

AUG 28 2018

**Ministry of Government
and Consumer Services****Ministère des Services
gouvernementaux et des
Services aux
consommateurs**

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MGCS7185MC-2018-72

AUG 24 2018

His Worship Fred Eisenberger
Mayor
City of Hamilton
71 Main Street West, 2nd Floor
Hamilton, ON L8P 4Y5

Dear Mayor Eisenberger:

Thank you for your letter regarding the Payday Loans Act, 2008 and gift cards.
I appreciate the time you have taken to write to me.

My ministry staff will consider you and your council's motion on Item 7.8, with its regards
to payday lenders exchanging gift cards for cash at less than their face value.

Thank you for bringing this matter to our attention, as we work to strengthen protections
for consumers.

Sincerely,

A handwritten signature in black ink, appearing to read "Todd Smith". The signature is stylized and written in cursive.

Todd Smith
Minister