



FACT SHEET

Registering a Co-Owned Vehicle

When registering a vehicle acquired by more than one person, the Société de l'assurance automobile du Québec (SAAQ) recommends having only one person's name appear on the vehicle registration certificate. However, if the co-owners or co-lessees¹ would like all their names to appear on the registration certificate, they must designate a **registrant**.

The names of the registrant and the other co-owners will appear on the registration certificate, but only the registrant will be authorized to carry out vehicle-related operations.

Responsibilities

Registrant

- The registrant is the only person deemed responsible for the vehicle within the meaning of the *Highway Safety Code*.
- The registrant assumes sole responsibility for the vehicle's registration file and is the only person authorized to carry out vehicle-related operations, whether they are made at a service outlet or online.
- The registrant does not have to submit proof of the other co-owners' consent to carry out an operation (including transferring the vehicle).
- The registrant is the only person who will receive communications from the SAAQ.

Co-owner

- To carry out an operation concerning the vehicle, the co-owner must go to a service outlet and present a power of attorney signed by the registrant.
- The co-owned vehicle does not appear in the co-owner's personal file.

Transferring ownership and registering a vehicle

When the vehicle is acquired from an individual

The future co-owners must choose who among them will be the registrant on record at the SAAQ. This person must register the vehicle at a service outlet or online.

If SAAQclic is used to complete the transfer of ownership and register the vehicle, these operations must be carried out through the registrant's SAAQclic account. The registrant must identify the other co-owners at that time.

Note: The person carrying out the online operation is automatically designated as the registrant.

1. To make the text easier to read, the terms *co-ownership*, *co-owner* and *purchase* also refer to *co-lease*, *co-lessee* and *lease*, respectively.

Registering a Co-Owned Vehicle

When purchasing a new or used vehicle from a dealer

The dealer can enter the name of the designated registrant on the *Attestation de transaction avec un commerçant* (ATAC) form (in French only), **and add up to two co-owners.**

To register the vehicle, the registrant must then bring the ATAC form to an SAAQ service outlet.

The person named as the registrant on the ATAC form must be the person the co-owners have chosen for that purpose.

When trading in a vehicle

To be entitled to a reduction in the amount of Québec sales tax (QST) calculated on the vehicle being purchased, the registrant associated with the purchased vehicle must be the same as the registrant associated with the vehicle being traded in.

If the vehicle being traded in is owned by more than one person, the co-owners must designate a registrant before trading it in. They can do so by either completing the *Designating a Registrant (Co-Owned Vehicles)* form available on the SAAQ website, or going to an SAAQ service outlet.



Co-owned vehicles registered before January 27, 2023

- Co-owners of a vehicle registered under more than one name do not have to designate a registrant. However, they cannot access online services for this vehicle (such as taking it out of storage). In addition, new vehicles cannot be added to their co-ownership file.
- To use the SAAQ's online services for their vehicle, these co-owners must either complete the *Designating a Registrant (Co-Owned Vehicles)* form available on the SAAQ website, or go to an SAAQ service outlet to designate a registrant.
- When registering a new vehicle, the co-owners must designate a registrant.

Additional information

The registration certificate is not a title to property. It simply confirms that the vehicle and its owner are registered with the SAAQ for identification purposes and to obtain authorization to operate the vehicle. Only the sales contract constitutes proof of ownership, whether the vehicle is new or used, or whether it is sold by an individual or a dealer.

Although the registrant does not need to prove the consent of the other co-owners to carry out an operation concerning the vehicle, authorization from all the co-owners appearing on the sales contract is legally required when the vehicle is sold. In the event of a dispute between the co-owners, civil proceedings may be brought before the competent court.

Original text in French