

## DISCIPLINE DECISION

REVIEWING PANEL: Greg Flude, Public Member  
Paul Eros, Registrant Member  
Anne French, Registrant Member

IN THE MATTER OF A DISCIPLINE HEARING HELD PURSUANT TO THE MOTOR  
VEHICLE DEALERS ACT, 2002, S.O. 2002, c.30, Sch. B

B E T W E E N :

<b>ONTARIO MOTOR VEHICLE INDUSTRY COUNCIL</b>	)
	)
- and -	)
	)
<b>SEVEN VIEW PLYMOUTH CHRYSLER LIMITED</b>	)
	)
- and -	)
	)
<b>MICHAEL MAGARELLI</b>	)
	)
- and -	)
	)
<b>MUNRAAJ SINGH</b>	)
	)

---

This matter proceeded by way of Rule 1.07 of the Rules of Practice before the Discipline Tribunal and the Appeals Tribunal. This Reviewing Panel has reviewed and considered written materials from the Parties together with a waiver of the requirement for an oral hearing and hereby makes the following Order:

**Date of Decision:** August 12, 2025

**Findings:** **Seven View Plymouth Chrysler Limited (“the Dealer”) has breached the following:**

- Sections 4(2) and 9(3) of the Code of Ethics, O. Reg. 332/08

**Michael Magarelli (“Magarelli”) has breached the following:**

- Sections 6(2) and 9(3) of the Code of Ethics, O. Reg. 332/08

**Munraaj “Maj” Singh (“Singh”) has breached the following:**

- Sections 4(2), 6(2) and 9(3) of the Code of Ethics, O. Reg. 332/08

**Order:**

1. The Dealer shall pay a fine in the amount of **\$6,500** no later than ninety (90) calendar days from the date of the Discipline Tribunal's Order.
2. Magarelli shall pay a fine in the amount of **\$1,000** no later than ninety (90) calendar days from the date of the Discipline Tribunal's Order.
3. Magarelli shall successfully complete the MVDA Key Elements Course no later than ninety (90) calendar days from the date of the Discipline Tribunal's Order.
4. Singh shall successfully complete the MVDA Key Elements Course no later than ninety (90) calendar days from the date of the Discipline Tribunal's Order.
5. The Dealer shall offer to all current and future salespersons, employed by the Dealer, to fund their completion of the MVDA Key Elements Course no later than ninety (90) calendar days from the date of the Discipline Tribunal's Order.

**Overview**

This matter proceeded on the basis of an Agreed Statement of Facts, dated July 29, 2025, a jointly proposed disposition, and a waiver of oral hearing, pursuant to Rule 1.07 of the Rules of Practice before the Discipline Tribunal and the Appeals Tribunal. The Agreed Statement of Facts states in relevant part as follows:

**Background:**

1. The Dealer was first registered as a motor vehicle dealer under the Act in or around June 1982.
2. Magarelli was first registered as a salesperson under the Act in and around October 1999. At all material times, Magarelli has been the Person in Charge of the day-to-day activities of the Dealer.
3. Singh was first registered as a salesperson under the Act in and around November 2022. At all material times, Singh has been acting as a salesperson on behalf of the Dealer.

**OMVIC Publications**

4. Since the Act was proclaimed in 2010, OMVIC has issued various educational materials, including publications, webinars and guidelines, reminding registrants of their all-in price advertising obligations. Educational materials continue to be available on OMVIC's website.

## **Direct Correspondence with Dealer**

5. On or about March 3, 2015, a representative of the Registrar reminded the Dealer of its obligation to advertise all-inclusive prices pursuant to section 36(7) of O. Reg. 333/08.
6. On or about November 6, 2015, a representative of the Registrar reminded the Dealer of its obligation to advertise all-inclusive prices pursuant to section 36(7) of O. Reg. 333/08.

## **Dealer's Non-Compliance**

*2021 Hyundai Elantra, stock# 81581 (VIN: \*6952)*

7. On or before January 14, 2025, the Dealer published an advertisement for a red 2021 Hyundai Elantra, stock# 81581 (VIN: \*6952) with an advertised price of \$21,313 plus taxes and "Fees and Adds".
8. On or about January 14, 2025, a representative of OMVIC (the "Representative") attended the Dealer's premises to make inquiries about the vehicle, while posing as a member of the public (also known as a 'mystery shop'). The Representative met with Singh.
9. Singh, on behalf of the Dealer, provided the Representative with a worksheet which showed the following additional fees:
  - a. \$512.49 "Misc fees"
  - b. \$200 "Non-taxable fees"
10. Singh advised that the "Misc fees" comprised of the \$12.50 OMVIC fee and a \$500 administrative fee, while the \$200 "Non-taxable fees" were for licensing \$100 and gas \$100. Excluding the licensing fee, a total of \$612.50 required fees were added above the advertised selling price of \$21,313. Thereby, the Dealer's advertised price was not all-inclusive. This is contrary to section 36(7) of O. Reg. 333/08, as well as sections 4(2) and 9(3) of the Code of Ethics.

*2022 Toyota RAV4 LE, stock# 8279 (VIN: \*3320)*

11. Singh and the Representative also discussed the pricing for a 2022 Toyota RAV4 LE, stock# 8279 (VIN: \*3320) that was advertised by the Dealer with a selling price of \$31,910 plus taxes and "Fees and Adds".
12. Singh, on behalf of the Dealer, provided the Representative with a worksheet which included the same additional fees:
  - a. \$512.49 "Misc fees"
  - b. \$200 "Non-taxable fees"
13. Excluding the licensing fee, a total of \$612.50 required fees were added above the advertised selling price of \$31,910. Thereby, the Dealer's advertised price was not all-inclusive. This is contrary to section 36(7) of O. Reg. 333/08, as well as sections 4(2) and 9(3) of the Code of Ethics.

## **Magarelli's Non-Compliance**

14. Magarelli, as the Person in Charge, failed to ensure that the Dealer conducted its business in compliance with the Act, its regulations, and the Code of Ethics and thus personally contravened sections 6(2) and 9(3) of the Code of Ethics.

### **Singh's Non-Compliance**

15. As particularized above, Singh engaged in the trade of two motor vehicles in a manner that is contrary to sections 4(2) and 9(3) of the Code of Ethics and also caused the Dealer to contravene the Act, its regulations, and the Code of Ethics and thus personally contravened sections 6(2) and 9(3) of the Code of Ethics.

### **Agreed Facts Relevant to Penalty**

16. On or about August 28, 2024, this Discipline Tribunal issued a Decision and Order in regard to the Dealer, Magarelli and another salesperson for breaches under the Code of Ethics. By way of an Agreed Statement of Facts, during a mystery shop in March 2024 it was found that the Dealer and Margarelli failed to ensure an advertised vehicle price was all-inclusive, contrary to s. 36(7) of O. Reg. 333/08. The Joint Submission on Penalty set out penalties including a \$3,000 fine to be paid by the Dealer and course requirements.

17. As particularized above, the Dealer and Singh have violated the following section of the Code of Ethics:

#### ***Disclosure and marketing***

s. 4(2) A registrant shall ensure that all representations, including advertising, made by or on behalf of the registrant in connection with trading in motor vehicles, are legal, decent, ethical and truthful.

18. As particularized above, the Dealer, Magarelli and Singh have violated the following section of the Code of Ethics:

#### ***Professionalism***

s. 9(3) A registrant shall use the registrant's best efforts to prevent error, misrepresentation, fraud or any unethical practice in respect of a trade in a motor vehicle.

19. As particularized above, Magarelli and Singh have violated the following section of the Code of Ethics:

#### ***Accountability***

s. 6(2) A registered salesperson shall not do or omit to do anything that causes the registered motor vehicle dealer who employs or retains the salesperson to contravene this Regulation or any applicable law with respect to trading in motor vehicles..

### **Decision of the Reviewing Panel**

Having reviewed and considered the Agreed Statement of Facts and written submissions provided by the Parties, the Reviewing Panel is satisfied that the evidence contained in the Agreed Statement of Facts substantiates the allegations that: (1) the Dealer has breached

Sections 4(2) and 9(3) of the Code of Ethics, O. Reg. 332/08; (2) Magarelli has breached Sections 6(2) and 9(3) of the Code of Ethics, O. Reg 332/08; and (3) Singh has breached Sections 4(2), 6(2) and 9(3) of the Code of Ethics, O. Reg 332/08.

The Reviewing Panel accepted the parties' proposed resolution for the reasons below.

### **Reasons for Decision**

The Reviewing Panel has considered the proposed resolution. The Reviewing Panel was concerned with the Dealer's recent fine for a nearly identical breach of the Code of Ethics. The Dealer is reminded that such fines are not simply the cost of doing business. Future breaches may be met with increasing penalties, up to and including revocation of registration should the Dealer not change its business practices. It is, of course, solely within OMVIC's discretion whether future matters are brought before the Discipline and Appeals Tribunals or the Licence Appeal Tribunal. Nothing in this order should be read as limiting OMVIC's discretion in that regard.

Notwithstanding our concern, the Reviewing Panel finds that the penalty achieves the goals of adequate punishment for the offence, specific deterrence of the Dealer, Magarelli, and Singh against future breaches of the code of ethics, and general deterrence for the industry showing that such breaches are considered serious and will be treated accordingly. In this particular matter, the parties agreed to the resolution. The Reviewing Panel finds that the resolution is within the range of penalties for similar acts in other matters before this Tribunal and is not contrary to the public interest.

Ontario Motor Vehicle Industry Council  
Discipline Tribunal

Dated: August 12, 2025



---

Greg Flude, Public Member  
On behalf of:

Paul Eros, Registrant Member  
Anne French, Registrant Member