Citation: Karim v. Registrar, *Motor Vehicle Dealers Act*, 2002, 2026 ONLAT

Licence Appeal Tribunal File Number: **17922/MVDA**

In the matter of an appeal from a Notice of Proposal issued by the Registrar under the *Motor Vehicle Dealers Act, 2002*, S.O. 2002, c. 30, Sch B (the "*Act*"), to revoke the registration of a motor vehicle salesperson, pursuant to s. 9 of the *Act*.

Between:

Usama Karim

Appellant

and

Registrar, *Motor Vehicle Dealers Act, 2002*

Respondent

CONSENT ORDER

ADJUDICATOR: **Jeffery Campbell, Vice-Chair**

Date: **October 5, 2026**

BACKGROUND

[1] Usama Karim (the “appellant”) appeals from a Notice of Proposal (“NOP”) to revoke his registration as a motor vehicle salesperson issued on October 18, 2025, by the Registrar, *Motor Vehicle Dealers Act, 2002* (the “Registrar”) under the *Act.*

[2] The parties advised the Tribunal that they had resolved the issues in dispute and both parties have consented to the registration of the appellant as a motor vehicle salesperson under the *Act* on the terms and conditions set out in Terms and Conditions between the appellant and the Registrar signed by the appellant and by the Registrar on September 30, 2026. The Terms and Conditions shall constitute Schedule A.

[3] Further, both parties confirmed that pursuant to section 4.1 of the *Statutory Powers Procedure Act,* R.S.O. 1990, c. S 2 (the “SPPA”), both parties waive the requirements of a hearing and consent to an Order of the Tribunal to confirm the appellant’s registration on the Terms and Conditions set out on Schedule A. A copy of the agreements signed by all parties is attached as Schedule A to this Order.

ON CONSENT OF BOTH PARTIES, I ORDER:

[4] Pursuant to s. 4.1 of the SPPA and on the consent of the parties, I dispose of this proceeding on the Terms and Conditions set out in the agreement signed by the parties on September 30, 2026, a copy of which is attached to this order as Schedule A, which Schedule A is incorporated and made part of this Order.

LICENCE APPEAL TRIBUNAL

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Jeffery Campbell, Vice-Chair

Released: October 5, 2026

TO: **LICENCE APPEAL TRIBUNAL**
Tribunals Ontario
General Services
15 Grosvenor Street, Ground Floor
Toronto, ON M7A 2G6

FROM: **THE REGISTRAR**
Motor Vehicle Dealers Act, 2002
Ontario Motor Vehicle Industry Council
65 Overlea Blvd., Suite 300
Toronto, ON M4H 1P1

AND FROM: **USAMA KARIM**

Pursuant to subsection 6(2) of the *Motor Vehicle Dealers Act, 2002*, Usama Karim ("the Registrant") and the Registrar, *Motor Vehicle Dealers Act, 2002* ("the Registrar"), in accordance with section 4.1 of the *Statutory Powers Procedure Act*, do hereby waive the requirements of a hearing and consent to an Order of the Licence Appeal Tribunal based upon the following terms and conditions:

GENERAL

1. For a period of one (1) year from the date of the Order of the Licence Appeal Tribunal giving effect to these Terms and Conditions (the "Consent Order"), the Registrant shall not be an owner, partner, shareholder, officer, director, or controlling mind of a dealer.

REGISTRATION

2. The Registrant will comply with all requirements of the MVDA and Ontario Regulation 333/08, the Code of Ethics in Ontario Regulation 332/08, and the Ontario Motor Vehicle Industry Council ("OMVIC") Guidelines, as may be amended from time to time. The Registrant further agrees to read all correspondence and bulletins from OMVIC as released.

3. The Registrant will provide the Registrar with notice in writing within five (5) business days if the Registrant:

   (a) Is charged with, or found guilty or convicted of, any criminal offence;

   (b) Is named as a defendant in any civil proceeding connected in any way with the motor vehicle business;

   (c) Is named as a respondent in any bankruptcy, insolvency, or receivership application or proceeding; or,

   (d) Is named as a respondent or a licensee in any proceeding commenced by any regulatory body.

4. The Registrant shall notify OMVIC in writing within five (5) business days if the Registrant becomes aware of any complaint, allegation, or investigation by any lender, insurer,

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consumer or co-signer, law enforcement agency, or regulatory body relating to any transaction connected to the Registrant.

5. The Registrant shall provide all sponsoring dealers with a copy of these Terms and Conditions and shall obtain the sponsoring dealer's written acknowledgement confirming their awareness of the Terms and Conditions applicable to the Registrant.

6. The Registrant acknowledges that "trade" refers to buying, selling, leasing, advertising or exchanging an interest in a motor vehicle or negotiating or inducing or attempting to induce the buying, selling, leasing or exchanging of an interest in a motor vehicle as defined in the MVDA and pursuant to section 36 through to and including section 51 of Ontario Regulation 333/08, and is not limited to the signing of contracts. The Registrant further acknowledges that this includes attendance at auction on behalf of the Registrant and positions commonly referred to as Sales Manager, Finance and Insurance Manager, Branch Manager, Business Manager, General Manager or any individual who has supervisory authority over salespersons.

7. The Registrant shall ensure that their registration will not be used to trade in motor vehicles where the Registrant knows, or ought to know, that trading motor vehicles will facilitate an illegal or unethical practice.

DUE DILIGENCE OBLIGATIONS

8. The Registrant shall not sign, submit, or authorize any motor vehicle financing application, bill of sale, warranty contract, insurance document, or other supporting document that contains information the Registrant knows or reasonably ought to know is false or misleading. This obligation applies regardless of the capacity in which the Registrant signs, including as the selling salesperson, finance manager, witness, or co-signatory.

9. Before signing any document in connection with a motor vehicle trade or the financing of a vehicle on behalf of, or in respect of, a consumer, the Registrant shall obtain and review valid government-issued photo identification from that consumer and shall retain a copy in the deal file.

10. The Registrant shall retain a copy of every document received from or about a consumer that is material to any aspect of a motor vehicle trade or the financing of a vehicle, at the time of collection and before the document is forwarded to any other person or entity. The copy shall form part of the deal file.

11. The Registrant shall not personally submit, approve, or authorize any motor vehicle financing application unless the Registrant has personally reviewed the application and has:

    (a) Confirmed that any proof of income or employment provided is consistent with the income or employment stated on the application; and,

    (b) Verified any insurance document submitted in connection with the transaction by contacting the named insurer directly, prior to delivery of the motor vehicle to the consumer.

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THIRD-PARTY LEAD SOURCES

12. The Registrant shall not, directly or indirectly, participate in, facilitate, or benefit from any arrangement with a third party who sources motor vehicle financing leads in exchange for any form of compensation, without first disclosing the full details of that arrangement to the dealer principal.

DEALERTRACK

13. The Registrant shall not share, disclose, permit use or facilitate use by any other person of the Registrant's personal login credentials for DealerTrack or any other dealer financing platform, dealer management system, or lender portal.

14. The Registrant shall notify OMVIC in writing within two (2) business days if the Registrant becomes aware or has reason to believe that their credentials for any such platform have been compromised, accessed without their authorization, or used by any other person to submit or modify any transaction or forms connected with any transaction with or without the Registrant's personal involvement.

NON-ASSOCIATION

15. For a period of two (2) years from the date of the Consent Order, the Registrant shall not, directly or indirectly:

    (a) Be employed by or registered to the same motor vehicle dealer as, work under the supervision of, or supervise any of the following individuals in connection with any motor vehicle trade or financing transaction: Usman Shahsaeed (Registration No. 5425970) and Parampreet Pabla (Registration No. 5464920);

    (b) Enter into any business arrangement, partnership, referral agreement, lead-sharing arrangement, or financial relationship with any of the individuals named in paragraph (a) in connection with any motor vehicle trade or financing transaction; or,

    (c) Accept any consumer referral from, or refer any consumer to, any of the individuals named in paragraph (a).

EDUCATION

16. The Registrant shall immediately enroll in the Ontario Motor Vehicle Industry Key Elements Course ("Key Elements Course") and shall be responsible for all enrollment fees.

17. The Registrant shall successfully complete the Key Elements Course within ninety (90) days of signing these Terms and Conditions and achieve a minimum score of eighty percent (80%) in the examination.

FINANCIAL RESPONSIBILITY

18. The Registrant shall notify OMVIC in writing within five (5) business days if the Registrant fails to comply with any judgment or court order against the Registrant when it comes due.

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ACKNOWLEDGMENT AND UNDERTAKING

19. The Registrar is relying on the accuracy and completeness of all documents, statements or information provided by the Registrant in connection with the Registrant's registration and these Terms and Conditions.

20. The documents, information or statements provided to the Registrar are true to the best of the Registrant's knowledge and belief, and full answer to all questions, inquiries and requests made by the Registrar in connection with the Registrant's registration has been given.

21. The Registrar may take further administrative action, including a proposal to suspend or revoke registration, arising from any matters that have occurred or may occur related to honesty and integrity, financial responsibility or compliance with these terms and conditions.

These Terms and Conditions are accepted by Usama Karim

Signature of Usama Karim

Signed in the City of Vaughan this 30 day of September 2026.

These Terms and Conditions are accepted by the Registrar, *Motor Vehicle Dealers Act, 2002*.

Maureen Harquail, KC, MPA, ICD.D.
Registrar, *Motor Vehicle Dealers Act*, 2002

Signed in the City of Toronto this 30 day of Sept. 2026.

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