



CITY OF SAN ANTONIO

Finance Department, Credit Access Business Administration
P. O. Box 839966
San Antonio, TX 78283-3966

CHECKLIST AND INSTRUCTIONS FOR CREDIT ACCESS BUSINESS REGISTRATION

Please be sure to completely read all instructions before preparing your registration application. If there are any questions, please contact the City of San Antonio Finance Department, Credit Access Business Administration Office staff at 210-207-8687 prior to submitting your application.

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 San Antonio Municipal Code Chapter 16, Credit Access Businesses, provides for the oversight of payday and auto title lending transactions in the City of San Antonio. The ordinance requires that each lender location licensed under Chapter 393, register as well with the City of San Antonio. The annual registration fee for each credit access business location is \$50 and is nonrefundable. The registration fee must be submitted at the time of application. Any credit access business not in compliance with The City of San Antonio Municipal Code Chapter 16, Credit Access Businesses may be subject to civil penalties up to \$500 per occurrence. A certificate of registration for a credit access business is not transferable. Please allow 30 days for processing once a complete application is received.

To apply for an initial permit:

- All registration applications, renewals and payments are to be mailed to the City of San Antonio 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 San Antonio. 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 at 111 Soledad, Suite 400, San Antonio, TX 78205. Credit cards are not accepted at this time. Checks must be made payable to the CITY OF SAN ANTONIO.

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 Section 10-12 of the Code of Ordinances
- Submit completed registration application and registration fee to:

City of San Antonio
Finance Department
ATTN: Credit Access Business Administration
P.O. Box 839966
San Antonio, TX 78283

To renew (annually) an existing permit:

Complete a Credit Access Registration Form. As per City ordinance 2012-09-20-0739, a credit access business cannot operate or conduct business without a certificate of registration issued by the City of San Antonio. 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 fee. All registration renewals and payments are to be mailed to the City of San Antonio 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 one year after the date of issuance.

Forms required for annual registration renewal:

A complete Credit Access Registration Form for each renewal application.

A copy of the license issued by the State of Texas, under Chapter 393 of Texas Finance Code

Additional information related to City of San Antonio 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.*

CAB Registration number *will be assigned by the City of San Antonio with the initial registration 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 San Antonio.*