

BUYING A CAR IN ONTARIO

Buying a vehicle can be an emotionally charged experience with long-term financial implications. Smart consumers know a purchase of this importance requires research, knowledge and careful deliberation. Whether buying from a private seller or an OMVIC-Registered Dealer, OMVIC's step-by-step guide will help consumers ask the right questions during the car-buying process in order to protect themselves and make an informed purchase.

STEP 1 DO YOUR HOMEWORK

BUDGET



CONSIDER ALL EXPENSES:

- Loan
- Insurance
- Fuel
- Maintenance
- Parking



GET EDUCATED



CHOOSE THE RIGHT VEHICLE

- Prioritize vehicle features to fit current and future needs.

- Consider mileage, warranty and finance rates.



RESEARCH



ADDITIONAL CONSIDERATIONS

- Consult vehicle history (if used)
- Research vehicle reliability
- Does vehicle depreciate rapidly or hold its value well?
- Determine warranty coverage



STEP 2 CHOOSE WHO TO BUY FROM



REGISTERED DEALERS

- All Ontario dealers (new and used) and all salespeople must be registered with OMVIC
- Dealers are required to advertise all-in prices
- Dealers are required to disclose important info about a vehicle's past-use and condition (including collision damage >\$3000)
- Free complaint conciliation provided by OMVIC
- Access to OMVIC's Compensation Fund if something goes wrong



PRIVATE SELLERS

- No consumer protection offered
- No mandatory requirement for seller to provide info about vehicle's past-use or condition
- Little recourse if something goes wrong (OMVIC cannot assist consumers who buy privately)
- Risk of buying from a curbsider



TIP: BEWARE OF CURBSIDERS

Curbsiders are illegal, unlicensed dealers who commonly pose as private sellers. Curbsiders not only misrepresent themselves, they often misrepresent the vehicles they sell: many are previous write-offs with undisclosed accident repairs or are odometer-tampered.



STEP 3 ASK THE RIGHT QUESTIONS



Click for more info if you answer NO



REGISTERED DEALERS

Does the advertised price include all fees (except HST and licensing)?

YES NO [Click here for more info](#)

Are all promises and conditions written on the contract? (e.g. subject to partner's approval)

YES NO [Click here for more info](#)

Have all disclosures been written on the contract?

YES NO [Click here for more info](#)

Once signed, is the contract final and binding?

YES NO [Click here for more info](#)



PRIVATE SELLERS

Is the vehicle registered in the seller's name? (Check ID and proof of ownership)

YES NO [Click here for more info](#)

Did the seller provide a UVIP (Used Vehicle Information Package)?

YES NO [Click here for more info](#)

Have you consulted a vehicle history report (CarProof or CarFax)?

YES NO [Click here for more info](#)

Have you had the vehicle inspected by a trusted mechanic?

YES NO [Click here for more info](#)



www.omvic.ca

1-800-943-6002



Free translation services are available in 150 languages [→](#)