

**BC FINANCIAL SERVICES AUTHORITY**

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

**AND**

**IN THE MATTER OF**

**AMANDEEP DUGGAL  
(502792)**

**AND**

**FINDOC FINANCIAL & CONSULTING SERVICES LTD.**

**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: Amandeep Duggal  
c/o 1233212 B.C. Ltd.  
(dba Duggal Mortgages)  
[Address Redacted]

And To: Findoc Financial & Consulting Services Ltd.  
[Address 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 each of 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.

**TAKE NOTICE** that the allegations against Findoc Financial & Consulting Services Ltd. (“**Findoc**”) are as

follows:

1. Findoc carried on business as a mortgage broker or submortgage broker in British Columbia without being registered to do so, as required by section 21(1), and without being exempt from registration pursuant to section 11 of the MBA, when it carried on business as a mortgage broker with respect to one or more of the mortgage applications listed at Schedule "A" by doing one or more of the following:
  - a) carries on a business of lending money secured in whole or in part by mortgages, whether the money is the mortgage broker's own or that of another person;
  - b) holds himself or herself out as, or by an advertisement, notice or sign indicates that he or she is, a mortgage broker;
  - c) carries on a business of buying and selling mortgages or agreements for sale;
  - d) in any one year, receives 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, lends money on the security of 10 or more mortgages; and
  - f) carries on a business of collecting money secured by mortgages.

**AND TAKE NOTICE** that the allegations against Amandeep Duggal ("**A. Duggal**") are as follows:

2. In their capacity as mortgage broker or submortgage broker, A. Duggal conducted mortgage business in British Columbia in a manner prejudicial to the public interest, contrary to section 8(1)(i) of the MBA when, as director of Findoc, he facilitated the unregistered conduct of Findoc as set out at (1) above.
3. In their capacity as mortgage broker or submortgage broker, A. Duggal conducted mortgage business in British Columbia in a manner prejudicial to the public interest and/or in breach of the *Business Practices and Consumer Protection Act*, contrary to section 8(1)(i) and/or 8(1)(j) of the MBA when he collected prohibited fees through Findoc in relation to one or more of the mortgage applications set out at Schedule "A".

**AND TAKE FURTHER NOTICE** that in the event the Registrar determines that the conduct of either of you, 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 sections 8(1), 8(1.1), 8(1.2) and 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 4<sup>th</sup> day of March, 2026 at the City of Victoria, British Columbia.

Registrar of Mortgage Brokers

“Original signed by Jonathan Vandall”

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

**SCHEDULE "A"**

#	Borrower(s)	Address
1	[Borrower 1]	[Property 1], Delta, B.C. [redacted]
2	[Borrower 2]	[Property 2], Coquitlam, B.C. [redacted]
4	[Borrower 3]	[Property 3], Maple Ridge, B.C. [redacted]
5	[Borrower 4]	[Property 4], Surrey, B.C.