

# IMPACT

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## Fraud Prevention Month: document accuracy

Ensuring that the correct information is being recorded on bills of sale and financing applications provided to financial institutions will protect the consumer, your salespeople and business. Accurate documents, including a compliant bill of sale, also increase transparency and build trust with consumers.

Automotive businesses have an obligation to create and maintain complete and accurate financial records ([Consumer Protection Act](#), Section 132(1)), [Automotive Business Regulation](#), ABR, Section 9. This includes, but is not limited to, a bill of sale. The bill of sale must accurately reflect the nature of the transaction and there are specific items that must be included, as listed in the ABR Sections 31.2(1) and (2).

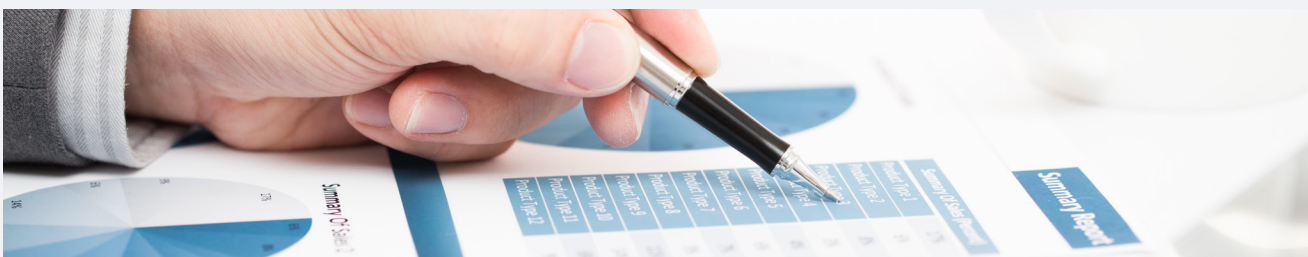
A commonly missed item on bills of sale is the consumer identification number, which is the number of the government issued identification the business operator uses to confirm the identity of the consumer, the most common being the consumer's driver's licence number. Make sure your salespeople confirm consumer identity by checking and recording the consumer identification information on a vehicle bill of sale.

A bill of sale checklist is available on [amvic.org](http://amvic.org) to help your business address the requirements.

During an inspection, automotive business documents are reviewed. Documents examined could include, but are not limited to: advertisements, Mechanical Fitness Assessments, bills of sale, consignment agreements, repair invoices, banking records, vehicle inventory, payroll records and GST remittances.

AMVIC is once again joining the Competition Bureau (CB), the Royal Canadian Mounted Police (RCMP), and the Canadian Anti-Fraud Centre (CAFC) Fraud Prevention Month campaign, educating consumers and industry on how to [recognize, reject and report fraud](#).

Join the conversation online: follow AMVIC and #FPM2025 on [X](#) and [Facebook](#) or visit [amvic.org](http://amvic.org) for more information.



# Message from Alberta Insurance Council: New licence requirements for selling motor vehicle products

Automobile dealerships and equipment dealers that want to sell motor vehicle dealership loyalty programs, ancillary motor vehicle production products and certain motor vehicle warranty products are now required to hold restricted business licences with the [Alberta Insurance Council \(AIC\)](#) that authorize the sale of those products.

Recent updates from the Superintendent of Insurance (SOI) have classified motor vehicle dealership loyalty programs, ancillary motor vehicle protection products, and certain motor vehicle warranty products as insurance products.

These products are now subject to the requirements of the *Insurance Act* and must be underwritten by a licensed insurance company and sold by licensed agents or licensed businesses with restricted business licence types.

For full information on this new requirement, [please read the recent update from the AIC](#).

You are also encouraged to [read the full Interpretation Bulletin from the SOI](#).

Additionally, as your products are underwritten, your policy wordings must be approved by the Superintendent, and your rating programs approved by the Automobile Insurance Rate Board (AIRB). [Please review AIRB's guidance to filing](#).

Applications are now open for the new “motor vehicle dealership loyalty programs and ancillary motor vehicle protection products” restricted business licence type. Applications for the “equipment warranty insurance” licence type to sell certain motor vehicle warranty products is also available. Please log into your profile on the [AIC Portal](#) to apply.

All applications are reviewed in the order they are received; the standard processing time is 15 business days. To ensure compliance with the new requirements, the AIC encourages you to apply for the new restricted business licence type as soon as possible.

The AIC is committed to providing licence holders with information and resources so that they can continue to provide high-quality services to Albertans.

Please visit [abcouncil.ab.ca](http://abcouncil.ab.ca) for more information on this and other insurance-related news.



# Q3 Administrative review enforcement actions: Oct. 1, 2024 – Dec. 31, 2024

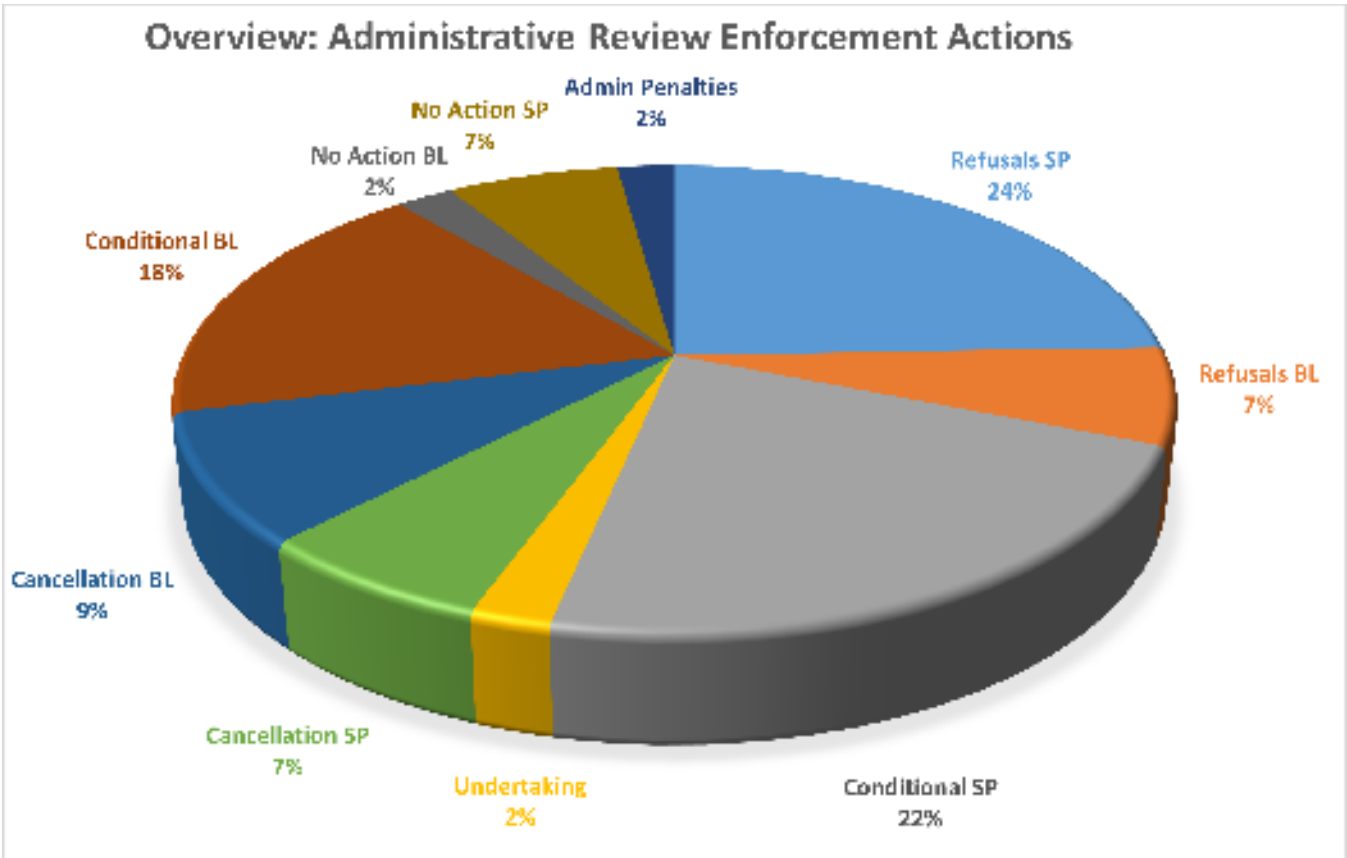
As the regulator of Alberta’s automotive industry, AMVIC makes public, on its website (as per the *Consumer Protection Act* (CPA) Section 157.1 (1) and (3)), information that is related to breaches of legislation.

A record of Undertakings, Director’s Orders, court orders, Administrative Penalties and any other prescribed document or information (collectively known as administrative enforcement) is available on [amvic.org](https://amvic.org).

Administrative review outcomes may include:

- no further action,
- conditions added to licence or licence cancellation or suspension,
- Administrative Penalty,
- Director’s Order, or
- Undertaking.

The chart below highlights the administrative enforcement actions for Q3 of 2024 – 2025:



Legend  
BL = Business licence  
SP = Salesperson



# How to avoid common consumer complaints

AMVIC continuously strives to build a fair marketplace for both automotive consumers and businesses. By highlighting three common consumer complaints and how to avoid them, AMVIC hopes to provide businesses with an opportunity for education, improvement and increased compliance with legislation.

## 1. Misrepresenting fees

It is your obligation as a business or salesperson to fully disclose all fees, and all fees and charges must be included on the bill of sale. If you, as the salesperson, openly disclose fees to a consumer, it's still against the law to represent those fees as being mandatory when **they are not**. Misrepresenting fees or failing to properly disclose [extra fees](#) can be in contravention of the *Consumer Protection Act* which can result in various enforcement actions.

## 2. Using false or misleading website disclaimers

If your business has a [website disclaimer](#), make sure the disclaimer aligns with all-in advertised pricing legislation **as set out in Section 11(2)(l) of the Automotive Business Regulation**. Stating in a disclaimer that prices listed do not include items such as licensing fees or administration fees does not exempt automotive businesses from following all-in advertised pricing legislation.

## 3. Failure to comply with all-in advertised pricing

[All-in advertised pricing](#) is the law in Alberta. That means the advertised price of a vehicle must include ALL fees and charges including freight, pre-delivery inspection/expense, administration and/or documentation fee(s) and levy recoveries. Adding any of these fees on top of an all-in advertised price is illegal. The only fee that can be added to the advertised price is GST and any actual costs or charges associated with financing.

Complying with legislation and following best practices can reduce the possibility of consumer complaints and enforcement actions resulting from non-compliance.



## Did you know?

A [Mechanical Fitness Assessment \(MFA\)](#) should not be misrepresented as "an AMVIC", "an inspection" or "an AMVIC inspection." Describing an MFA as an inspection is misleading to a consumer and could be considered an unfair practice under Section 6(4)(a) of the *Consumer Protection Act*.



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