

BC FINANCIAL SERVICES AUTHORITY

IN THE MATTER OF THE *REAL ESTATE SERVICES ACT*
SBC 2004, c 42 as amended

AND

IN THE MATTER OF

ANH THUY HOANG
(133804)

CONSENT ORDER

[This Order has been redacted before publication.]

RESPONDENT: Anh Thuy Hoang, Trading Representative, while licensed with All Points Realty Group Ltd. dba RE/MAX All Points Realty

DATE OF CONSENT ORDER: June 26, 2026

COUNSEL: Robert Merlo, Legal Counsel for BC Financial Services Authority
Morgan Sterns, Legal Counsel for the Respondent

PROCEEDINGS:

On June 26, 2026, the Superintendent of Real Estate (the "Superintendent"), or the Superintendent's authorized delegate, of BC Financial Services Authority ("BCFSA") accepted the Consent Order Proposal (the "Proposal") submitted by Anh Thuy Hoang.

WHEREAS the Proposal, a copy of which is attached hereto, has been executed by Anh Thuy Hoang.

NOW THEREFORE, having made the findings proposed in the attached Proposal, and found that Anh Thuy Hoang committed professional misconduct within the meaning of section 35(1)(a) by violating sections 3(1) and section 27(1) of the *Real Estate Services Act* ("RESA") and section 29(2) of the *Real Estate Services Rules* (the "Rules"), pursuant to section 43 of the RESA the Superintendent orders that:

1. Anh Thuy Hoang pays a discipline penalty to BCFSA in the amount of \$30,000 within six (6) months from the date of this Order.

2. Anh Thuy Hoang pays enforcement expenses to BCFSa in the amount of \$3,764.28 within two (2) months from the date of this Order.

If Anh Thuy Hoang fails to comply with any term of this Order, the Superintendent may suspend or cancel her licence without further notice to her, pursuant to sections 43(3) and 43(4) of the RESA.

Dated this 26 day of June, 2026 at the City of Victoria, British Columbia.

Superintendent of Real Estate

"Original signed by Jonathan Vandall"

Jonathan Vandall
Delegate of the Superintendent of Real Estate
Province of British Columbia

Att. Consent Order Proposal by Anh Thuy Hoang

File # 24-5374

BC FINANCIAL SERVICES AUTHORITY**IN THE MATTER OF THE *REAL ESTATE SERVICES ACT*
SBC 2004, c 42 as amended****AND****IN THE MATTER OF****ANH THUY HOANG
(133804)****CONSENT ORDER PROPOSAL BY ANH THUY HOANG****BACKGROUND AND FACTS**

This Consent Order Proposal (the "Proposal") is made by Anh Thuy Hoang ("Ms. Hoang") to the Superintendent of Real Estate (the "Superintendent") of BC Financial Services Authority ("BCFSA") pursuant to section 41 of the *Real Estate Services Act* ("RESA").

For the purposes of the Proposal, Ms. Hoang, and the Superintendent have agreed upon the following facts:

1. Ms. Hoang (133804) has been licensed as a trading representative since 1998.
2. Ms. Hoang was, at all relevant times related to the Proposal, licensed only as a trading representative with several brokerages as follows:
 - a. All Points Realty Group Ltd. dba RE/MAX All Points Realty, from June 22, 2016, until January 29, 2020;
 - b. Royal Pacific Tri-Cities Realty from January 29, 2020, until December 29, 2021;
 - c. Grand Central Realty from December 29, 2021, until July 26, 2022; and
 - d. Grand Central Realty Ltd./Grand Central Realty from July 27, 2022, until July 26, 2024.

Collectively referred to as the Brokerages.

3. She was not licensed to provide rental property management services with the Brokerages until July 2024, following which Ms. Hoang became licensed in trading services and Property Management Services with Grand Central Realty Ltd./Grand Central Realty.
4. [Owner 1] (hereafter "[Owner 1]") was the owner of properties with the civil address of:
 - a) [Property 1], Port Moody [PID: [redacted]] ("[Property 1]");
 - b) [Property 2], New Westminster [PID: [redacted]] ("[Property 2]");

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5. [Owner 2], who is the sister of [Owner 1], was the owner of a property with the civil address of:
 - a) [Property 3], Port Moody [PID #[redacted]] ("[Property 3]");
 6. On August 1, 2018, [Owner 1] was provided a Disclosure of Representation in Trading Services, by RE/MAX All Points Realty, Anh Hoang and [Licensee 1], confirming representation of [Owner 1] as a client.
 7. On August 11, 2018, [Owner 1] entered a Multiple Listing Contract with RE/MAX All Points Realty for the purpose of listing the property at [Property 1] for sale. [Licensee 1], [Licensee 2], [Licensee 3], Anh Hoang, and [Licensee 4] were identified as "Designated Agents". The listing period was valid from August 13, 2018, to November 30, 2018.
 8. On September 07, 2018, [Owner 1] entered a Multiple Listing Contract with RE/MAX All Points Realty for the purpose of listing the property at [Property 2] for sale. [Licensee 1], [Licensee 2], [Licensee 3], Anh Hoang, and [Licensee 4] were identified as "Designated Agents". The listing period was valid from September 10, 2018, to November 30, 2018.
 9. During the course of the Multiple Listing Contracts for [Property 1] and [Property 2], the properties remained unsold.
 10. By December 2018, Ms. Hoang and [Owner 1] entered into an informal agreement whereby Ms. Hoang would provide rental property management services to the properties at [Property 1], [Property 3], and [Property 2] without receiving remuneration.
 11. BC Financial Services Authority ("BCFSA") received a complaint on October 15, 2024, from [Licensee 5], managing broker of All Points Realty Group Ltd. dba RE/MAX All Points Realty, alleging that Ms. Hoang, who was a real estate agent with the brokerage, was providing unlicensed rental property management services outside of the brokerage in relation to three properties. BCFSA subsequently commenced an investigation into Ms. Hoang's activities.
 12. BCFSA's investigation revealed that Ms. Hoang had been providing rental property management services in relation to the properties at [Property 1], [Property 3], and [Property 2].
 13. Ms. Hoang engaged in the following activities with respect to the properties at [Property 1], [Property 3] and [Property 2]:
 - e. Collecting rents from tenants in the form of cheques, cash, or electronic fund transfers from tenants, which were later deposited into [Owner 1]'s accounts by Ms. Hoang, as follows:
 - i. for [Property 1], commencing January 2019 until October 2022; and
 - ii. for [Property 3], commencing April 2019 until December 2021.
 - f. Assisting the Owner with collecting rents from tenants who were delinquent in rent payments at various times between January 2019 and July 2023;

- g. Arranging for the payment of property taxes on behalf of [Owner 1], using her own funds during the period of January 2019 and July 2021;
 - h. Advertising the properties for rent and showing the properties to prospective renters and advising [Owner 1] as to comparable rents in the area between December 2018 and July 2021;
 - i. Discussing the need for repairs with tenants, and coordinating with contractors with respect to repairs;
 - j. Preparation of residential tenancy agreements for [Owner 1] to review between December 2018 and August 2021; Obtaining instructions from [Owner 1] to commence the process to evict tenants for non-payment of rents;
 - k. Negotiating with tenants for rent increases to the properties;
 - l. Coordinating with tenants for the purchase of replacement appliances;
14. Ms. Hoang acknowledges that the activities she engaged in with respect to the properties at [Property 3], [Property 1], and [Property 2], as described in the preceding paragraph, constituted the provision of rental property management services.
15. At no time did Ms. Hoang pay or deliver to the Brokerages, with whom she was licensed, all money held or received from, for or on behalf of [Owner 1] in relation to rental property management services provided by her in relation to the properties at [Property 1], [Property 3] and [Property 2].
16. Ms. Hoang did not inform the respective managing brokers at the Brokerages, with whom she was licensed, that she had provided rental property management services to the properties at [Property 1], [Property 3] and [Property 2].
17. Ms. Hoang admits that she provided rental property management services while not licensed to do so, at various times between December 2018 and July 2023.
18. A Notice of Discipline Hearing was issued on March 3, 2026, and served upon Ms. Hoang.
19. Ms. Hoang does not have a history of prior discipline.

PROPOSED FINDINGS OF MISCONDUCT

For the sole purposes of the Proposal and based on the Facts outlined herein, Ms. Hoang proposes the following findings of misconduct be made by the Superintendent:

1. Ms. Hoang committed professional misconduct within the meaning of section 35(1)(a) of the RESA in that from December 2018 until July 2023, she:
 - a. provided rental property management services while unlicensed, contrary to section 3(1) of RESA, with respect to a property located at [Property 1], Port Moody;

- b. provided rental property management services while unlicensed, contrary to section 3(1) of RESA, with respect to a property located at [Property 2], New Westminster;
 - c. provided rental property management services while unlicensed, contrary to section 3(1) of RESA, with respect to a property located at [Property 3], Port Moody.
2. Ms. Hoang committed professional misconduct within the meaning of section 35(1) of RESA in that she provided rental property management services outside of the Brokerages with whom she was licensed, in relation to [Property 1], [Property 2], and [Property 3], in contravention of s.7(3)(a) of RESA.
3. Ms. Hoang committed professional misconduct within the meaning of section 35(1) of RESA in that she failed to promptly pay or deliver to the Brokerages with whom she was licensed, all money held or received from, for or on behalf of a principal in relation to real estate services provided relation to [Property 1], [Property 2], and [Property 3] contrary to section 27(1)(a) of RESA.
4. Ms. Hoang committed professional misconduct within the meaning of section 35(1) of RESA in that she failed to inform the managing brokers at the Brokerages with whom she was licensed, that she was providing rental property management services related to [Property 1], [Property 2], and [Property 3], contrary to Section 29(2) of the Rules.

PROPOSED ORDERS

Based on the facts herein and the Proposed Findings of Misconduct, Ms. Hoang proposes that the Notice of Discipline Hearing in this matter be resolved through the following Orders being made by the Superintendent, pursuant to section 43 of the RESA:

3. Ms. Hoang pay a discipline penalty to BCFSA in the amount of \$30,000 within six (6) months from the date of this Order.
4. Ms. Hoang pay enforcement expenses to BCFSA in the amount of \$3,764.28 within two (2) months from the date of this Order.
5. If Ms. Hoang fails to comply with any of the terms of this Order, the Superintendent may suspend or cancel Ms. Hoang's license without further notice.

ACKNOWLEDGEMENTS AND WAIVER OF APPEAL RIGHT

1. Ms. Hoang acknowledges and understands that the Superintendent may accept or reject the Proposal. If the Proposal is rejected by the Superintendent, the matter may be referred to a disciplinary hearing.
2. Ms. Hoang acknowledges that she has been advised and given the opportunity to seek and obtain independent legal advice with respect to the disciplinary process, the allegations contained in the Notice of Discipline Hearing, and the execution and submission of the Proposal to the Superintendent; and, that she has obtained independent legal advice or has chosen not to do so,

and that she is making the Proposal with full knowledge of the contents and the consequences if the Proposal is accepted.

3. Ms. Hoang acknowledges and is aware that BCFSA will publish the Proposal and the Consent Order or summaries thereof on BCFSA's website, on CanLII, a website for legal research and in such other places and by such other means as BCFSA in its sole discretion deems appropriate.
4. Ms. Hoang hereby waives their right to appeal pursuant to section 54 of the RESA.
5. If the Proposal is accepted and/or relied upon by the Superintendent, Ms. Hoang will not make any public statement(s) inconsistent with the Proposal and its contents. Nothing in this section is intended to restrict Ms. Hoang from making full answer and defence to any civil or criminal proceeding(s).
6. The Proposal and its contents are made by Ms. Hoang for the sole purpose of resolving the Notice of Discipline Hearing in this matter and do not constitute an admission of civil liability. Pursuant to section 41(5) of the RESA, the Proposal and its contents may not be used without the consent of Ms. Hoang in any civil proceeding with respect to the matter.

"Original signed by Anh Thuy Hoang"

Anh Thuy Hoang

Dated 11 day of June, 2026