

8 Signs You May Be Dealing with a Curbsider:

- 1 The seller has multiple vehicles for sale
- 2 The vehicle is priced below market value
- 3 The vehicle is not registered in the seller's name OR has only been registered in the seller's name for a short period of time
- 4 The seller doesn't provide a Used Vehicle Information Package (UVIP) or discourages the purchase of a history report (carfax.ca)
- 5 The 'private' seller appears to operate from a business
- 6 The 'private' seller is using a yellow service licence plate (or white/red dealer plate) to drive the vehicle
- 7 The seller discourages a mechanical inspection
- 8 The seller won't provide a receipt or proof of purchase/contract

BUYING PRIVATELY?
Beware of Curbsiders

What Is a Curbsider?

Curbsiders are illegal, unlicensed vehicle dealers. They often pose as private sellers, though some operate from small automotive businesses (repair shops, rental companies, etc.). 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.

Numbers don't lie...



Or do they?



Curbsiders are lying in wait in online marketplaces, ready to pounce on unsuspecting consumers. Protect yourself. Learn how to spot a curbsider.

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	✓	✗

REMEMBER: You're ONLY protected by OMVIC and Ontario consumer protection laws when you buy from a registered dealer!

Look for the OMVIC-Registered Dealer decal or search online at omvic.ca



FOR MORE INFORMATION:

- omvic.ca
- 1-800-943-6002 x3942
- consumers@omvic.on.ca
- OMVIC_Consumers
- Ontario Motor Vehicle Industry Council (OMVIC)
- OMVIC_Official

REPORT A CURBSIDER ANONYMOUSLY:
nocurbs@omvic.on.ca
1-888-NOCURBS (662-8727)

DON'T GET SCAMMED!

Does the car of your future



have a shady past?



TIPS TO PROTECT YOURSELF WHEN BUYING A VEHICLE PRIVATELY

What Is OMVIC?

OMVIC is Ontario's vehicle sales regulator. Its mandate is to maintain a fair and informed marketplace in Ontario by protecting the rights of consumers, enhancing industry professionalism and ensuring fair, honest and open competition for registered motor vehicle dealers.

- ✓ 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

WHEN YOU BUY PRIVATELY

Follow These 8 Tips

1 Ask Questions

- How long was the vehicle owned? Are there maintenance records? Why are they selling?

2 Be Bold — Know Who You're Buying From

- Ask the seller for ID and compare it to the vehicle ownership document – they should match
- If a “private” seller has more than one vehicle for sale, this is an indication you may be dealing with a curbsider

3 Beware of Vehicles Priced Below Market Value

- In order to sell vehicles as quickly and easily as possible, curbsiders may offer a “too good to be true” price. They can do this because the vehicles are often odometer-tampered or rebuilt wrecks.
- Compare advertised prices
- Review online resources to help determine vehicle values/prices:
 - Canadian Black Book (wholesale): canadianblackbook.com
- Consult member-based consumer groups that also provide vehicle pricing information:
 - Automobile Protection Association: apa.ca
 - Car Help Canada: carhelpcanada.com

Remember: No one sells vehicles for less than they are worth. If a deal seems too good to be true, that's a warning, not an opportunity.

4 Research the Vehicle's History

- Carfax Canada (carfax.ca) history reports may provide useful information:
 - Reported collisions/incidents
 - Existing liens
 - Past odometer readings
 - Out-of-province registration information
 - Ministry of Transportation branding information (e.g. salvage/rebuilt)
- Used Vehicle Information Package (UVIP) – By law, private vehicle sellers MUST provide the purchaser with a UVIP that includes:
 - The current registered owner and vehicle ownership history (in Ontario)
 - Lien information
 - Past odometer readings
 - Estimated fair market value (if available)
- If the seller discourages you from buying a history report or UVIP, this may be an attempt to hide significant information about the vehicle's past use, history and/or condition

5 Put the Test in Test-drive

- Take the vehicle on the highway – not just around the block. Some problems might only be apparent at highway speeds.
- Partner up: bring a family member or friend; they may notice something you don't.

Note: For security reasons, if meeting a seller alone, consider using a police-operated safe trade zone and make sure someone you trust knows the details of your meeting.

6 Have the Vehicle Inspected

- Even if you get maintenance records from the seller, have the vehicle inspected by a licensed mechanic! A mechanic may find problems the seller is trying to hide or is unaware of.
- If the seller refuses an inspection, **don't stay – walk away!**

7 Get Proof of Purchase

- Obtain documentation (or a contract) that provides the:
 - Price paid
 - Seller and purchaser's information (names and addresses)
 - Vehicle information: VIN, make, model, year
- If the seller refuses to provide a receipt/contract that includes his/her name and address, **don't stay – walk away!**

8 Pay Attention to Location and Inventory

- When first contacting the seller, simply state that you are calling/writing about the “car for sale”. If the seller asks “which one”, **you may be dealing with a curbsider.**
- If the vehicle is offered for sale at a business (e.g. body or repair shop) that is not registered with OMVIC, **don't stay – walk away!**
- Check if a business is registered at omvic.ca or ask to see the seller's OMVIC licence.
- If the seller is using a yellow service licence plate (or white/red dealer plate), there is a very good chance the vehicle is not registered to them.