

**WHEREAS** the Financial and Consumer Services Commission filed an Application on January 31, 2020 against the Respondent **9206-4880 Québec Inc., carrying on business under the name RH Enterprises/Les Entreprises RH Isolation et Décontamination**, for the following relief:

1. That the Tribunal issue an interim order prohibiting the Respondent from conducting all or any regulated activities, pursuant to paragraph 24.7(1)(c) of the *Direct Sellers Act* and paragraph 51.7(1)(d) of the *Cost of Credit Disclosure and Payday Loans Act*;
2. That the Tribunal issue an interim order directing the Respondent to cease violating these Acts and their regulations, pursuant to paragraph 24.7(1)(h) of the *Direct Sellers Act* and paragraph 51.7(1)(i) of the *Cost of Credit Disclosure and Payday Loans Act*; and
3. That the Tribunal order the Respondent to pay the Commission's hearing and investigation costs, pursuant to section 44 of the *Financial and Consumer Services Commission Act*, S.N.B. 2013, c. 30.

**AND WHEREAS** the Application has not yet been heard;

**AND WHEREAS** the Commission's investigation into the Respondent's activities is ongoing;

**AND WHEREAS** the parties agree to terminate this administrative proceeding by way of a written undertaking given by the Respondent to the Financial and Consumer Services Tribunal.

### **Undertaking**

**9206-4880 Québec Inc., carrying on business under the name RH Enterprises/Les Entreprises RH Isolation et Décontamination**, undertakes to refrain from conducting, in New Brunswick, any or all activities regulated by the *Direct Sellers Act*, S.N.B. 2011, c. 141, and by the *Cost of Credit Disclosure and Payday Loans Act*, S.N.B. 2002, c. 28.3, until the first of the following events to occur:

- 1) The Tribunal has made a final decision with respect to a Statement of Allegations filed by the Commission against 9206-4880 Québec Inc.;
- 2) Following its investigation, the Commission notifies 9206-4880 Québec Inc. that it does not intend to file a Statement of Allegations against 9206-4880 Québec Inc.; or
- 3) 9206-4880 Québec Inc. gives the Commission four (4) months' prior notice before resuming "business" in New Brunswick.

Nothing in this undertaking shall prevent 9206-4880 Québec Inc. from answering questions from its clients with respect to products and services already provided and from honouring all guarantees on such products and services.

**9206-4880 Québec Inc., carrying on business under the name RH Enterprises/Les Entreprises RH Isolation et Décontamination**

(Signed)

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Raynald Huet, President  
9206-4880 Québec Inc.

Dated this 19<sup>th</sup> day of October, 2020.

*Mélanie McGrath*

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Mélanie McGrath  
Member of the Tribunal

*Lucie LaBoissonnière*

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Lucie LaBoissonnière  
Member of the Tribunal

*Gerry Legere*

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Member of the Tribunal