

## Multilingual Translation Service

OMVIC provides assistance to non-English speaking Ontarians. A free multilingual translation service is available in 150+ languages.



Contact OMVIC at 1-800-943-6002 x3942 for more information.

## FOR MORE INFORMATION ABOUT OMVIC AND YOUR CAR-BUYING RIGHTS:



omvic.ca



1-800-943-6002 x3942



consumers@omvic.on.ca



OMVIC\_Consumers



Ontario Motor Vehicle Industry Council (OMVIC)



OMVIC\_Official

## What Is OMVIC?

OMVIC is Ontario's motor vehicle sales regulator. OMVIC administers and enforces the *Motor Vehicle Dealers Act* and *Consumer Protection Act* for the Ontario Ministry of Government and Consumer Services.

### OMVIC's Mandate

Maintain a fair and informed marketplace by:

- Protecting consumer rights
- Enhancing industry professionalism
- Ensuring fair, honest and open competition for registered motor vehicle dealers

## Are You Protected?

ONLY when you buy from a registered dealer do you benefit from consumer protection. If you buy privately and encounter problems, OMVIC cannot assist.

THE BENEFITS	OMVIC-REGISTERED DEALER	PRIVATE SELLER
Ontario consumer laws apply	✓	✗
All-in price advertising	✓	✗
Full disclosure of vehicle history and condition	✓	✗
Cancellation rights (for specified non-disclosures)	✓	✗
Access to the Motor Vehicle Dealers Compensation Fund	✓	✗

## Free OMVIC Complaint-Handling Service

- In the rare case of an unresolved dispute with a registered dealer, OMVIC's Complaints & Inquiries Team may be able to help
- When a formal complaint is received, an OMVIC Complaints & Inquiries Team member will work with both parties and seek an acceptable resolution
- Complaints can be submitted by phone, email or online (see back page for contact information)

### Important Note:

While OMVIC will attempt to resolve complaints, it cannot compel a dealer to return money, conduct repairs or provide compensation; only the courts have that authority.

## Motor Vehicle Dealers Compensation Fund

- A consumer protection program financed by OMVIC-Registered Dealers
- Reimburses up to \$45,000 if there is a financial loss as a result of a trade (sale/lease/consignment) with a registered dealer
- Claims are submitted to the Compensation Fund's Board of Trustees and are reviewed for eligibility criteria
- Consumers who purchase privately cannot make a claim to the Fund



Motor Vehicle Dealers Compensation Fund  
[omviccompfund.ca](http://omviccompfund.ca)

# BUYING A NEW OR USED VEHICLE IN ONTARIO?

## Know Your Rights



## BECOME AN INFORMED AND CONFIDENT CAR BUYER

# BEFORE YOU BUY FROM A DEALER OR PRIVATELY

## 1 Budget Realistically

- Consider all expenses – not just the price/loan payment:
  - Insurance
  - Fuel
  - Maintenance
  - Parking: Home? Work?
  - Repairs: Can you afford repairs or should you consider an extended warranty?

## 2 Get Educated

- Determine vehicle priorities: price, features, mileage, warranty, etc.
- Research vehicle reliability and depreciation rate
- Ensure vehicle meets current and possible future needs
- Review and compare advertisements
- Understand all-in price advertising

- Prices advertised by Ontario dealers MUST include all fees and charges (except HST and licensing)
- Charges – New vs. Used Vehicle:
  - Some charges apply only to new vehicles (e.g. freight, pre-delivery inspection, air tax, etc.)
  - Demonstrators (“demos”) are used vehicles
- Know your credit worthiness
- Understand Negative Equity and Extended Term Loans (ETLs):
  - How long do you plan on keeping the vehicle?
  - Will it be traded in before being paid off?
  - Will the vehicle reliability last the term of the loan?
- Research additional products, services or warranties offered

## 3 Research History & Value

- Carfax Canada history reports may provide information about previous incidents or collisions ([carfax.ca](http://carfax.ca))
- The Used Vehicle Information Package (UVIP) provides ownership history, lien information and historical odometer readings – *by law, a private seller must provide a UVIP.*
- Transport Canada ([tc.gc.ca](http://tc.gc.ca)) may list known defects or recalls
- Have a trade-in? Canadian Black Book may provide an estimated wholesale value ([canadianblackbook.com](http://canadianblackbook.com))

# CAR-BUYING TIPS

## TIPS FOR BUYING FROM A REGISTERED DEALER

Buying registered provides consumer protection, but a signed contract is FINAL!

- 1 Understand all-in price advertising, don't accept additional charges (except HST and licensing)
- 2 Ensure salesperson understands your needs. Not being listened to? Shop elsewhere
- 3 Take a thorough test drive – not just around the block
- 4 Only agree to pay for optional products or services you want and believe have value
- 5 Used vehicle? Ask for or purchase a history report; if the vehicle is out of warranty or a former daily rental, consider an inspection by a trusted mechanic
- 6 Get all conditions and promises in writing (e.g., xxx to be repaired, subject to partner's approval)
- 7 Keep copies of all documentation, including advertisements, contract and/or finance agreement
- 8 Carefully read contract (and finance agreement) – there's no cooling-off period once signed

All Ontario dealers and salespeople must be licensed by OMVIC.

To confirm you're buying from a registered dealer, look for the OMVIC-Registered Dealer decal or use the “Find a Dealer/Salesperson” search at [omvic.ca](http://omvic.ca)



# BUYING PRIVATELY? Beware of Curbsiders

When you buy a car privately, you may be the target of a curbsider:

- Illegal, unlicensed dealers who commonly pose as private sellers
- Often sell rebuilt wrecks and/or odometer tampered vehicles

## TIPS FOR BUYING PRIVATELY

Remember: You're ONLY protected when you buy from an OMVIC-Registered Dealer, so take extra care when buying privately.

- 1 Ask questions:
  - How long was the vehicle owned?
  - Are there maintenance records?
  - Why are they selling?
- 2 Ask the seller for ID and compare it to the vehicle ownership: they should match!
- 3 Take a thorough test drive – not just around block
- 4 Purchase and review Carfax Canada report ([carfax.ca](http://carfax.ca))
- 5 Carefully review Used Vehicle Information Package (UVIP) – seller must provide
- 6 Ensure there are no liens on the vehicle (info usually available on UVIP or Carfax report)
- 7 Have the vehicle inspected by a trusted mechanic before purchase!
- 8 Request a receipt that includes the seller's information and the actual selling price



Take a picture of the car ad and bring it to your dealer