

The Road to Buying a Car in Ontario

Ontario consumers are faced with a number of big decisions when buying a car. Whether buying from a private seller or an OMVIC-Registered Dealer, ask the right questions along the way to protect yourself & make an informed purchase.



No cooling-off period!
Remember: once signed, all contracts are final

Beware of curbsiders

- Illegal, unlicensed dealers commonly posing as private sellers
- Often sell misrepresented vehicles (accident-damaged, odometer-tampered or previous write-offs)



ASK QUESTIONS, READ CAREFULLY & GET IT ALL IN WRITING. IF THE DEALER WON'T PUT PROMISES IN WRITING...

NO CONTRACT
ALL DISCLOSURES, PROMISES & TERMS WRITTEN INTO THE CONTRACT? CLEARLY?

2ND OPINION
OK TO GET THE CAR INSPECTED BY A LICENSED MECHANIC?



Vehicle history disclosure... IT'S THE LAW

READ CAREFULLY, ENSURE ALL PAGES PROVIDED.



ASK FOR WRITTEN DISCLOSURES. IF THE DEALER WON'T DO IT...

DISCLOSURE
ALL DISCLOSURES ABOUT THE VEHICLE'S PAST USE, HISTORY & CONDITION MADE?

HISTORY
USED VEHICLE INFORMATION PACKAGE (LVIP) & VEHICLE HISTORY REPORT (CARPROOF/ CARFAX) PROVIDED?

TURN ON YOUR CREEPOMETER.
ASK FOR THE LVIP (MUST PROVIDE) & PURCHASE A HISTORY REPORT. IF LVIP NOT SUPPLIED...

All-in pricing... IT'S THE LAW

Take a thorough test drive



PRICING
ALL-IN PRICE GRANTED (SAME AS OR BELOW ADVERTISED PRICE - ONLY HST & LICENSING ADDED)?

ID
PROOF OF ID & OWNERSHIP PROVIDED?



ASK FOR PROOF. IF NOT GIVEN...

3 DEALING WITH THE SELLER



REGISTERED

- Consumer protection
- May have access to compensation if something goes wrong



Motor Vehicle Dealers Compensation Fund

PRIVATE

- No consumer protection
- Little recourse (you're on your own)

NEW

USED

2 SHOPPING AROUND

1 DOING YOUR HOMEWORK



BUDGET:
ALL EXPENSES RELATED TO OWNING A VEHICLE

GET EDUCATED:
• PRIORITIZE FEATURES (FOR SHORT- & LONG-TERM NEEDS)
• FINANCING RATES

RESEARCH:
• VEHICLE HISTORY & VALUE
• RELIABILITY
• DEPRECIATION
• WARRANTY



ASK THE RIGHT QUESTIONS.

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