

BC FINANCIAL SERVICES AUTHORITY

**IN THE MATTER OF THE *MORTGAGE BROKERS ACT*
RSBC 1996, c 313 as amended**

AND

IN THE MATTER OF

**HARVINDER KAUR MAKKAR
(also known as DIMPLE MAKKAR)
(FORMER LICENCE NO. 500886)**

NOTICE OF HEARING

(Pursuant to section 8 of the *Mortgage Brokers Act*)

[This Notice has been redacted before publication.]

NOTICES OF HEARING issued by the Registrar of Mortgage Brokers include allegations which will be considered at a hearing. Allegations contained in a Notice of Hearing are unproven until the Registrar of Mortgage Brokers or their designate has determined their validity.

To: Harvinder Kaur Makkar
[Redacted]
Delta, BC [Redacted]

TAKE NOTICE that the Registrar of Mortgage Brokers (the “Registrar”) will hold a hearing pursuant to section 8 of the *Mortgage Brokers Act* (“MBA”) in the virtual Hearing Room at BCFSA’s offices located at **600 – 750 West Pender Street, Vancouver, British Columbia** where the Registrar will provide you with an opportunity to be heard prior to the Registrar making any order under the MBA should it be determined that your conduct contravened the MBA or the regulations made under the MBA (the “Regulations”).

The hearing will commence at a date to be determined by the parties, and if no agreement is reached within one month of the date of this Notice, the hearing date will be determined by the Registrar.

AND TAKE NOTICE that the allegations against Harvinder Kaur Makkar (also known as Dimple Makkar) (“H. Makkar”) are as follows:

1. Contrary to section 8(1.4) of the MBA, H. Makkar carried on business as a mortgage broker or submortgage broker in British Columbia without being registered to do so as required by section 21 of the MBA, and without being exempt from registration pursuant to section 11 of the MBA, in that from approximately January 2023 to December 2023, she carried out one or more of the following

mortgage broker activities generally and/or in respect of at least one of the mortgage transactions set out in the attached **Schedule "A"**:

- a. Carrying on a business of lending money secured in whole or in part by mortgages;
- b. Holding out as, or by an advertisement, notice or sign indicates that H. Makkar is, a mortgage broker;
- c. Carrying on a business of buying and selling mortgages or agreements for sale;
- d. In any one year, receiving an amount of \$1,000 or more in fees or other consideration, excluding legal fees, for arranging mortgages for other persons;
- e. During any one year, lending money on the security of 10 or more mortgages; and
- f. Carrying on a business of collecting money secured by mortgages.

AND TAKE FURTHER NOTICE that in the event the Registrar determines that the conduct as set out above, contravened the MBA or the Regulations, the Registrar may make any of the orders set out in section 8 of the MBA including, but not limited to, the remedies permitted pursuant to section 8(1.4) of the MBA. In addition, the Registrar may make an order against you for payment of the investigation and costs of the hearing, pursuant to section 6(9) of the MBA and may make any further orders under the MBA as deemed appropriate by the Registrar.

AND TAKE FURTHER NOTICE that in the event of your non-attendance at the hearing, the Registrar may proceed with the hearing in your absence. The Registrar may hear evidence and make findings regarding your conduct and may make orders described above, all without further notice to you.

AND TAKE FURTHER NOTICE that you are entitled, at your own expense, to be represented by legal counsel at the hearing and you and your counsel will have the right to cross-examine all witnesses called and to call evidence in your defence and reply in answer to the allegations.

Dated this 12th day of February, 2026 at the City of Victoria, British Columbia.

Registrar of Mortgage Brokers

"Original signed by Jonathan Vandall"

Per: Jonathan Vandall
Acting Registrar of Mortgage Brokers
Province of British Columbia

SCHEDULE "A"

Address	Borrower(s)
[Property 1], Burnaby	[Borrower 1]
[Property 2], Surrey	[Borrower 2]
[Property 3], Surrey	[Borrower 2]
[Property 4], Surrey	[Borrower 3]
[Property 5], Surrey	[Borrower 3]
[Property 6], Maple Ridge	[Borrower 4]
[Property 7], Surrey	[Borrower 5]
[Property 8], Langley	[Borrower 6]
[Property 9], Chilliwack	[Borrower 7]
[Property 10], Surrey	[Borrower 8]
[Property 11], Surrey	[Borrower 9]
[Property 12], Chilliwack	[Borrower 10]
[Property 13], Langley	[Borrower 11]