SENT VIA E-MAIL

DISCIPLINE TRIBUNAL OF THE ONTARIO MOTOR VEHICLE INDUSTRY COUNCIL

IN THE MATTER BEFORE THE DISCIPLINE TRIBUNAL HELD PURSUANT TO THE *MOTOR VEHICLE DEALERS ACT, 2002*, S.O. 2002, c.30, Sch. B

TO: 1878244 Ontario Ltd. o/a Yorkdale Fine Cars
7-8131 Keele
Vaughan, ON, L4K 1Z2

AND TO: Emad Hassan

NOTICE OF REFERRAL TO DISCIPLINE TRIBUNAL

Take notice that pursuant to section 14(4) 4 of the *Motor Vehicle Dealers Act, 2002*, (the "Act"), the Registrar has referred the complaint(s) against 1878244 ONTARIO LTD. o/a YORKDALE FINE CARS and EMAD HASSAN to the Discipline Tribunal for alleged violations under the Code of Ethics, as set out in Ontario Regulation 332/08.

REASONS

Section 17 of the Act establishes a Discipline Tribunal and empowers the Discipline Tribunal to hear and determine issues concerning alleged breaches of the Code of Ethics. The Code of Ethics applies to all Registrants registered under the Act. Any Registrants that disregard or violate the Code of Ethics are subject to having their conduct reviewed by the Discipline Tribunal. The Code of Ethics requires that all Registrants conduct business with Integrity, Accountability, Compliance, Respect and Professionalism as well as ensuring that requirements are met when it comes to Disclosure and Marketing and the Disclosure of Information in Sale and Lease Contracts.

PARTICULARS

The reasons for this Notice are:

Background

1. 1878244 Ontario Ltd. o/a Yorkdale Fine Cars ("Dealer") was first registered as a motor vehicle dealer under the Act in or about January 2017.

2. Emad Hassan ("Hassan") was first registered as a motor vehicle salesperson under the Act in or about October 2025. At all material times to this matter, Hassan has been the designated Person in Charge of the day-to-day activities of the Dealer.

Dealer's Non-Compliance

3. In January 2026, an Inspector attended the Dealer's premises to conduct an inspection of its books and records. The following issues of non-compliance were discovered as part of the inspection, as particularized below.

Failure to disclose Annual Percentage Rate

4. Between October 2025 and December 2025, the Dealer sold four motor vehicles. The Bills of Sale for the transactions listed below did not include the Annual Percentage Rate ("APR") applicable to the financing arrangement:

    a. Sold on November 14, 2025 - 2017 GMC Sierra (VIN 7025)
    b. Sold on October 23, 2025 - 2022 Mercedes-Benz GLE-Class (VIN 6175)
    c. Sold on December 3, 2025 - 2018 Mercedes-Benz C-Class (VIN 6027)
    d. Sold on October 18, 2025 - 2019 Mercedes-Benz C-Class (VIN 5375)

5. By failing to ensure that the APR was included on the Bills of Sale, the Dealer acted contrary to section 44 of Ontario Regulation 333/08. In doing so, the Dealer contravened sections 9(1) and 9(3) of Ontario Regulation 332/08.

Failure to Remit Warranty Payments within thirty days

6. In October 2025, the Dealer sold three third-party warranties through A-Protect Warranty Corporation ("A-Protect") in connection with the following vehicle sales:

    a. Sold on October 1, 2025 – 2021 Mercedes-Benz GLE-Class, VIN ***8079;
    b. Sold on October 2, 2025 – 2021 Audi S5, VIN ***3076; and
    c. Sold on October 4, 2025 – 2022 Lexus IS, VIN ***8385.

7. The warranty payments for the above October 2025 transactions were remitted on November 26, 2025, which was more than 30 days after the respective dates of sale.

8. In December 2025, the Dealer sold six third-party warranties through A-Protect in connection with the following vehicle sales:

    a. Sold on December 1, 2025 – 2016 Mercedes-Benz C-Class, VIN ***5942;
    b. Sold on December 2, 2025 – 2019 Mercedes-Benz A-Class, VIN ***9775;
    c. Sold on December 2, 2025 – 2017 Nissan Rogue, VIN ***2043;
    d. Sold on December 5, 2025 – 2021 BMW X1, VIN ***5083;
    e. Sold on December 5, 2025 – 2018 BMW 340i, VIN ***6136; and
    f. Sold on December 5, 2025 – 2019 Mercedes-Benz CLA-Class, VIN ***4654.

9. The warranty payments for the above December 2025 transactions were remitted on January 16, 2025, which was more than 30 days after the respective dates of sale.

10. By failing to remit payment for third-party warranties within 30 days of the sale, the Dealer contravened section 47(7)(c) of Ontario Regulation 333/08. By engaging in this conduct, the Dealer contravened sections 3(1), 9(1) and 9(3) of Ontario Regulation 332/08.

Failure to Comply with Terms and Conditions of Registration

11. On July 2, 2013, the Registrar imposed Terms and Conditions on the Dealer's registration, including Condition twenty-eight (28), which required the Dealer to obtain the Registrar's prior written approval before obtaining new sources of financing.

12. Between October 2025 and December 2025, the Dealer received funds from Six Side Motors Inc. and Salem El Hassan, which have been used as sources of financing for the Dealer's business. These funds included the following deposits and cheque:

    a. October 6, 2025 – $250,000 deposit from Six Side Motors Inc.
    b. November 20, 2025 – $150,000 deposit from Six Side Motors Inc.
    c. December 2, 2025 – $160,000 deposit from Six Side Motors Inc.
    d. December 8, 2025 – $100,000 deposit from Six Side Motors Inc.
    e. December 10, 2025 – $100,000 deposit from Six Side Motors Inc.
    f. December 16, 2025 – $200,000 deposit from Six Side Motors Inc.
    g. November, 2025 – $200,000 cheque from Salem Kassim Elhassan payable to Yorkdale Fine Cars.

13. The Dealer obtained the financing described above without first obtaining the Registrar's written approval. Therefore, the Dealer failed to comply with s. 6(1)(f) of the Act. In doing so, the Dealer contravened sections 9(1) and 9(3) of O. Reg 332/08.

Hassan's Non-Compliance

14. Hassan, as a 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 contravened sections 6(2) and 9(3) of the Code of Ethics.

The Registrant(s) may provide a written response to the particulars set out above to OMVIC within 15 days of service of this Notice to: legal_dept@omvic.on.ca

If the Discipline Tribunal makes a determination that a registrant has failed to comply with the Code of Ethics, it may order one or more of the following:

- A fine up to $25,000 per party;
- Require the registrant to take further educational courses;
- If the registrant is a motor vehicle dealer, require the dealer to arrange and fund educational courses for salespersons employed by the dealer;

- Award costs.

This Notice of Referral to Discipline ("NORD") and decisions of the Discipline Tribunal may be published. Hearings before the Discipline Tribunal may be recorded and are open to the public.

The *Statutory Powers Procedure Act, R.S.O 1990 c.s.22*, applies to the hearing to be held by this Discipline Tribunal. A party to a proceeding may be represented by counsel or an agent.

The good character, propriety of conduct or competence of the Registrant(s) shall be an issue in any hearing before the Discipline Tribunal and reasonable information of allegations with respect thereto has been furnished.

The Rules of Practice of the Discipline Tribunal will apply and are available on OMVIC's website. A Notice of Hearing and disclosure will be provided in accordance with the Rules of Practice of the Discipline Tribunal.

Take note that as per the Rules of Practice, failure to attend a hearing before the Discipline Tribunal may result in a decision being determined *ex parte* (in your absence).

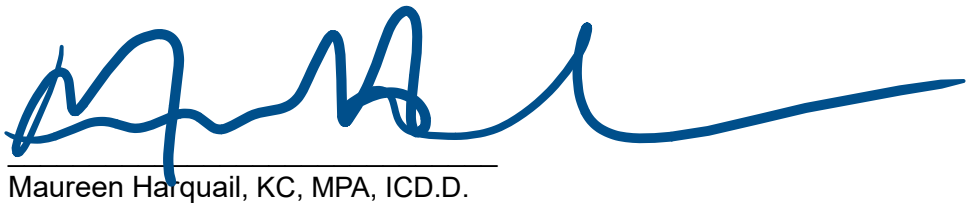
APPLICATION OF THE RULES OF PRACTICE OF THE DISCIPLINE TRIBUNAL

This is to serve notice that OMVIC may make application for its costs, pursuant to Rule 13 of the Rules of Practice.

FURTHER PARTICULARS/SUPPLEMENTAL NOTICE

The Registrar may provide further and other particulars in respect of any other matters herein or in respect to any other matter including further particulars of violations of the Code of Ethics.

DATED at Toronto, this 27th day of September, 2026



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