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

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<th>OMVIC-Registered Dealer</th>
<th>Private Seller</th>
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<td>Ontario consumer laws apply</td>
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<td>All-in price advertising</td>
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<td>Access to the Motor Vehicle Dealers Compensation Fund</td>
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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

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
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

3 Research History & Value
- Carfax Canada history reports may provide information about previous incidents or collisions (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) may list known defects or recalls
- Have a trade-in? Canadian Black Book may provide an estimated wholesale value (canadianblackbook.com)

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

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

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)
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