



# 10 QUESTIONS AND ANSWERS ABOUT THE RDPRM

REGISTER OF PERSONAL AND MOVABLE REAL RIGHTS

## FEES

### 08. How much do registration and consultation cost?<sup>3</sup>

Depending on the duration of the **registration**, the fees vary from \$27 to \$49.

For **consulting** the register via the Internet, the fee is \$3 for a vehicle and \$10 for a name. The corresponding fees are \$6 and \$13 for a phone consultation.

A detailed list of fees is available at [www.rdprm.gouv.qc.ca](http://www.rdprm.gouv.qc.ca).

### 09. What forms of payment are accepted?

For Internet and phone consultation, payment is accepted by credit card (Visa, MasterCard or American Express).

For other services provided by mail or in person, other forms of payment are accepted (cash, debit card and cheque).

## FOR MORE INFORMATION

### 10. How to obtain more information?

**WEBSITE:** [WWW.RDPRM.GOUV.QC.CA](http://WWW.RDPRM.GOUV.QC.CA)

**PHONE:**

Montréal and surrounding area: 514 864-4949

Québec City and surrounding area: 418 646-4949

Toll free: 1 800 465-4949

Teletypewriter: 514 864-9373

**ADDRESS:**

Direction des registres et de la certification

1, rue Notre-Dame Est, bureau 7.07

Montréal (Québec) H2Y 1B6

Fax: 514 864-4867

**E-MAIL:** [services@rdprm.gouv.qc.ca](mailto:services@rdprm.gouv.qc.ca)

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<sup>3</sup> Fees applicable on January 1, 2019.



## THE RDPRM IN A FEW WORDS

Do you want to buy a vehicle and make sure it is free of debts? Have you been appointed as the liquidator of a succession? Do you want to find out more about a person's matrimonial regime? You'll get your answers by consulting the Register of personal and movable real rights (RDPRM).

### 01. What is the RDPRM?

The RDPRM is a computerized government register that makes public certain rights concerning movable property and individuals.

### 02. What rights are registered in the RDPRM?

A right<sup>1</sup> on movable property must be registered in the RDPRM when it concerns property belonging to an enterprise (equipment, tools, inventory, debt, etc.), a road vehicle (car, motorcycle, snowmobile, etc.), a boat, a personal watercraft, an aircraft, some types of precious goods (works of art, jewellery, etc.), or a financial instrument (shares, bonds, etc.).

The main personal rights that must be registered in the RDPRM are: notices of marriage contracts or civil union contracts, notices of divorce and the rights relating to the liquidation of a succession.

<sup>1</sup> In this context, a "right" means a hypothec on movable property, a reservation of ownership (for an instalment sale), or a right resulting from a long-term lease.

### 03. What is the RDPRM used for in everyday life?

The RDPRM is important for the protection of business and consumer rights. It provides a service to two main categories of users:

- people who want to protect a right by registering it in the RDPRM (for example, when financing a purchase of movable property or settling a succession);
- people who want to check, before purchasing or financing movable property, that it is free of debts (for example, before purchasing a car). If the previous owner stops paying off the original debt, the property could be seized.

**A right registered in the RDPRM is considered to be publicly known. A purchaser who fails to consult the RDPRM and who then encounters a problem cannot invoke good faith and claim ignorance of the right.**

## REGISTERING RIGHTS IN THE RDPRM

### 04. Who is responsible for registering rights in the RDPRM?

In general, the holder of a right (for example, a bank or credit union) will ask the Registrar of personal and movable real rights to register the right in the RDPRM.

### 05. How to apply for registration in the RDPRM

A registration application is filed using an Internet or a printed form provided free of charge by the Registrar of personal and movable real rights. Once the form has been completed following the instructions, it must be sent electronically or by mail, or delivered in person. The Registrar then checks that all the required elements are present, and registers the right in the RDPRM.



## CONSULTING THE RDPRM

### 06. How is the RDPRM consulted?

The RDPRM can be consulted online or by phone. An official document (certified statement) can also be obtained.

For a road vehicle, the RDPRM is consulted using :

- the VIN (17-character vehicle identification number generally found on the registration certificate and on the dashboard); **and**
- the name of the owner (the date of birth is also required in the case of an individual).

In other cases, the RDPRM is consulted using the name only.

### 07. When can the RDPRM be consulted?

#### BY INTERNET:

Monday to Friday, 8 a.m. to 11 p.m.  
Saturday and Sunday, 8 a.m. to 5 p.m.

#### BY PHONE:

Monday to Friday, 8:30 a.m.<sup>2</sup> to 4:30 p.m.

#### BY FAX, MAIL, OR IN PERSON:

Monday to Friday, 8:30 a.m.<sup>2</sup> to 4 p.m.

<sup>2</sup> On Wednesdays, beginning at 9 a.m.