

2024-2026 Continuing Education Requirements for Mortgage Agents & Brokers



FSRA

Financial Services Regulatory
Authority of Ontario

Date: May 7, 2025

Speaker: *David Ha, Senior Manager, Regulatory & Credentialing Oversight, FSRA*

Moderator: *Nicolle Pace, Senior Manager, Market Conduct Action Team, FSRA*



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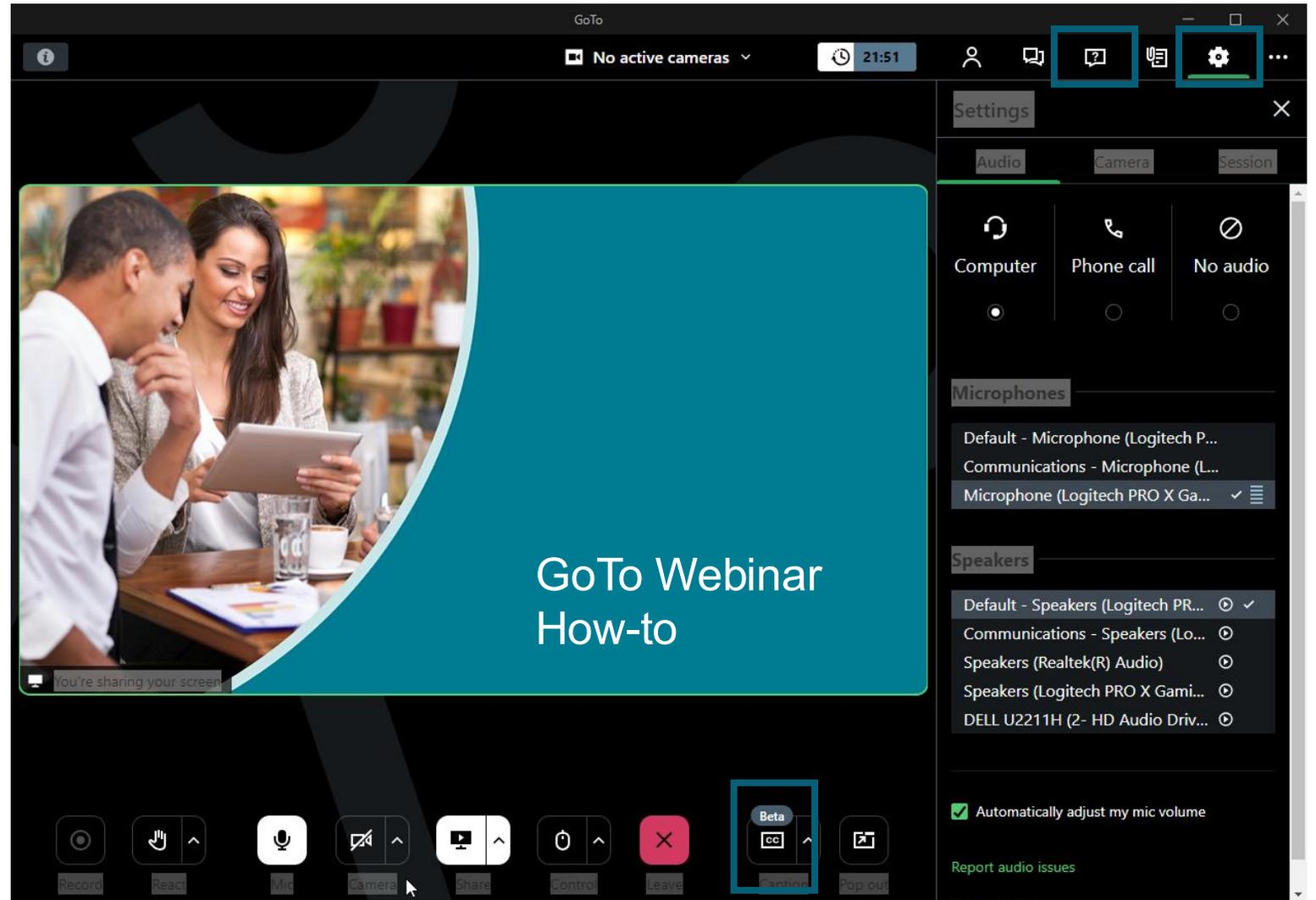
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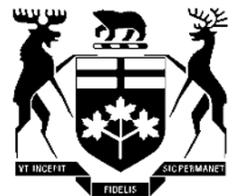
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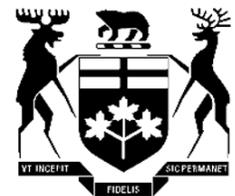
Agenda

- Welcome
- Agenda
- Land Acknowledgement
- Introductions
- New Continuing Education Requirements
- Reporting Requirements
- Questions & Answers



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Land Acknowledgement

We acknowledge the land we are on is the traditional territory of many nations including the Mississaugas of the Credit, the Anishinaabe, the Chippewa, the Haudenosaunee and the Wendat Peoples and is now home to many diverse First Nations, Inuit and Métis Peoples. We acknowledge that Toronto is covered by Treaty 13 with the Mississaugas of the Credit and the Williams Treaties signed with multiple Mississaugas and Chippewa bands.

Introducing the Presenters:

Presenter: David Ha, Senior Manager, Regulatory & Credentialing Oversight, FSRA

Moderator: Nicole Pace, Senior Manager, Market Conduct Action Team, FSRA

FSRA's New Continuing Education (CE) Requirements for 2024-2026

1. Conduct CE Requirements

Outcome: Agents and Brokers conduct mortgage brokering activities in compliance with the MBLAA and its regulations, and topics identified as important by FSRA.

2. Technical Knowledge / Professional Development CE ("Professional CE") Requirements

Outcome: Agents and Brokers apply up-to-date technical knowledge in their area of focus.

Conduct CE & Professional CE Requirements



Conduct CE Requirements

- Conduct CE courses are delivered by the following FSRA-accredited course providers:
 - [Canadian Mortgage Brokers Association – Ontario](#)
 - [Mortgage Professionals Canada](#)
 - [Real Estate and Mortgage Institute of Canada](#)
- Mortgage Agents' (Level 1 & 2) Conduct CE course will be **5 hours** and Mortgage Brokers' Conduct CE course will be **7 hours**.
- Courses launched on April 16, 2025.
- Agents and Brokers will have until March 31, 2026, to complete the Conduct CE course.



Professional CE Requirements

- Licensees may select courses from providers of their choice as long as the courses relate to the technical aspects of mortgage brokering.
- FSRA has published criteria for acceptable Professional CE topics on its website.
- All licensees are required to complete **10 hours** of Professional CE.
- Courses completed between April 1, 2024 and March 31, 2026 will be credited toward the CE requirement.

Courses that Qualify for Professional CE:

- Legal, Legislative and Regulatory Matters
- Fundamentals or Principles of Mortgage Brokering
- Ethics and Professional Responsibility
- Mortgage Fraud
- Client Needs Analysis
- Proper Use of Mortgage Products
- Managing Brokerage Operations
- Accounting and Financial Considerations related to Mortgage Brokering
- Cybersecurity
- Risk Management Principles
- FSRA's Webinars or FSRA-hosted Events on Regulatory Updates and Guidelines in the Mortgage Brokering Sector

Courses that do not Qualify for Professional CE:

- Sales Techniques, including Motivation, Marketing, and Promotion, Consumer Psychology or Telephone Best Practices
- Recruiting
- Office Skills, such as Computer Training
- Management Training
- Company-specific Product Training
- Volunteering
- Professional Networking
- Activities Unrelated to Mortgage Brokering
- Language Courses



- This list is not exhaustive. Courses that relate to the technical aspects of mortgage brokering qualify.
- **FSRA does not approve or accredit courses for the Professional CE requirement.**
- For guidance on whether specific topics or courses are eligible for Professional CE hours, we encourage you to visit our website.

Conduct CE

- If you have completed the **Conduct CE** course, the course provider will inform FSRA directly.
- You do not need to report course completion to FSRA.

Technical Knowledge / Professional Development CE (“Professional CE”)

To confirm completion of Professional CE hours, you will need to provide the following details when renewing:

- Course Name
- Course Provider
- CE Hours Completed
- Date of Completion

CE hours cannot be claimed for:

- A course where course details cannot be supplied
- A course the agent/broker registered for but did not attend
- Hours spent as an instructor or teaching a course
- Repeating a course, unless new content is demonstrated
- Courses that an agent/broker fails



Maintaining Professional CE Records

- Records of Professional CE hours must be kept for 4 years prior to the current licensing cycle.
- For example, once CE is completed for March 31st, 2026, it must be retained until March 31st, 2030.

Questions

For more information, please visit the [FSRA website](#) and the links below:

Mortgage Agent Level 1:

- <https://www.fsrao.ca/licensing/mortgage-agent-level-1/renew-my-mortgage-agent-level-1-licence#courses>

Mortgage Agent Level 2:

- <https://www.fsrao.ca/licensing/mortgage-agent-level-1/renew-my-mortgage-agent-level-2-licence#courses>

Mortgage Broker:

- <https://www.fsrao.ca/licensing/mortgage-broker/renew-my-mortgage-broker-licence#courses>

Principal Broker:

- <https://www.fsrao.ca/licensing/principal-broker/how-renew-mortgage-broker-licence-principal-broker#courses>

Further questions? Please contact contactcentre@fsrao.ca

