

VIA COURIER
VIA EMAIL

**IN THE MATTER OF the Motor Vehicle Dealers Act, 2002, S.O. 2002, Chapter 30, Schedule B
and Regulations, as amended**

- and -

**IN THE MATTER OF the advertising made by TORONTO SMART CARS LTD. o/a CARHUB
NORTH YORK CHRYSLER / NATIONAL AUTO SHIELD WARRANTY**

TO: TORONTO SMART CARS LTD. o/a
CARHUB NORTH YORK CHRYSLER/
NATIONAL AUTO SHIELD WARRANTY
7200 YONGE ST
THORNHILL ON L4J 1V8

**ORDER TO IMMEDIATELY CEASE
FALSE, MISLEADING AND/OR DECEPTIVE ADVERTISING**

WHEREAS TORONTO SMART CARS LTD. o/a CARHUB NORTH YORK CHRYSLER/
NATIONAL AUTO SHIELD WARRANTY (“CARHUB NORTH YORK CHRYSLER”) is registered
pursuant to the *Motor Vehicle Dealers Act, 2002* (the “Act”) and carries on business as a motor
vehicle dealer.

AND WHEREAS CARHUB NORTH YORK CHRYSLER publishes advertisements related to the
trade of motor vehicles.

AND WHEREAS Section 29 of the Act provides that where the Registrar believes on
reasonable grounds that a registrant is making false, misleading and/or deceptive statements in
any advertisement, circular, pamphlet or material published by any means, the Registrar may
order the immediate cessation of the use of such material and retraction of the statement or
publication of a correction of equal prominence to the original publication; or order both a
cessation of the use of the material and a retraction or correction.

**TAKE NOTICE THAT PURSUANT TO SECTION 29 OF THE ACT, THE REGISTRAR
HEREBY ORDERS CARHUB NORTH YORK CHRYSLER TO CEASE IMMEDIATELY THE
USE OF ADVERTISEMENTS WHICH MAKE FALSE, MISLEADING AND/OR DECEPTIVE
STATEMENTS, AND IN PARTICULAR TO:**

1. **Cease the use of** false, misleading and/or deceptive statements or information, in any
advertisement, regarding the **pricing** of motor vehicles, as applicable.

Section 29(3) of the Act provides that the order of the Registrar shall take effect immediately, but the Licence Appeal Tribunal (the “Tribunal”) may grant a stay until the Registrar’s order becomes final.

DATED at Toronto, this 16th day of June, 2026.



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

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VIA E-MAIL

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**IN THE MATTER OF the advertising made by TORONTO SMART CARS LTD. o/a CARHUB
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TO: TORONTO SMART CARS LTD. o/a
CARHUB NORTH YORK CHRYSLER/
NATIONAL AUTO SHIELD WARRANTY
7200 YONGE ST
THORNHILL ON L4J 1V8

NOTICE OF ORDER TO CEASE FALSE ADVERTISING

WHEREAS TORONTO SMART CARS LTD. o/a CARHUB NORTH YORK CHRYSLER/
NATIONAL AUTO SHIELD WARRANTY (“CARHUB NORTH YORK CHRYSLER”) is registered
pursuant to the *Motor Vehicle Dealers Act, 2002* (the “Act”) and carries on business as a motor
vehicle dealer.

AND WHEREAS CARHUB NORTH YORK CHRYSLER publishes advertisements related to the
trade of motor vehicles.

AND WHEREAS Section 29 of the Act provides that where the Registrar believes on
reasonable grounds that a registrant is making false, misleading and/or deceptive statements in
any advertisement, circular, pamphlet or material published by any means, the Registrar may
order the immediate cessation and/or retraction of the use of such material.

REASONS

It is the Registrar’s belief upon reasonable grounds that CARHUB NORTH YORK CHRYSLER
is publishing advertisements which include false, misleading and/or deceptive statements.

PARTICULARS

Background

1. TORONTO SMART CARS LTD. o/a CARHUB NORTH YORK CHRYSLER/ NATIONAL
AUTO SHIELD WARRANTY (the “Dealer”) is currently registered as a motor vehicle
dealer under the Act. It was originally registered in or around July 25, 2003.

Reminders to Comply

2. In and around May 2023, the Dealer was reminded by a representative of the Registrar to comply with its all-inclusive price advertising obligations and to ensure that all-in pricing is advertised in a clear, comprehensible and prominent manner, pursuant to s. 36(7) of O. Reg. 333/08.
3. In and around February 2024, the Dealer was reminded by a representative of the Registrar to ensure it advertises cash and finance prices for any vehicle, in a manner that complies with all-in pricing and is set out in a clear, comprehensible and prominent manner, pursuant to s. 36(7) of O. Reg. 333/08.
4. In and around June 2024, the Dealer was reminded by a representative of the Registrar to ensure it advertises cash and finance prices for any vehicle, in a manner that complies with all-in pricing and is set out in clear, comprehensible and prominent manner, pursuant to s. 36(7) of O. Reg. 333/08.

False Advertising

5. On or about February 12, 2026, an OMVIC Representative (the "Representative") reviewed online advertisements published on behalf of the Dealer.
6. The Representative discovered that the Dealer was advertising vehicles on a third-party online platform as well as on its own website.
7. On the third-party platform, the Dealer published one prominent price for a vehicle, which was subject to "taxes and licensing". It was not indicated whether this was a cash or finance price.
8. On the Dealer's website, the same motor vehicle would be advertised with two prices, being: a finance price plus "lic., taxes & finance/lease fee"; and a secondary less prominent cash price.
9. On both the third-party platform and the Dealer's website, the Dealer published statements in the fine print below, stating:

"Online prices and payments are for finance purchases – please note there is a \$850 finance/lease fee. Cash purchases for used vehicles have a \$2,350 surcharge (the finance price + \$2,350)."
10. Thereby, the Dealer advertised prices on the third-party platform which failed to indicate that it was the finance price and failed to ensure the \$850 finance fee was included in the total advertised price for the vehicle. Furthermore, the Dealer failed to indicate, in a comprehensive and equally prominent manner, there was also a different price for cash purchases.
11. Thereby, the Dealer published two prices on its website which failed to indicate the finance price and cash price in a comprehensive and equally prominent manner. The Dealer failed to ensure that the \$850 finance fee was included in the total advertised finance price for the vehicle. The Dealer ensured the \$2,350 "surcharge" was included in the less prominent advertised cash price.

12. The Representative discovered this non-compliant advertising practice, as described above, with respect to the following six (6) vehicles:

	Vehicle	Third-party website	Dealer's website	
			Finance Price (prominent)	Cash Price (less prominent)
i	2024 Cadillac LYRIQ Luxury Stock # C5738	\$49,998 + taxes and licensing	\$49,998 + lic., taxes & finance/lease fee	\$52,348
ii	2019 Subaru Outback Touring CVT Stock # C5745	\$20,369 + taxes and licensing	\$20,369 + lic., taxes & finance/lease fee	\$22,719
iii	2022 Porsche Macan Stock # C5597	\$50,626 + taxes and licensing	\$50,626 + lic., taxes & finance/lease fee	\$52,976
iv	2024 Audi Q4 Stock # C5644	\$40,494 + taxes and licensing	\$40,494 + lic., taxes & finance/lease fee	\$42,844
v	2024 Jeep Wrangler Sport S Stock # C5538	\$38,893 + taxes and licensing	\$38,893 + lic., taxes & finance/lease fee	\$41,243
vi	2023 BMW X1 Stock # C5635	\$31,033 + taxes and licensing	\$31,033 + lic., taxes & finance/lease fee	\$33,383

13. As described above, the Dealer failed to ensure it advertised finance and cash prices for its vehicles in a manner that was clear, comprehensible and prominent. The Dealer also failed to ensure its finance prices were all-inclusive. The Dealer breached s. 36(7) and also engaged in advertising in a manner that was false, misleading and deceptive, contrary to s. 28 of the Act.

RIGHT TO A HEARING

Section 9(2) of the Act provides that an Applicant/Registrant is entitled to a hearing by the Licence Appeal Tribunal in respect of this Notice, if **WITHIN 15 DAYS** after service of this Notice, the Applicant/Registrant files/serves an appeal, in writing, to the following parties:

Licence Appeal Tribunal
Tribunals Ontario
General Services
15 Grosvenor Street, Ground Floor
Toronto, ON M7A 2G6
Email: LATRegistrar@ontario.ca

- AND TO -

Ontario Motor Vehicle Industry Council (OMVIC)
Registrar, *Motor Vehicle Dealers Act, 2002*
65 Overlea Blvd., Suite 300
Toronto, ON M4H 1P1
Email: Legal_Dept@omvic.on.ca

Section 29(3) of the Act provides that the order of the Registrar shall take effect immediately, but the Tribunal may grant a stay until the Registrar's order becomes final.

Section 9(5) of the Act provides that where an Applicant/Registrant requires a hearing, the Tribunal shall schedule a hearing. At that time, the Tribunal may order the Registrar to carry out, or refrain from carrying out this Notice, or may order that the Registrar take such action as the Tribunal considers appropriate, in accordance with the Act and the regulations.

Section 9(5) of the Act provides that the Tribunal may attach such terms and conditions to its order or to the registration, as it considers proper to give effect to the purposes of the Act.

APPLICATION OF THE STATUTORY POWERS PROCEDURE ACT

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

The Registrar states that the good character, propriety of conduct or competence of the Applicant/Registrant shall be an issue in any hearing before the Tribunal and the Registrar has, therefore, furnished herein reasonable information of allegations with respect thereto.

APPLICATION OF THE COMMON RULES OF PRACTICE AND PROCEDURE FOR THE LICENCE APPEAL TRIBUNAL, ANIMAL CARE REVIEW BOARD, and FIRE SAFETY COMMISSION

This is to serve as notice that the Registrar may make application for its costs pursuant to Rule 19 of the Common 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 grounds for refusal/revocation/suspension of registration.

DATED at Toronto, this 16th day of June, 2026



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