BCFSA合规手册 BCFSA Compliance Playbook

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交易服务与租赁物业管理实务规则手册——BC金融服务管理局（BC Financial Services Authority, BCFSA）监管下的表格、截止日期、费用与处罚风险，帮助团队远离麻烦。本手册根据对bcfsa.ca的完整研读提炼，聚焦本团队牌照所涉内容。 The working rulebook for trading services and rental property management under the BC Financial Services Authority — the forms, deadlines, fees, and penalty exposure that keep the team out of trouble, distilled from a full read of bcfsa.ca and focused on what governs this team's licences.

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关键数字 Key figures

- **$100,000** —— 每次违规最高行政处罚（《房地产服务法》RESA第56(2)条），自2024年7月1日起适用于持牌人与非持牌人。Maximum administrative penalty per contravention under RESA s. 56(2) — applies to licensed and unlicensed persons since July 1, 2024.
- **$2,000 + $250/天** —— 经纪公司逾期申报罚款（《规则》Rules第75条）。一家经纪公司2026年逾期39天，被罚$11,750。Late brokerage filing penalty (Rules s.75). One brokerage's 39-day delay cost $11,750 in 2026.
- **$7,500** —— 遗漏披露表格的代价：未提供DORTS $2,500（《规则》第54条）＋ 未向无代理关系方做风险披露 $5,000（《规则》第55条），见Applicant 105 (Re), 2026。Skipped disclosure forms — $2,500 for a missing DORTS (Rules s.54) + $5,000 for no risks disclosure to an unrepresented party (Rules s.55), Applicant 105 (Re), 2026.
- **7% PST** —— 自2026年10月1日起，对非住宅类房地产服务（商业交易、租赁、租赁物业管理费）征收省销售税。每份商业报价都必须计入。Now in force Oct 1, 2026 on non-residential real estate services — commercial trading, leasing, and rental PM fees. Price it into every commercial quote.

目录 Contents

- 8份强制性代理与披露表格 The 8 mandatory forms
- 按主题划分的核心规则 Core rules by topic
- 交易文件核对清单 Deal-file checklist
- 牌照、续牌与继续教育 Licensing, renewal & CE

- 费用一览 Fees at a glance
- 执法与真实案例 Enforcement & real cases
- 交给客户的资料 Hand these to clients
- 未来动向 On the horizon
- 链接目录 Link directory
- BCFSA其他业务 The rest of BCFSA
- 待核实问题 Open questions

8份强制性代理与披露表格 The 8 mandatory agency & disclosure forms

所有强制性表格都在BCFSA的"Agency and Disclosure Forms"（代理与披露表格）页面，每份表格均有中文（简体与繁体）、法文、波斯文和旁遮普文版本。旧的BCFSA Forms App正在逐步淘汰——只从表格页面下载。 Every mandatory form lives on BCFSA's Agency and Disclosure Forms page, each also translated into Chinese (Simplified and Traditional), French, Persian, and Punjabi. The old BCFSA Forms App is being phased out — download from the forms page only.

我需要哪份表格？ Which form do I need?

根据你所处的情形选择——所需表格如下。 Pick the situation you're in — the required form appears below.

表格 Form	适用情形 When it's required	依据 Basis
《交易服务代理关系披露表》 Disclosure of Representation in Trading Services (DORTS)	提供交易服务之前——说明你是否以客户代理人身份代表该方。 Before providing trading services — states whether you represent the party as a client.	《规则》第54条 Rules s.54
《向无代理关系方风险披露表》 Disclosure of Risks to Unrepresented Parties	协助你不代理的一方时。When assisting a party you do not represent.	《规则》第55条 Rules s.55
《卖方预期报酬披露表》 Disclosure to Sellers of Expected Remuneration (Payment)	面向卖方——预期佣金/报酬，须包含具体金额。For sellers — expected commission/remuneration, including a dollar amount.	—
《双重代理风险披露表》 Disclosure of Risks Associated with Dual Agency	出现双重代理（豁免）情形时。When a dual agency (exemption) situation arises.	—
		—

表格 Form	适用情形 When it's required	依据 Basis
《客户间利益冲突协议》Agreement Regarding Conflict of Interest Between Clients	多个客户之间出现利益冲突时。When a conflict arises between multiple clients.	
《交易利益披露表（买卖）》Disclosure of Interest in Trade (Buying or Selling)	你或你的关联方拥有或将获得所买卖物业的利益时。You or an associate has or will acquire an interest in a property being bought or sold.	《规则》第53条 Rules s.53
《交易利益披露表（租赁）》Disclosure of Interest in Trade (Leasing or Renting)	你或你的关联方在租赁交易中拥有利益时。（新拆分表格——买卖版与租赁版现已分开。）You or an associate has an interest in a rental or leasing transaction. (New split form — buying/selling and renting versions are now separate.)	《规则》第53条 Rules s.53
《住宅租赁披露表》Disclosure for Residential Tenancies	住宅租赁交易——与每份租赁物业管理档案相关。Rental tenancy transactions — relevant to every rental PM file.	—

资料来源 Source: BCFSA Agency and Disclosure Forms页面，2026年10月2日研读。表格页面还设有"通知"（Notices）与"分契物业文件表格"（Strata Documentation Forms）栏目。 Source: BCFSA Agency and Disclosure Forms page, read October 2, 2026. The forms page also carries Notices and Strata Documentation Forms sections.

团队规则——先表格，后交谈 Team rule — forms before conversation 根据管理经纪人的长期指示，在与新潜在客户或客户进行任何实质性房地产讨论之前，必须先签署DORTS以及隐私通知与同意书。把顺序固定到每个客户 intake 流程中：先披露，后建议。BCFSA自身的执法也印证了这一点——见第6节$7,500的Applicant 105处罚案例。 Per our managing broker's standing instruction, no substantive real estate discussion happens with a new lead or client until the DORTS and the privacy notice & consent are signed. Sequence it into every intake: disclosure first, advice second. BCFSA's own enforcement backs this up — see the $7,500 Applicant 105 penalties in Section 6.

按主题划分的核心规则 Core rules by topic

法律框架为《房地产服务法》（Real Estate Services Act, RESA, SBC 2004 c.42）、《房地产服务条例》（Real Estate Services Regulation, B.C. Reg. 506/2004）与《房地产服务规则》（Real Estate Services Rules, B.C. Reg. 209/2021）。BCFSA的"Regulatory Resources Index"（监管资源索引）是总目录——下面每个主题在索引中都有一篇简短"Information"（资讯）文章和一篇深入"Guideline"（指引）。 The legal framework is the Real Estate Services Act (RESA, SBC 2004 c.42), the Real Estate Services Regulation (B.C. Reg. 506/2004), and the Real Estate Services Rules (B.C. Reg. 209/2021). BCFSA's Regulatory Resources Index is the master topic index — every topic below has a short "Information" article and a deeper "Guideline" there.

不要依赖旧的Council Rules PDF Don't rely on old Council Rules PDFs 前RECBC的Council Rules已于2021年8月1日BCFSA接管时废止，但过时的PDF合并本仍通过bcfsa.ca的/media/NNNN/download链接流传。现行法律是B.C. Reg. 209/2021——请使用时点合并本（point-in-time consolidation）。 The former RECBC Council Rules were repealed when BCFSA took over on August 1, 2021, but obsolete PDF consolidations still circulate on bcfsa.ca via /media/NNNN/download links. The current law is B.C. Reg. 209/2021 — use the point-in-time consolidation.

披露与代理 Disclosure & agency

- 提供交易服务前先做DORTS（《规则》第54条）——以批准表格披露你是否将以客户代理人身份代表该方。DORTS before services Rules s.54 — disclose, in the approved form, whether you will represent the party as a client before providing trading services.
- 无代理关系方（《规则》第55条）——你协助但不代理的任何人，都应获得《向无代理关系方风险披露表》。Unrepresented parties Rules s.55 — anyone you assist but don't represent gets the Disclosure of Risks to Unrepresented Parties.
- 双重代理仅在双重代理豁免下允许，并须使用《双重代理风险披露表》。见索引主题"Agency"（代理）与"Use of Dual Agency Exemption"（双重代理豁免的适用）。Dual agency is permitted only under the dual agency exemption, with the Disclosure of Risks Associated with Dual Agency form. See the Index topics "Agency" and "Use of Dual Agency Exemption."

利益冲突 Conflicts of interest

- 书面单独披露（《规则》第30(j)条）——利益冲突必须以书面形式披露给客户，且须独立于服务协议或买卖合同。Disclose in writing, separately Rules s.30(j) — a conflict must be disclosed to the client in writing and separately from any service agreement or contract of purchase and sale.
- 索引中有独立主题分别涵盖交易服务中的冲突、租赁物业/分契物业管理中的冲突，以及多客户冲突。Separate Index topics cover conflicts in trading services, in rental property/strata management, and conflicts with multiple clients.
- 你或关联方在交易中拥有利益的，适用《交易利益披露表》（《规则》第53条）——买卖版与租赁版现为两份独立表格。If you or an associate has an interest in the trade, the Disclosure of Interest in Trade form applies Rules s.53 — buying/selling and leasing/renting are now two separate forms.

广告 Advertising

- 广告中必须标明持牌人姓名，经纪公司名称须显著展示——对本团队而言，每则广告都要以经纪公司批准的形式清晰展示"Nu Stream Realty Inc."。Licensee names must be indicated in advertising, and the brokerage name displayed prominently — for this team, "Nu Stream Realty Inc." appears clearly in every ad, in the form approved for the brokerage.

- 内容必须真实；比较性或奖项类宣称须有依据；承诺须说明条件；无牌照团队成员须标明无牌照身份。Everything must be truthful; comparative or award claims need a basis; promises must state their conditions; unlicensed team members must be identified as unlicensed.
- 完整细节见监管资源索引"Advertising"（广告）主题（资讯＋指引）。Full detail: "Advertising" topic (Information + Guideline) in the Regulatory Resources Index.

报酬 Remuneration

- 卖方须收到《卖方预期报酬披露表》——必须包含具体金额，不能只有百分比。Sellers receive the Disclosure to Sellers of Expected Remuneration (Payment) form — it must include a dollar amount, not just a percentage.
- 经纪公司申报义务见第75.1条/93系列规则（数据调取条款，2023年10月修订）。Brokerage reporting obligations sit in the Rule 75.1 / 93-series (data-call provisions, amended October 2023).
- BCFSA正在就报酬结构征求意见——见"未来动向"。BCFSA is actively consulting on remuneration structures — see On the horizon.

信托账户、申报与记录 Trust accounts, filings & records

- 经纪公司年度申报——会计师报告（Accountant's Report）、经纪业务活动报告（Brokerage Activity Report）、财务报表——须在年末后120天内提交（《规则》第75条）。逾期：$2,000起＋$250/天。Brokerage annual filings — Accountant's Report, Brokerage Activity Report, financial statements — are due within 120 days of year end Rules s.75. Late filing: $2,000 base + $250/day.
- 管理经纪人承担监督与记录保存职责（《规则》第28条、3-1条）——Lee (Re), 2026案中因记录缺失被罚$2,000＋$5,000。Managing brokers carry supervision and record-keeping duties Rules ss.28, 3-1 — deficiencies drew $2,000 + $5,000 in Lee (Re), 2026.
- 索引主题：Trust Accounts（信托账户）、Document Retention（文件保存）、Deposits（订金）。Index topics: Trust Accounts, Document Retention, Deposits.

团队 Teams

- 房地产团队必须注册（《规则》第42.2–42.3条，2022年起施行）。团队名称与成员变更具有监管后果——2026年9月Hothi紧急令中，一名成员被停牌后10天内须更改团队名称。Real estate teams must be registered Rules ss.42.2–42.3 (in force since 2022). Team names and membership changes have regulatory consequences — in the September 2026 Hothi urgent order, a team name change was required within 10 days of a member's suspension.

完整主题索引——搜索监管资源索引 Full topic index — search the Regulatory Resources Index

BCFSA为持牌人索引的全部主题。按关键词筛选即可找到你的主题；每个主题都链接到索引中的资讯文章与指引。 Every topic BCFSA indexes for licensees. Filter to find yours; each links to the Index, where the topic's Information article and Guideline live.

交易文件核对清单 Deal-file checklist

本团队每份新交易档案的固定流程，根据上述规则制定。按顺序执行——前两步发生在任何实质性讨论之前。 The team's standing sequence for every new trading file, built from the rules above. Run it in order — the first two steps happen before any substantive discussion.

- DORTS已签署——在交易服务开始前提供《交易服务代理关系披露表》并经确认。DORTS signed — Disclosure of Representation in Trading Services given and acknowledged before trading services begin. 《规则》第54条 Rules s.54
- 隐私通知与同意书已签署——开档前说明个人信息收集事宜并取得同意。Privacy notice & consent signed — personal information collection explained and consented to before the file opens.
- 无代理关系方？如果我们协助的是不代理的一方，发出《向无代理关系方风险披露表》。《规则》第55条。Unrepresented party? If we're assisting someone we don't represent, the Disclosure of Risks to Unrepresented Parties goes out. Rules s.55
- 卖方档案？完成《卖方预期报酬披露表》，须含具体金额。Seller file? Disclosure to Sellers of Expected Remuneration (Payment) completed with a dollar amount.
- 冲突排查——与其他客户有无冲突？本人或关联方对物业有无利益？书面单独披露，独立于服务协议与买卖合同。《规则》第30(j)条、第53条。Conflict scan — any conflict with another client, or any personal/associate interest in the property? Disclose in writing, separately from the service agreement and CPS. Rules ss.30(j), 53
- 双重代理？仅在豁免下进行，并签署《双重代理风险披露表》。Dual agency? Only under the exemption, with the Disclosure of Risks Associated with Dual Agency signed.
- 租赁档案？《住宅租赁披露表》归档；租赁事宜在租赁物业管理牌照下处理。Rental file? Disclosure for Residential Tenancies on file; tenancy handled under the rental PM licence.
- 每则广告已检查——经纪公司名称"Nu Stream Realty Inc."显著展示，持牌人姓名使用批准版本，宣称真实可佐证，无牌照员工已标明。Every ad checked — brokerage name "Nu Stream Realty Inc." prominent, licencee names as approved, claims truthful and supportable, unlicensed staff identified.
- 订金与文件——订金按信托账户规则处理；完整档案保存以备经纪公司记录与审计。《规则》第28条、3-1条。Deposit & documents — deposits handled per trust-account rules; complete file retained for brokerage record-keeping and audit. Rules ss.28, 3-1

- 商业或租赁？非住宅类服务加收7% BC省销售税（2026年10月1日起施行），计入费用。Commercial or leasing? Add 7% BC PST on non-residential services (in force Oct 1, 2026) to the fee calculation.

拿不准时，问执业标准顾问 When in doubt, ask a Practice Standards Advisor BCFSA的执业标准顾问（Practice Standards Advisors）通过邮件和电话为持牌人与公众提供保密指导——免费，比罚款便宜得多。联系BCFSA：(604) 660-3555 或免费电话 (866) 206-3030。任何可疑档案先上报Angie再推进。BCFSA's Practice Standards Advisors give confidential guidance to licensees and the public by email and phone — free, and far cheaper than a penalty. Reach BCFSA at (604) 660-3555 or toll-free (866) 206-3030. Files with anything suspicious get escalated to Angie before proceeding.

牌照、续牌与继续教育 Licensing, renewal & continuing education

RESA第5(1)条下的牌照级别为持牌代表（Representative）、副经纪人（Associate Broker）与管理经纪人（Managing Broker），另有经纪公司牌照与个人房地产公司（Personal Real Estate Corporation, PREC）。服务类别（《规则》2-1条）为交易服务、租赁物业管理、分契物业管理及其组合——共七个类别。持牌代表只能受雇于一家经纪公司，且只能提供该经纪公司获准提供的服务。 Licence levels under RESA s.5(1) are Representative, Associate Broker, and Managing Broker, plus brokerage licences and Personal Real Estate Corporations (PRECs). Service categories (Rules 2-1) are trading services, rental property management, strata management, and their combinations — seven categories in total. A representative may be licensed to only one brokerage, and only for services that brokerage is licensed to provide.

Angie的下次续牌——提前规划 Angie's next renewal — plan ahead BC牌照（持牌代表，交易服务＋租赁物业管理，Nu Stream Realty Inc.）2027年10月12日到期。续牌须在到期前至少30天通过IRIS提交——目标2027年9月中旬——本周期内完成法律更新（Legal Update）与职业道德（Ethics）课程，并取得管理经纪人批准。 BC licence (Representative, Trading + Rental Property Management, Nu Stream Realty Inc.) expires October 12, 2027. Renewal must be filed in IRIS at least 30 days before expiry — target mid-September 2027 — with Legal Update and Ethics complete for the cycle and managing broker approval in place.

续牌流程 Renewal mechanics

- 到期前至少30天通过IRIS在线申请；仅接受VISA/MasterCard付款（不收支票或现金）。Apply online through IRIS at least 30 days before expiry; pay by VISA/MasterCard only (no cheques or cash).
- 须先完成继续教育；管理经纪人审核并批准续牌。Continuing education must be complete first; the managing broker reviews and approves the renewal.
- BCFSA会在到期前约60天发提醒邮件——不要依赖它，自己记到日历上。BCFSA sends a reminder email about 60 days before expiry — don't rely on it; calendar it.

- 恢复牌照（牌照期内无牌照状态不足90天）：经IRIS缴纳$250。重新领牌（过期后无牌照状态超过90天）：申请费$1,500。Reinstatement (unlicensed <90 days within the licence period): $250 via IRIS. Relicensing (unlicensed >90 days past expiry): $1,500 application.

继续教育（每2年一个周期） Continuing education (every 2-year cycle)

- 法律更新课程（Legal Update Course）——每周期一次。Legal Update Course — once per cycle.
- 职业道德课程（Ethics course）——每周期一次。Ethics course — once per cycle.
- 《房地产反洗钱》（Anti-Money Laundering in Real Estate）课程不再是续牌必需（仍可作为进修选修，$100）。The Anti-Money Laundering in Real Estate course is no longer required for renewal (still available as a refresher, $100).
- 课程记录可在IRIS中查看。Course history is viewable in IRIS.

变更类别与教育 Changing categories & education

- 职前教育由UBC尚德商学院房地产部（UBC Sauder School of Business Real Estate Division）独家提供；领牌前须完成应用实践课程（Applied Practice Course）。Pre-licensing education is delivered exclusively by the UBC Sauder School of Business Real Estate Division; the Applied Practice Course is required before licensing.
- 增加服务类别：完成UBC补充课程（$1,000）＋$250周期中费用——或在续牌时增加，不额外收费（续牌费按固定标准，不随类别数量变化）。Adding a service category: complete the UBC supplemental course ($1,000) plus a $250 mid-cycle fee — or add it at renewal at no extra cost (the renewal fee is flat regardless of category count).
- BCFSA正在就管理经纪人、租赁物业管理与分契物业经理的新应用实践课程征求意见——留意变化。BCFSA is consulting on new Applied Practice Courses for managing brokers, rental PM, and strata managers — watch for changes.

查任何人的牌照——Find a Professional 查任何人的牌照 Check anyone's licence — Find a Professional

公开登记系统Find a Professional显示联系方式、牌照类别与级别、牌照条件/限制及近期纪律处分记录——可按个人、经纪公司或团队名称搜索。BCFSA提示两点：只显示当前牌照期（非完整历史），且为非官方查询——官方查询请致电(604) 660-3555或发邮件至info@bcfsa.ca。推荐或合作挂牌前，用它核实任何持牌人。 The public registry at Find a Professional shows contact details, licence category and level, licence conditions/restrictions, and recent discipline history — searchable by individual, brokerage, or team name. Two caveats from BCFSA: it shows only the current licence period (not full history), and it's an unofficial search — official searches go through (604) 660-3555 / info@bcfsa.ca. Use it to verify any licensee before referring or co-listing.

费用一览 Fees at a glance

来自BCFSA牌照费用页面（Licensing Fees page，2026年10月2日实时核实）。2026年4月1日或之后签发/续发的牌照费用已下调。自2023年4月1日起，不再需要缴纳房地产赔偿基金（Real Estate Compensation Fund）供款。 From BCFSA's Licensing Fees page (verified live, October 2, 2026). Fees decreased for licences issued or renewed on or after April 1, 2026. No Real Estate Compensation Fund contribution has been required since April 1, 2023.

个人牌照（2年） Individual licences (2-year)

申请事项 Application	费用 Fee
首次领牌 First-time licensing	$1,500
个人续牌 Individual renewal	$1,450
逾期续牌（过期后无牌照不足90天） Late renewal (unlicensed <90 days past expiry)	$1,500
重新领牌（过期后无牌照超过90天） Re-licensing (unlicensed >90 days past expiry)	$1,500
PREC续牌／逾期续牌 PREC renewal / late renewal	$950 / $1,000
牌照转移或恢复 Licence transfer or reinstatement	$250
变更牌照级别或类别 Change of licence level or category	$250
副管理经纪人牌照／续牌 Secondary managing broker licence / renewal	$1,000 / $950
更名 Name change	$50

经纪公司牌照 Brokerage licences

申请事项 Application	费用 Fee
首次——经纪公司／独资 Initial — brokerage / sole proprietor	$1,500
首次——分支机构 Initial — branch office	$1,000
续牌——公司／合伙／独资 Renewal — corporation/partnership/sole proprietor	$1,450
续牌——分支机构 Renewal — branch office	$950
变更级别／类别 Change of level/category	$250
变更名称或地址 Name or address change	$50

首次PREC牌照按整月数比例折算至控制人牌照到期日（费用页面$42–$1,000对照表）。牌照签发后费用不退；牌照第一年内交还的，第二年错误与遗漏保险费（E&O premium）可退。教育：UBC补充课程

$1,000；反洗钱选修课$100。 First-time PREC licences are pro-rated by full months to the controlling individual's expiry ($42–$1,000 table on the fees page). Fees are non-refundable after issuance; the second-year E&O premium is refundable if the licence is surrendered in year one. Education: UBC supplemental course $1,000; optional AML course $100.

执法与真实案例 Enforcement & real cases

投诉通过Report a Concern（举报投诉）提交；处理结果从非正式解决到纪律听证、同意令（consent order）、牌照条件、停牌或吊销、紧急情形命令、行政处罚不等。自2024年7月1日起，行政处罚（A–F类，《规则》第26–27条）可针对持牌与非持牌个人及实体作出，最高$100,000。BCFSA不能判赔损失或强制履行合同——那些需要走法律程序。 Complaints are filed through Report a Concern; outcomes range from informal resolution to discipline hearings, consent orders, licence conditions, suspension or cancellation, orders in urgent circumstances, and administrative penalties. Since July 1, 2024, administrative penalties (categories A–F, Rules ss.26–27) can be issued against licensed and unlicensed persons and entities, up to $100,000. BCFSA cannot award damages or force contract performance — those need legal action.

BCFSA不管什么 What BCFSA does not regulate 持牌人之间的佣金纠纷、房东/租客纠纷、买卖双方合同纠纷、持牌人之间的雇佣问题、分契业委会、银行与联邦信用社、证券、保险代理人——都不在BCFSA职责范围内。提交任何材料前先收集证据——证据不足的投诉案可能直接关闭。 Commission disputes between licensees, landlord/tenant disputes, home buyer/seller contract disputes, employment issues between licensees, strata councils, banks and federal credit unions, securities, and insurance agents are all outside BCFSA's mandate. Gather evidence before filing anything — a complaint file may be closed without enough of it.

近期案例——代价与教训 Recent cases — what they cost, and the lesson

$7,500 — Applicant 105 (Re) 未提供DORTS罚$2,500（《规则》第54条），另未向无代理关系方做风险披露罚$5,000（《规则》第55条）。 $2,500 for failing to provide the DORTS (Rules s.54) plus $5,000 for failing to provide the risks disclosure to an unrepresented party (Rules s.55). 教训：披露表格不是事后补的文书——它是BCFSA处罚最直接的违规项。Lesson: disclosure forms are not paperwork afterthoughts — they're the violation BCFSA penalizes most directly. 2026 BCSRE 140 · decision PDF（决定书PDF）

$11,750 — Border Country Realty (1980) Ltd. 《规则》第75条经纪公司逾期申报：$2,000基础罚款＋$250/天×39天。 Late Rule 75 brokerage filing: $2,000 base penalty plus $250/day over 39 days. 教训：申报截止日期按天利滚利。年末后120天的时钟毫不留情。Lesson: filing deadlines compound daily. The 120-day clock after year end is unforgiving. 2026 · decision PDF（决定书PDF）

$7,000 — Lee (Re) 一家租赁物业管理经纪公司的管理经纪人：记录保存与监督缺失被罚$2,000＋$5,000（《规则》第28条、3-1条）。 Managing broker of a rental property management brokerage:

$2,000 + $5,000 for record-keeping and supervision deficiencies (Rules ss.28, 3-1). 教训：租赁物业管理中，监督与记录是要被审计的——档案随时保持可审计状态。Lesson: for rental PM, supervision and records are audited — keep files audit-ready. 2026 BCSRE 194 (July 15, 2026) · decision PDF（决定书PDF）

牌照被停牌 Licence suspended —— Rimpy Hothi + PREC 紧急情形命令（2026年9月）：牌照被停牌，禁止一切持牌活动及无牌照助理工作；团队须在10天内更名。 Order in Urgent Circumstances (September 2026): licence suspended, barred from all licensed activity and from unlicensed assistant work; team name change required within 10 days. 教训：BCFSA可以在听证前紧急出手——后果波及整个团队。Lesson: BCFSA can act urgently, before a hearing — and the consequences reach the whole team. CBC报道，2026年9月5日 Reported by CBC, September 5, 2026

更多已公开纪律处分（较早的RECBC时期摘要仍在网站上——可作先例参考，但处罚尺度请以近期BCSRE引用为准）：未披露的转让（assignment）$2,500、误导性广告/PDS $3,000、经纪公司外执业每项$2,500、租赁物业管理不当行为$5,000、监督/记录$5,000、无牌照分契管理$2,500。所有决定书可在Regulatory Decisions（监管决定）搜索。即将举行的听证包括Christopher James Simpson（2026年9月16–17日）与Sukhjinder Singh Basi（2026年10月20–22日，未披露刑事指控）。 More published discipline (older, RECBC-era summaries still on the site — useful precedent, but confirm current penalty posture against recent BCSRE citations): undisclosed assignment ($2,500), misleading advertising/PDS ($3,000), outside-brokerage services ($2,500 each), rental PM misconduct ($5,000), supervision/records ($5,000), unlicensed strata management ($2,500). All decisions are searchable at Regulatory Decisions. Upcoming hearings include Christopher James Simpson (Sept 16–17, 2026) and Sukhjinder Singh Basi (Oct 20–22, 2026, undisclosed criminal charges).

2024年起，技术性投诉解决程序（Technical Complaint Resolution）对适合的案件先走非正式流程——致管理经纪人的函件、建议函或警告函、承诺书与自愿合规——再进入正式纪律程序。行政处罚流程见BCFSA网站说明。 A 2024 Technical Complaint Resolution process now handles suitable files informally — letter to the managing broker, letters of advisement or warning, undertakings and voluntary compliance — before formal discipline. The administrative penalty process is explained on BCFSA's site.

交给客户的资料 Hand these to clients

BCFSA的消费者资源用通俗语言解释规则——把官方指南发给客户，既建立信任，也留下"已告知"的证据。全部见Real Estate consumer resources（房地产消费者资源）。 BCFSA's consumer resources explain the rules in plain language — sending clients the official guide builds trust and documents that they were informed. All under Real Estate consumer resources.

两条旅程 The two journeys

- 《买房指南》Buying a Home —— 9章：准备、代理关系、服务协议、找房、报价、订金、反洗钱、完成交易、披露表格。9 chapters: readiness, agency, service agreements, the search, offers, deposits, anti-money laundering, completing the purchase, disclosure forms.
- 《卖房指南》Selling a Home —— 10章：卖房成本、代理关系、个人信息收集、挂牌、重大潜在瑕疵、报价、订金、反洗钱、完成交易、披露表格。10 chapters: selling costs, agency, collection of personal information, listing, material latent defects, offers, deposits, AML, completing the sale, disclosure forms.
- 房地产交易常见问题 FAQs about Real Estate Transactions

28份独立指南——我们最常发送的 28 standalone guides — the ones we send most

- 广告 Advertising —— 包括"如何识别误导性房地产广告"（How to Spot Misleading Real Estate Advertising）。Advertising — incl. "How to Spot Misleading Real Estate Advertising"
- 代理关系 · 对客户的义务 · 保密 · 利益冲突 Agency · Duties to Clients · Confidentiality · Conflict of Interest
- 转让 Assignments —— 标准转让条款（Standard Assignment Terms）；买方更改或删除标准条款（增加第二买方即构成转让）时，须向卖方发出转让条款通知（Notice to Seller Regarding Assignment Terms）。Assignments — Standard Assignment Terms; a Notice to Seller Regarding Assignment Terms is required if the buyer alters or removes the standard term (adding a second buyer counts as an assignment)
- 订金 · 披露 · 重大潜在瑕疵 · 买家撤销期 Deposits · Disclosures · Material Latent Defects · Home Buyer Rescission Period
- 隐私 · 报酬 · 转介 · 服务协议 Privacy · Remuneration · Referrals · Service Agreements
- 楼花购买 · 活动房屋 · 油罐 · 氡气 · 大麻 · 租赁 Pre-sale Purchases · Manufactured Homes · Oil Tanks · Radon · Cannabis · Tenancies

完整清单见Consumer Resources（消费者资源）。 Full list: Consumer Resources.

未来动向 On the horizon

根据BCFSA 2024–2026年新闻与公告整理的规则变化、税务与征求意见事项，影响本团队的交易、商业与租赁物业管理工作。 Rule changes, taxes, and consultations from BCFSA's 2024–2026 news and advisory output that affect this team's trading, commercial, and rental PM work.

非住宅类房地产服务征收7% PST——已施行 7% PST on non-residential real estate services — In force 省销售税现适用于非住宅类房地产服务——与非住宅物业相关的交易、租赁物业管理与分契物业管理。豁免：第1类（住宅）、第3类（支持性住房）、第9类（农场）；混合用途物业按比例分摊。按服务总价征税，而非物业价格。团队每份商业与租赁报价都必须计入。（BCFSA公告） Provincial sales tax now applies to non-residential real estate services — trading, rental PM, and strata management

related to non-residential property. Exempt: Class 1 (Residential), Class 3 (Supportive Housing), Class 9 (Farm); mixed-use properties are apportioned. It applies to the total price of the services, not the property. Every commercial and leasing quote from the team must carry it. (BCFSA advisory)

《抵押贷款服务法》（Mortgage Services Act）即将施行——临近 Mortgage Services Act takes force — Imminent 经过15个月过渡期，MSA取代《抵押贷款经纪人法》（Mortgage Brokers Act），设立首席经纪（Principal Broker）／抵押贷款经纪（Mortgage Broker）新牌照级别与个人抵押贷款公司（Personal Mortgage Corporations）。与我们相关：BCFSA正在研究对房地产持牌人新增一项义务——举报无牌照抵押贷款经纪活动。 The MSA replaces the Mortgage Brokers Act after a 15-month transition, with new Principal Broker / Mortgage Broker licence levels and Personal Mortgage Corporations. Relevant to us: BCFSA is exploring a new duty for real estate licensees to report unregistered mortgage brokering activity.

"增强房地产服务信心"（Strengthening Confidence in Real Estate Services）征求意见 Consultation 讨论文件（征求意见期2025年11月18日–2026年1月31日；反馈总结2026年6月）探讨：强制性无条件报价风险披露表；标准买卖合同默认可选条件（验房、贷款）；报酬/佣金结构公平性，包括书面买方服务协议；限制修改受托义务。规则修改前预计还有进一步征求意见——买方服务协议可能成为标配。 Discussion paper (consultation Nov 18, 2025 – Jan 31, 2026; feedback summary June 2026) exploring: a mandatory disclosure form on the risks of unconditional offers; default optional conditions (inspection, financing) in the standard CPS; fairness in compensation/remuneration structures including written buyer service agreements; and restricting modification of fiduciary duties. Expect further consultation before any Rule changes — buyer service agreements could become standard.

费用审查框架（Fee Review Framework）意见征集——进行中 Fee Review Framework engagement — Open BCFSA正在就如何审查各行业费用征求受监管实体的意见，目标是"清晰、透明、可预期的费用审查"。2026年4月降费后，牌照费可能再次调整。 BCFSA is consulting regulated entities on how it reviews industry fees across sectors, aiming for "clear, transparent, and predictable fee reviews." Licensing fees could move again after the April 2026 decrease.

数据调取、风险展望与实践课程——关注 Data call, risk outlook & practice courses — Watch 2026年房地产经纪数据调取（Real Estate Brokerage Data Call）于2026年2月15日–4月17日进行（住宅交易＋2025年买家撤销期撤销数据）。2026年年度风险展望（Annual Risk Outlook）提示：行为风险与公平性、信托账户管控、网络/欺诈风险、经纪公司危机预案、困境楼花项目。BCFSA还在就管理经纪人、租赁物业管理与分契物业经理的应用实践课程征求意见；其2025/26监管路线图还包括经纪公司治理改革，以及Cullen委员会关于举报无牌照抵押贷款经纪的后续。 The 2026 Real Estate Brokerage Data Call ran Feb 15 – Apr 17, 2026 (residential transactions + 2025 Home Buyer Rescission Period rescissions). The 2026 Annual Risk Outlook flags conduct risk and fairness, trust account controls, cyber/fraud risk, brokerage crisis preparedness, and distressed presale developments. BCFSA is also consulting on Applied Practice Courses for managing brokers, rental PM, and strata managers, and its 2025/26 Regulatory Roadmap contemplates brokerage governance changes and follow-up to the Cullen Commission on reporting unregistered mortgage brokering.

保持更新 Stay current 季度《房地产通报》（Real Estate Bulletin，最新：2026年6月25日、5月22日、5月12日）发布在Real Estate Professional Resources hub（房地产专业资源中心），另有监管公告与重点执法案例。新闻中心：bcfsa.ca/about-us/news。一条行为警示：BCFSA曾就一名经纪人的Instagram政治帖文发出警示函（2026年9月已撤回）——社交媒体行为仍是实时风险领域。 The quarterly Real Estate Bulletin (latest editions: June 25, May 22, May 12, 2026) is posted on the Real Estate Professional Resources hub, alongside regulatory advisories and featured enforcement actions. News center: bcfsa.ca/about-us/news. One conduct caution: BCFSA issued (then withdrew, September 2026) a caution letter over a realtor's Instagram political posts — social-media conduct remains a live risk area.

链接目录 Link directory

团队真正需要的页面，摘自bcfsa.ca。按名称或用途筛选。 The pages the team actually needs, copied from bcfsa.ca. Filter by name or purpose.

BCFSA联系方式 BCFSA contact 地址：600–750 West Pender St, Vancouver BC V6C 2T8 · 电话 (604) 660-3555 · 免费电话 (866) 206-3030 · 传真 (604) 660-3365 · 邮箱 info@bcfsa.ca · 办公时间：周一至周五上午8:30–下午4:30（节假日除外）。BCFSA于2021年8月1日成为BC省唯一的房地产监管机构，合并了原BC房地产议会（Real Estate Council of BC）与房地产总监办公室（Office of the Superintendent of Real Estate）。 600–750 West Pender St, Vancouver BC V6C 2T8 · (604) 660-3555 · toll-free (866) 206-3030 · fax (604) 660-3365 · info@bcfsa.ca · Office hours 8:30 a.m.–4:30 p.m., Mon–Fri except holidays. BCFSA became BC's single real estate regulator on August 1, 2021, absorbing the former Real Estate Council of BC and the Office of the Superintendent of Real Estate.

BCFSA其他业务——网站地图与其他行业 The rest of BCFSA — site map & other sectors

BCFSA监管BC省整个省级金融服务业，不只是房地产。这是bcfsa.ca其他内容的地图，团队遇到任何问题——客户的抵押贷款经纪人、楼花转让、信用社问题——都能找到对应的监管页面。 BCFSA regulates BC's whole provincial financial-services sector, not just real estate. This is the map of everything else on bcfsa.ca, so the team can route any question — a client's mortgage broker, a presale assignment, a credit-union issue — to the right regulator page.

网站如何组织 How the site is organized

- 消费者 Consumers —— "你是谁？"（"Who are you?"）中心（bcfsa.ca/confident-financial-decisions-start-here）分支到房地产（Real Estate）、抵押贷款经纪人（Mortgage Brokers）、信用社（Credit Unions）、信用社存款保险（Credit Union Deposit Insurance）、保险

（Insurance）、养老金（Pensions）、信托公司（Trust Companies），快捷操作：Report a Concern（举报投诉）、Search Regulatory Decisions（搜索监管决定）、Find a Professional or Organization（查询持牌人或机构）。Consumers — the "Who are you?" hub (bcfsa.ca/confident-financial-decisions-start-here) branches to Real Estate, Mortgage Brokers, Credit Unions, Credit Union Deposit Insurance, Insurance, Pensions, and Trust Companies, with quick actions: Report a Concern, Search Regulatory Decisions, and Find a Professional or Organization.

- 行业／注册人 Industry / registrants —— 各行业平行中心：Real Estate Professional Resources（房地产专业资源——我们的）、Real Estate Developer Resources（房地产开发商资源）、Mortgage Broker Resources（抵押贷款经纪人资源）、Credit Union Resources（信用社资源）、CUDIC Resources（CUDIC资源）、Insurance Resources（保险资源）、Pension Resources（养老金资源）、Trust Resources（信托资源）。Industry / registrants — parallel hubs per sector: Real Estate Professional Resources (ours), Real Estate Developer Resources, Mortgage Broker Resources, Credit Union Resources, CUDIC Resources, Insurance Resources, Pension Resources, Trust Resources.
- 关于 About —— 新闻中心（新闻稿、行业通讯、消费者警示、博客）、立法与行政程序、利益相关方征求意见、IRIS平台页面。About — news center (news releases, industry communications, consumer alerts, blog), legislation and administrative processes, stakeholder consultations, and the IRIS platform pages.

其他受监管行业简述 The other regulated sectors, briefly

行业 Sector	BCFSA在该行业的职责 What BCFSA does there	为何可能涉及我们的工作 Why it can touch our work
抵押贷款经纪人 Mortgage Brokers	《抵押贷款服务法》（MSA）2026年10月13日施行，取代《抵押贷款经纪人法》；约7,000名注册人；新设首席经纪／抵押贷款经纪牌照级别与个人抵押贷款公司（2026年12月31日前经IRIS申请）。The Mortgage Services Act (MSA) comes into force October 13, 2026, replacing the Mortgage Brokers Act; ~7,000 registrants; new Principal Broker / Mortgage Broker licence levels and Personal Mortgage Corporations (apply in IRIS by Dec 31, 2026).	BCFSA正在研究要求房地产持牌人举报无牌照抵押贷款经纪活动——见"未来动向"。BCFSA is exploring a duty for real estate licensees to report unregistered mortgage brokering — see On the horizon.
房地产开发营销（REDMA） Real Estate Development Marketing (REDMA)	开发商披露声明、公寓与分契转让诚信登记（Condo and Strata Assignment Integrity Register, CSAIR）、楼花转让规则；试点延长大型（100＋单位）项目早期营销。Developer disclosure statements, the Condo and Strata Assignment Integrity Register (CSAIR), pre-sale assignment	楼花档案适用REDMA规则，而非标准转让条款——查《楼花购买消费者指南》（Consumer Guide to Pre-sale Real Estate Purchases）。Presale files run on REDMA rules, not the standard assignment terms — check the

行业 Sector	BCFSA在该行业的职责 What BCFSA does there	为何可能涉及我们的工作 Why it can touch our work
	rules; a pilot extends early marketing for large (100+ unit) developments.	Consumer Guide to Pre-sale Real Estate Purchases.
信用社与CUDIC Credit Unions & CUDIC	对BC省信用社的审慎监管；信用社存款保险公司（Credit Union Deposit Insurance Corporation）管理存款保险（cudicbc.ca）。Prudential regulation of BC credit unions; the Credit Union Deposit Insurance Corporation administers deposit insurance (cudicbc.ca).	银行与联邦信用社不归BCFSA管——属联邦（OSFI）。Banks and federal credit unions are not BCFSA's — they're federal (OSFI).
保险 Insurance	授权并监管在BC经营的保险公司。Authorizes and oversees insurance companies operating in BC.	保险代理人、经纪人、理算师与理赔纠纷属BC保险议会（Insurance Council of BC）；ICBC投诉找ICBC。Insurance agents, brokers, adjusters, and claim disputes belong to the Insurance Council of BC; ICBC complaints go to ICBC.
养老金 Pensions	养老金总监（Superintendent of Pensions）监管BC注册养老金计划；发布年度报告。The Superintendent of Pensions oversees BC-registered pension plans; annual reports are published.	多数档案仅作背景了解。Background only for most files.
信托公司 Trust Companies	授权信托公司与省外信托法人。Authorizes trust companies and extraprovincial trust corporations.	多数档案仅作背景了解。Background only for most files.

所有行业共用同一套Report a Concern（举报投诉）与Regulatory Decisions（监管决定）系统。开发商资源中心：Real Estate Development Marketing；抵押贷款经纪人资源：MSA transition hub（MSA过渡中心）。 All sectors share the same Report a Concern and Regulatory Decisions infrastructure. Developer resources hub: Real Estate Development Marketing; mortgage broker resources: MSA transition hub.

待核实问题——依赖前请核实 Open questions — verify before relying

2026年10月2日研读bcfsa.ca时的诚实缺口。不影响日常工作，但据此行动前请先到网站核实： Honest gaps from the October 2, 2026 research pass over bcfsa.ca. None of these block daily work, but confirm them on the site before acting on them:

- IRIS门户登录网址 IRIS portal login URL —— 网站多处链接到"IRIS Portal"，但未记录确切登录网址。从IRIS FAQs（常见问题）页面或持牌人中心进入。The site links to "the IRIS Portal" throughout, but the exact login URL wasn't captured. Start from the IRIS FAQs page or the licensee hub.
- 立法页面网址 Legislation page URLs —— 中心的Legislation（立法）栏目（RESA、条例、规则、行政程序）见于导航，但未记录确切网址；《规则》全文经由BC Publications核实。The hub's Legislation section (RESA, Regulation, Rules, Administrative Processes) was seen in navigation, but exact URLs weren't captured; the Rules full text was verified via BC Publications instead.
- 通知与分契物业文件表格 Notices and Strata Documentation Forms —— 表格页有这些栏目，但研读时未展开内容。分契档案需要时直接查表格页面。Section headings exist on the forms page, but their contents weren't expanded during research. Check the forms page directly when a strata file needs them.
- 征求意见索引 Consultations index —— 假定的中心网址返回404；改为核实了各征求意见单页。经新闻中心查找征求意见。The assumed hub URL returned 404; individual consultation pages were verified instead. Find consultations through the news center.
- 登记深度 Registry depth —— Find a Professional只显示当前牌照期且为非官方查询；完整官方历史请致电(604) 660-3555或发邮件至info@bcfsa.ca。Find a Professional shows only the current licence period and is unofficial; for a full official history, call (604) 660-3555 or email info@bcfsa.ca.
- 索引来源条目的时效性 Recency of index-sourced items —— 少数日期（通报列表、最近更新戳）来自搜索索引而非实时页面读取；若日期影响决策，请到bcfsa.ca核实。A few dates (bulletin listings, latest-update stamps) came from search indexing rather than live page reads; verify on bcfsa.ca if a date drives a decision.

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