conduct business without a certificate of registration issued by the City of Austin. Registration is required for each location operating or conducting business. The credit access business must submit an annual application to renew the registration and pay a nonrefundable \$50.00 fee. All registration renewals and payments are to be mailed to the City of Austin at the address provided above.
- All information in the application form is required. Incomplete applications cannot be processed.
- Submit completed registration renewal application, and documents as specified, no less than 30 calendar days before the earlier of: one year after the date of issuance; or date of expiration, revocation, or other termination of the registrant's state license.

### Forms required for annual registration renewal:

- Copy of the license issued by the State of Texas, under Chapter 393 of Texas Finance Code

### Additional information related to City of Austin registration application:

**Filing Date** is the date that applicant/registrant submits application for CAB registration.

**State CAB license number** is the location specific license number, provided by the Texas Office of Consumer Credit Commissioner.

**COA Registration number** will be assigned by the City of Austin and should be entered by the CAB applicant/registrant during the application renewal process.

**Contact Person** is the designee as indicated in the registration application, and is the person who will be contacted by phone or email, if there are questions related to the CAB registration process/application.

**Owners and Principle Parties** include all persons with a financial interest in the credit access business: complete contact information regarding owners and principle parties.

**Registered agent of service of process in Texas** for any/all publicly traded companies that are operating and/or conducting business in the city of Austin.