

Part 2 LAWS AND REGULATIONS

8 January 2025 / Volume 157

Summary

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Part 2 – LAWS AND REGULATIONS

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- (2) proclamations and Orders in Council for the coming into force of Acts;
- (3) regulations and other statutory instruments whose publication in the *Gazette officielle du Québec* is required by law or by the Government;
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PROVINCE OF QUÉBEC

1ST SESSION

43RD LEGISLATURE

Québec, 7 November 2024

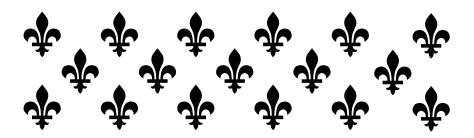
Office of the Lieutenant-Governor

Québec, 7 November 2024

This day, at ten past four o'clock in the afternoon, the Honourable the Administrator of Québec was pleased to assent to the following bills:

- 67 An Act to amend the Professional Code for the modernization of the professional system and to broaden certain professional practices in the field of health and social services
- 72 An Act to protect consumers against abusive commercial practices and to offer better transparency with respect to prices and credit
- 77 An Act amending mainly Acts establishing public sector pension plans

To these bills the Royal assent was affixed by the Honourable the Administrator of Québec.



NATIONAL ASSEMBLY OF QUÉBEC

FIRST SESSION

FORTY-THIRD LEGISLATURE

Bill 67 (2024, chapter 31)

An Act to amend the Professional Code for the modernization of the professional system and to broaden certain professional practices in the field of health and social services

Introduced 4 June 2024
Passed in principle 25 September 2024
Passed 7 November 2024
Assented to 7 November 2024

Québec Official Publisher 2024

EXPLANATORY NOTES

This Act amends the Professional Code with respect to access to professions in order to add situations allowing the board of directors of a professional order to issue a temporary restrictive permit and a special permit for certain professional activities. The Act also provides that, in an emergency situation, the minister responsible for the administration of legislation respecting the professions may authorize a professional order to issue special authorizations to engage in professional activities reserved for members of an order. The Act also allows the implementation of pilot projects.

The Act allows members of professional orders to carry on their professional activities within an organization constituted mainly for that purpose, regardless of its juridical form, if certain conditions are met.

The Act also amends the Professional Code to provide that a notary may become the chair of a disciplinary council of a professional order and that the Commissioner for Admission may not be compelled to give a testimony relating to information or a document obtained in the exercise of his duties. It extends immunity from judicial proceedings to the Commissioner for Admission and to the council of arbitration of a professional order or its members.

It also amends the approval procedure of a regulation giving effect to mutual recognition of professional competence and a regulation allowing the carrying on of professional activities within a limited liability partnership or a joint-stock company.

The Act specifies that certain information concerning members of a professional order is not public if its disclosure could endanger the safety of a person or cause prejudice to the person who is the source or the subject of the information.

The Act allows certain professionals in the field of health to make mental health diagnoses. It also amends the Pharmacy Act to, among other things, assign new duties to the board of directors of the Ordre des pharmaciens du Québec, including advising the Minister of Health and Social Services or Santé Québec on the quality of pharmaceutical care or services provided in the centres operated by the institutions

and making inquiries. It revises the field of practice of pharmacists and the activities reserved to them, including the prescription of medications and the renewal of prescriptions, and provides that the board of directors of the Ordre des pharmaciens du Québec determines, by regulation, the regulation of certain activities reserved to pharmacists.

Lastly, the Act contains consequential provisions and various transitional measures.

LEGISLATION AMENDED BY THIS ACT:

- Insurers Act (chapter A-32.1);
- Act respecting the Barreau du Québec (chapter B-1);
- Professional Code (chapter C-26);
- Nurses Act (chapter I-8);
- Notaries Act (chapter N-3);
- Pharmacy Act (chapter P-10).

REGULATIONS AMENDED BY THIS ACT:

- Regulation respecting the application of the Health Insurance Act (chapter A-29, r. 5);
- Regulation respecting the practice of the profession of advocate within a non-profit legal person (chapter B-1, r. 8.2);
- Règlement sur la formation continue obligatoire des avocats (chapter B-1, r. 12.1, French only);
- Regulation respecting the roll of professional orders (chapter C-26, r. 9);
- Règlement sur une activité de formation des conseillers d'orientation pour l'évaluation des troubles mentaux (chapter C-26, r. 65.1, French only);

- Règlement sur une activité de formation des psychologues pour l'évaluation des troubles neuropsychologiques (chapter C-26, r. 208.3, French only);
- Regulation respecting certain professional activities that may be engaged in by persons other than psychologists and by psychologists (chapter C-26, r. 208.4);
- Règlement sur une activité de formation des sexologues pour l'évaluation des troubles sexuels (chapter C-26, r. 221.1.001, French only);
- Regulation respecting the training and clinical experience required of nurses to assess mental disorders (chapter I-8, r. 15.1);
- Regulation respecting the practice of the notarial profession within a non-profit legal person (chapter N-3, r. 6.2);
- Regulation respecting certain professional activities that may be engaged in by persons other than sexologists and by sexologists, approved by Order in Council 88-2024 (2024, G.O. 2, 374).

REGULATION REPEALED BY THIS ACT:

 Regulation respecting certain professional activities that may be engaged in by a pharmacist (chapter M-9, r. 12.2.1).

Bill 67

AN ACT TO AMEND THE PROFESSIONAL CODE FOR THE MODERNIZATION OF THE PROFESSIONAL SYSTEM AND TO BROADEN CERTAIN PROFESSIONAL PRACTICES IN THE FIELD OF HEALTH AND SOCIAL SERVICES

THE PARLIAMENT OF QUÉBEC ENACTS AS FOLLOWS:

PROFESSIONAL CODE

- **1.** The Professional Code (chapter C-26) is amended by inserting the following section after section 12.0.1:
- **"12.0.2.** The Office may, by regulation, determine certain terms and conditions and certain restrictions according to which members of the orders or members of certain orders may engage in professional activities within an organization or certain types of organizations. In addition, the regulation may provide that engaging in professional activities is forbidden within certain types of organizations.

The provisions of the regulation provided for in the first paragraph apply despite any inconsistent provision of a regulation made under subparagraph p of the first paragraph of section 94."

- **2.** Section 16.10 of the Code is amended by replacing subparagraph d of subparagraph 1 of the second paragraph by the following subparagraph:
 - "(d) the issue of any special authorization; or"
- **3.** The Code is amended by inserting the following section after section 16.10.2:
- **"16.10.3.** Neither the Commissioner nor a person the Commissioner designates under section 16.10.2 may be compelled to give testimony relating to information obtained in the exercise of their functions or to produce any document containing such information."
- **4.** Section 37.1 of the Code is amended
 - (1) in paragraph 1.1.1,
 - (a) by replacing "or evaluation of" in subparagraph a by "established by";

- (b) by inserting ", temporary representation of an incapable person of full age" after "age" in subparagraph f;
- (2) by replacing "or evaluation of" in subparagraph a of paragraph 1.1.2 by "established by";
 - (3) in paragraph 1.2,
 - (a) by replacing "or evaluation of" in subparagraph a by "established by";
 - (b) by replacing "assess" in subparagraphs b and c by "diagnose";
 - (4) in paragraph 1.3,
 - (a) by replacing "or evaluation of" in subparagraph a by "established by";
 - (b) by replacing "assess" in subparagraph b by "diagnose";
 - (c) by replacing subparagraph c by the following subparagraph:
 - "(c) diagnose intellectual disabilities; and";
 - (5) in paragraph 2,
 - (a) by replacing subparagraph a by the following subparagraph:
 - "(a) assess hearing disorders;";
 - (b) by replacing subparagraph d by the following subparagraphs:
 - "(d) diagnose language disorders and learning disorders related to language;
 - "(d.1) assess speech and voice disorders;";
- (6) by replacing "or evaluation of" in subparagraph f of paragraph 4 by "established by";
- (7) by replacing "or evaluation of" in subparagraph a of paragraph 8 by "established by";
- (8) by replacing "or evaluation of" in subparagraph a of paragraph 9 by "established by";
 - (9) in paragraph 10,
 - (a) by replacing "assess" in subparagraph a by "diagnose";
 - (b) by replacing "or evaluation of" in subparagraph b by "established by".

5. Section 42.1 of the Code is amended

- (1) by inserting "the first paragraph of" after "section 42 or" in subparagraph 2 of the first paragraph;
 - (2) by adding the following subparagraph at the end of the first paragraph:
- "(3) the person must acquire training, serve a training period or pass an examination provided for in a regulation made under subparagraph *i* of the first paragraph of section 94, in an Act constituting a professional order or in a regulation made under that Act to be issued a permit or a specialist's certificate.";
- (3) by inserting "for which the holder has the skills or that are required to complete training or a training period imposed as part of the process for the issue of a permit or a specialist's certificate," after "permit," in the second paragraph.
- **6.** Section 42.2 of the Code is amended by adding the following paragraphs at the end:

"The board of directors may also issue a special permit for certain professional activities to a person who is in any of the situations referred to in subparagraphs 1 to 2 of the first paragraph of section 42.1 or in the first paragraph of section 45.3 and who renounces, for any reason the order considers valid, to meet any of the conditions referred to in those sections. If applicable, the board of directors shall determine, from among the professional activities the members of the order may engage in, those that may be engaged in by the holder of the permit, and the conditions the holder must meet to engage in those activities. The board of directors may, in particular, determine the title, abbreviation and initials that the holder of the permit may use.

The holder of a special permit for certain professional activities provided for in the second paragraph who, after obtaining the permit, has completed training or acquired skills related to the professional activities that the members of the order may engage in may ask the board of directors to modify the holder's authorized professional activities or the conditions the holder must meet to engage in those activities."

- **7.** The Code is amended by inserting the following section after section 42.4:
- **"42.5.** In an emergency situation and on the recommendation of a minister concerned, the Minister may, for the duration of the emergency situation, authorize a professional order to issue special authorizations to engage in professional activities reserved for members of the order.

Such an authorization may be issued to categories of persons, in accordance with the terms and conditions determined by the order of the Minister, in particular the validity period of that authorization.

An order made under this section comes into force on the date it determines and is not subject to the publication requirement set out in section 8 of the Regulations Act (chapter R-18.1) or to the date of coming into force set out in section 17 of that Act.

For the purposes of this section, an "emergency situation" is an objectively serious, actual or imminent event to which it is not possible to adequately respond within the scope of normal operating standards and that requires the use of an exceptional measure to counter or prevent harm to persons or damage to property or the environment."

8. Section 45.3 of the Code is amended by adding the following paragraphs at the end:

"Despite the third paragraph, the board of directors may issue a special permit under the second paragraph of section 42.2 to an applicant for a permit under the first paragraph.

Following the results of the assessment of the competence of an applicant for entry on the roll under the second paragraph and the applicant renouncing to complete the requirements provided for in subparagraph 2 of the third paragraph, the board of directors may, if the applicant consents to it, restrict the applicant's right to engage in professional activities."

- **9.** Section 46 of the Code is amended by replacing "the partnership or the company, in accordance with paragraph d or g of section 93" in paragraph 3 by "the organization within which he engages in professional activities, in accordance with paragraph d of section 93 or, as the case may be, paragraph 3 of section 187.11 or a regulation referred to in paragraph 1 or 2 of that section".
- **10.** Section 46.2 of the Code is amended by striking out "under section 42.4" in the second paragraph.
- **11.** Section 85.1.1 of the Code is amended by replacing "paragraphs d and g of section 93" in the introductory clause by "paragraph d of section 93 or, if applicable, subparagraph p of the first paragraph of section 94".
- **12.** Section 85.2 of the Code is amended, in the first paragraph,
- (1) by replacing "paragraphs d and g of section 93" by "paragraph d of section 93 and subparagraph p of the first paragraph of section 94 or in accordance with paragraph 3 of section 187.11";
- (2) by replacing "paragraph g of section 93" by "subparagraph p of the first paragraph of section 94";
 - (3) by replacing "a partnership or a company" by "an organization".

- **13.** The Code is amended by inserting the following sections after section 86.0.1:
- ****86.0.2.** The board of directors may develop and implement, after consultation with the Office, a pilot project to improve the matters covered by a regulation approved under section 95.2 or to experiment or innovate in those matters, except a regulation made under paragraph d of section 93 or subparagraph p of the first paragraph of section 94 with respect to professional liability insurance.

A pilot project must be in line with the objectives pursued by this Code or by the Act constituting a professional order.

The board of directors shall determine, by regulation, the standards and obligations applicable under a pilot project, which may differ from the standards and obligations set out in the regulations approved in accordance with section 95.2.

A pilot project is established for a period of up to two years, which the board of directors may extend by up to one year, after consultation with the Office.

The board of directors shall report to the Office annually on the implementation of a pilot project, and, at the Office's request, at any other time.

In the six months following the end of a pilot project, the board of directors shall evaluate the pilot project and send its report and any recommendations to the Office. The report shall be made public, within the same period, on the order's website.

- ****86.0.3.** Section 95 and the Regulations Act (chapter R-18.1) do not apply to a regulation adopted by the board of directors that is necessary to implement a pilot project referred to in section 86.0.2. A description of the pilot project and the regulation shall be made public on the order's website."
- **14.** Section 86.1 of the Code is amended by replacing "paragraph d or g of section 93" in the third paragraph by "paragraph d of section 93 or subparagraph p of the first paragraph of section 94".
- **15.** Section 86.4 of the Code is amended by replacing "paragraph d or g of section 93" in the first paragraph by "paragraph d of section 93 or, if applicable, subparagraph p of the first paragraph of section 94".
- **16.** Section 86.6 of the Code is amended by replacing "a partnership or other group of professionals" in the second paragraph by "an organization referred to in Chapter VI.3".
- **17.** Section 86.8 of the Code is amended by replacing ", in a partnership or in a group of professionals" by "or within an organization".

- **18.** Section 93 of the Code is amended
- (1) by inserting "; the board of directors must, before adopting a regulation under this paragraph, consult the Minister of International Relations at least 30 days before its adoption" at the end of paragraph c.2;
 - (2) by striking out paragraphs g and h.
- **19.** Section 94 of the Code is amended by replacing subparagraph p of the first paragraph by the following subparagraph:
- "(p) determine, in addition to what is provided for in the regulation made by the Office under section 12.0.2, the other terms and conditions and the other restrictions according to which members of an order may engage in professional activities within an organization or certain types of organizations, in particular the obligation to furnish and maintain, on behalf of the organization, security to cover professional liability the organization may incur for any fault committed by the members who practise their profession within the organization that is at least equivalent to the requirements prescribed by the regulation made under paragraph d of section 93. Such a regulation may prescribe that engaging in professional activities is forbidden within certain types of organizations;".
- **20.** Section 95.0.1 of the Code is amended
 - (1) by replacing "c, c.1 or c.2" in the first paragraph by "c or c.1";
 - (2) by striking out the third paragraph.
- **21.** Section 95.2 of the Code is amended, in the first paragraph,
 - (1) by replacing "d, e, f, g or h" by "c.2, d, e or f";
- (2) by replacing "paragraph a, j, n or o or paragraph" by "subparagraph a, j, n, o or p of the first paragraph of section";
 - (3) by striking out the last sentence.
- **22.** Section 95.3 of the Code is amended by replacing "paragraph d or g of section 93 or paragraph j, o or p" by "paragraph d of section 93 or subparagraph j, o or p of the first paragraph".
- **23.** Section 108.3 of the Code is amended by replacing "a company or partnership referred to in Chapter VI.3 or another group of professionals" in the third paragraph by "an organization referred to in Chapter VI.3".

- **24.** Section 108.8 of the Code is amended
 - (1) by inserting the following paragraph after the first paragraph:

"However, the information referred to in the first paragraph is not public information to the extent that its release must be refused under paragraph 3 or paragraph 4 of section 108.4.";

- (2) by striking out "However," in the last paragraph.
- **25.** Section 108.9 of the Code is amended by replacing paragraph 2 by the following paragraphs:
- "(2) the professional liability group insurance plan contract entered into by an order in accordance with the requirements determined in a regulation referred to in paragraph d of section 93 or subparagraph p of the first paragraph of section 94, or entered into for the purposes of paragraph 3 of section 187.11, as the case may be, including any riders;
- "(2.1) for the other types of contracts provided for in the provisions referred to in paragraph 2, the declaration or statement of a member of an order or of an organization referred to in Chapter VI.3, according to which they are covered by security consistent with the requirements determined in a regulation referred to in paragraph 2 or with the prescriptions of paragraph 3 of section 187.11 or they have been excluded or exempted, including any information relating to the nature of the exclusion or exemption; and".
- **26.** Section 108.10 of the Code is amended by replacing "a company or partnership referred to in Chapter VI.3, or on another group of professionals" by "an organization referred to in Chapter VI.3".
- **27.** Section 115.3 of the Code is amended by inserting "or a notary" after "advocate".
- **28.** Section 162 of the Code is amended
 - (1) by striking out "to replace him if he is absent or unable to act";
 - (2) by adding the following paragraph at the end:

"If the chair is absent or unable to act, he shall be replaced by the vice-chair. If another judge of the Tribunal is absent, the chief judge of the Court of Québec may designate a judge of such Court to replace him. The replacement shall last until the chair or the judge resumes the exercise of his functions or is replaced. A judge seized of a case the hearing of which has begun may complete such a case despite the expiry of the term of replacement."

- **29.** Section 184 of the Code is amended by adding the following sentence at the end of the second paragraph: "The regulation may prescribe the terms of cooperation, between the order and the educational institutions concerned, applicable to a program of study leading to a diploma that leads to a training certificate issued pursuant to a regulation under subparagraph *o* of the first paragraph of section 94 or under an Act constituting a professional order."
- **30.** The heading of Chapter VI.3 of the Code is amended by replacing "A LIMITED LIABILITY PARTNERSHIP OR A JOINT-STOCK COMPANY" by "AN ORGANIZATION".
- **31.** Section 187.11 of the Code is replaced by the following section:
- **"187.11.** Subject to the provisions of an Act, the members of an order may carry on their professional activities within an organization constituted mainly for that purpose, regardless of its juridical form, if the following conditions are met:
- (1) they comply with the provisions of this Chapter and, if applicable, the regulation of the Office made under section 12.0.2 where such a regulation determines the terms, conditions and restrictions according to which the professional activities may be carried on within an organization or certain types of organizations;
- (2) they comply, if applicable, with the provisions of the regulation made by the order's board of directors under subparagraph p of the first paragraph of section 94 where such a regulation determines the terms, conditions and restrictions according to which the professional activities may be carried on within an organization or certain types of organizations; and
- (3) they maintain, when the organization in which they practise their profession is a legal person or a limited liability partnership, security to cover professional liability the organization may incur for any fault committed by the members in the practice of their profession that is at least equivalent to the security prescribed by a regulation made under paragraph d of section 93 or, if applicable, in compliance with the greater requirements prescribed by a regulation referred to in paragraph 1 or 2."
- **32.** The Code is amended by inserting the following section after section 187.11:
- **"187.11.1.** In the course of their professional activities within an organization referred to in section 187.11, the members comply with the obligations set out in the provisions of this Code, of the Act constituting the order of which they are members, or of the regulations adopted in accordance with this Code or that Act, and they ensure that the organization permits the members to comply with such obligations."

- **33.** Section 187.18 of the Code is amended by replacing "a joint-stock company" and "the company" by "an organization" and "the organization", respectively.
- **34.** Section 187.19 of the Code is amended by replacing "a joint-stock company" by "an organization".
- **35.** Section 187.20 of the Code is amended
- (1) by replacing "a limited liability partnership or a joint-stock company" in the first paragraph by "an organization";
- (2) by replacing all occurrences of "a partnership or company" and "the partnership or company" in the second paragraph by "an organization" and "the organization", respectively.
- **36.** Section 193 of the Code is amended by adding the following paragraphs at the end:
- "(11) the Commissioner for Admission to Professions, the employees under the Commissioner's direction and a person the Commissioner designates under section 16.10.2;
 - "(12) a council of arbitration or one of its members."
- **37.** The Code is amended by inserting the following section after section 198:
- **"198.1.** The Minister may, by order, in particular on the suggestion of the Office, the Interprofessional Council or a professional order, authorize the implementation of a pilot project related to any matter within the scope of this Code, of an Act constituting a professional order or of a regulation made under them with a view to studying or improving in those matters or experimenting, innovating or defining standards applicable to those matters.

All pilot projects must be in line with the objectives pursued by this Code or the Act constituting an order. Where the pilot project is on the initiative of the Minister or on the suggestion of the Office, it must be the subject of a consultation with, as the case may be, the Interprofessional Council or the orders specifically concerned.

The Minister determines the standards and obligations applicable under a pilot project, which apply despite any inconsistent provision of an Act, of this Code, of the Act constituting an order or of the regulations made under this Code or the said Act.

A pilot project is established for a period of up to two years which the Minister may extend by up to one year. The Minister may modify or terminate a pilot project at any time.

Within six months after the end of the pilot project, the Office evaluates the pilot project and sends its report and recommendations to the Minister.

If the standards and obligations determined for a pilot project authorized in accordance with the first paragraph are incompatible with the standards and obligations determined in accordance with section 86.0.2, the standards and obligations of the former prevail."

INSURERS ACT

- **38.** Section 35 of the Insurers Act (chapter A-32.1) is amended by replacing "a partnership or company referred to in Chapter VI.3 of that Code. A legal person referred to in section 131.1 of the Act respecting the Barreau du Québec (chapter B-1) or section 26.1 of the Notaries Act (chapter N-3) is considered such a partnership or company for the purposes of this section" by "the organization referred to in Chapter VI.3 of that Code".
- **39.** Section 41 of the Act is amended by replacing "one referred to in Chapter VI.3 of the Professional Code (chapter C-26). A legal person referred to in section 131.1 of the Act respecting the Barreau du Québec (chapter B-1) or section 26.1 of the Notaries Act (chapter N-3) is considered such a partnership or company for the purposes of this section" by "organization referred to in Chapter VI.3 of the Professional Code (chapter C-26)".

ACT RESPECTING THE BARREAU DU QUÉBEC

- **40.** Section 54.1 of the Act respecting the Barreau du Québec (chapter B-1) is amended by replacing "legal person referred to in section 131.1 in accordance with the by-law adopted under that section" in subparagraph 1 of the second paragraph by "non-profit legal person or a cooperative in accordance with the provisions of a regulation made under subparagraph *p* of the first paragraph of section 94 of the Professional Code (chapter C-26), if applicable".
- **41.** Section 125 of the Act is amended by replacing subsection 1 by the following subsection:
- "1. If an advocate carries on his professional activities within a joint-stock company, a non-profit legal person or a cooperative in accordance with a regulation made by the board of directors under subparagraph p of the first paragraph of section 94 of the Professional Code (chapter C-26), the company, legal person or cooperative is entitled, unless otherwise agreed, to the professional fees and costs owing to the advocate. If an advocate carries on his professional activities within another type of organization, the organization is entitled to those professional fees and costs to the extent that a regulation of the board of directors made under subparagraph p of the first paragraph of section 94 of that Code so provides."

42. Section 129 of the Act is amended

- (1) by replacing "legal person referred to in section 131.1 in accordance with the by-law adopted under that section" in paragraph f by "non-profit legal person or cooperative in accordance with subparagraph 1 of the second paragraph of section 54.1";
- (2) by replacing "legal person referred to in section 26.1 of the Notaries Act (chapter N-3) and in accordance with the regulation made under that section" in paragraph g by "non-profit legal person or cooperative in accordance with subparagraph 1 of the second paragraph of section 13.1 of the Notaries Act (chapter N-3)".
- **43.** The heading of Division XIII.1 of the Act is amended by adding "OR A COOPERATIVE" at the end.
- **44.** Sections 131.1 to 131.4 of the Act are replaced by the following sections:
- **"131.1.** An advocate must not allow, in consideration of the professional activities that he carries on within a non-profit legal person in accordance, if applicable, with a regulation made under subparagraph *p* of the first paragraph of section 94 of the Professional Code (chapter C-26) or in the course of such activities, professional fees or costs to be charged that, together, exceed a moderate cost. The client may, however, be required to reimburse disbursements.
- ****131.2.** A regulation made under subparagraph *p* of the first paragraph of section 94 of the Professional Code (chapter C-26) concerning the practice of the profession of advocate within a non-profit legal person or cooperative must, before being approved by the Office des professions du Québec under section 95.2 of that Code, be submitted to the Minister of Justice for consultation."

NURSES ACT

45. Section 36 of the Nurses Act (chapter I-8) is amended by replacing "assessing mental disorders, except mental retardation" in subparagraph 16 of the second paragraph by "diagnosing mental disorders, except intellectual disabilities".

NOTARIES ACT

46. Section 13.1 of the Notaries Act (chapter N-3) is amended by replacing "legal person referred to in section 26.1 and in accordance with the regulation made under that section" in subparagraph 1 of the second paragraph by "non-profit legal person or cooperative in accordance with the provisions of a regulation made under subparagraph p of the first paragraph of section 94 of the Professional Code (chapter C-26), where applicable".

- **47.** The heading of Division III.1 of Chapter II of the Act is amended by adding "OR A COOPERATIVE" at the end.
- **48.** Sections 26.1 to 26.4 of the Act are replaced by the following sections:
- **"26.1.** A notary must not allow, in consideration of the professional activities that he or she carries on within a non-profit legal person in accordance, where applicable, with a regulation made under subparagraph *p* of the first paragraph of section 94 of the Professional Code (chapter C-26) or in the course of such activities, professional fees or costs to be charged that, together, exceed a moderate cost. The client may, however, be required to reimburse disbursements.
- **"26.2.** A regulation made under subparagraph *p* of the first paragraph of section 94 of the Professional Code (chapter C-26) concerning the practice of the profession of notary within a non-profit legal person or cooperative must, before being approved by the Office des professions du Québec under section 95.2 of that Code, be submitted to the Minister of Justice for consultation."

PHARMACY ACT

- **49.** Section 8 of the Pharmacy Act (chapter P-10) is amended by adding the following at the end:
- "(c) shall advise the Minister of Health and Social Services or Santé Québec, as applicable, on its own initiative or at the request of either of them, on the quality of pharmaceutical care or services provided in the centres operated by the institutions and on the standards to be followed to improve the quality of such care or services.

In the performance of the duties assigned to it by subparagraph c of the first paragraph, the board of directors may have inquiries made into the quality of the pharmaceutical care or services provided in the centres operated by the institutions and may constitute a committee of inquiry for that purpose.

It is forbidden to hinder in any way a member of a committee of inquiry constituted under the second paragraph in the performance of his duties, to mislead the member by concealment or false declarations, or to refuse to provide the member with any information or document relating to an inquiry the member is holding under this Act.

Any person who contravenes this section commits an offence and is liable to the penalties provided in section 188 of the Professional Code (chapter C-26)."

50. Section 10 of the Act is amended

- (1) in the first paragraph,
- (a) by replacing "second and third paragraphs" in subparagraph a by "second paragraph";
- (b) by replacing "and 10 of the second paragraph of section 17 and the activity described in the third paragraph of that section" in subparagraph g by ", 10 and 11 of the second paragraph of section 17";
 - (c) by replacing subparagraphs h and i by the following subparagraph:
- "(h) determine, for the activities described in subparagraphs 5 to 11 of the second paragraph of section 17,
- i. the conditions and procedures according to which those activities are engaged in;
 - ii. the cases, if applicable, in which those activities are engaged in; and
- iii. the cases for which a training certificate issued by the Order in accordance with a regulation made under subparagraph o of the first paragraph of section 94 of the Professional Code (chapter C-26) is required.";
 - (2) by replacing "g to i" in the third paragraph by "g and h".

51. Section 17 of the Act is amended

(1) by replacing the first paragraph by the following paragraph:

"The practice of pharmacy consists in assessing a state of health and preventing and treating illness through the proper use and management of medications in order to maintain or restore health or to provide appropriate symptom relief.";

- (2) in the second paragraph,
- (a) by striking out "to ensure the proper use of medications" in subparagraph 1.1;
- (b) by striking out "by introducing an instrument in the pharynx" in subparagraph 5;
- (c) by striking out "; the renewal period may not be longer than the original prescription period or, if the original prescription period is longer than one year, the renewal period may not exceed one year" in subparagraph 6;

- (d) by replacing subparagraph 8 by the following subparagraph:
- "(8) substituting another medication for a prescribed medication;";
- (e) by replacing subparagraph 9 by the following subparagraph:
- "(9) administering a medication in the cases and on the conditions provided by regulation;";
- (f) by striking out ", to ensure the proper use of medications" in subparagraph 10;
 - (g) by adding the following subparagraph at the end:
 - "(11) prescribe a medication.";
 - (3) by striking out the third and fourth paragraphs.
- **52.** Section 21 of the Act is replaced by the following section:
- **"21.** A pharmacist must fill a prescription according to its integral terms, subject to the powers conferred on him and the obligations incumbent on him."
- **53.** Section 24 of the Act is amended by inserting "prescribe or" after "pharmacist may".
- **54.** Section 27 of the Act is amended
- (1) by replacing "partnership of pharmacists or" by "partnership of pharmacists,";
- (2) by inserting ", or a non-profit legal person all of the founders, directors and members of which are pharmacists" after "directors of which are pharmacists".
- **55.** Section 31 of the Act is amended by replacing "paragraph h" by "subparagraph h of the first paragraph".
- **56.** Section 35 of the Act is amended
- (1) by replacing "second and third paragraphs" in the first paragraph by "second paragraph";
- (2) by replacing "paragraph h" in subparagraph b of the second paragraph by "subparagraph h of the first paragraph".

REGULATION RESPECTING THE APPLICATION OF THE HEALTH INSURANCE ACT

- **57.** Section 60.1 of the Regulation respecting the application of the Health Insurance Act (chapter A-29, r. 5) is amended
- (1) by replacing "chapter M-9, r. 12.2" in subparagraph d of the first paragraph by "chapter M-9, r. 12.2.1";
 - (2) by adding the following paragraph at the end:

"A reference to the provisions of the Regulation respecting certain professional activities that may be engaged in by a pharmacist (chapter M-9, r. 12.2.1) in the first paragraph is a reference to those provisions as they read on 7 November 2024."

REGULATION RESPECTING THE PRACTICE OF THE PROFESSION OF ADVOCATE WITHIN A NON-PROFIT LEGAL PERSON

58. Section 1 of the Regulation respecting the practice of the profession of advocate within a non-profit legal person (chapter B-1, r. 8.2) is amended by inserting ", in Chapter VI.3 of the Professional Code (chapter C-26)" after "Act respecting the Barreau du Québec (chapter B-1)" in the second paragraph.

RÈGLEMENT SUR LA FORMATION CONTINUE OBLIGATOIRE DES AVOCATS

- **59.** Section 2 of the Règlement sur la formation continue obligatoire des avocats (chapter B-1, r. 12.1, French only) is amended by replacing "au paragraphe 1 de l'article 128 de la Loi sur le Barreau (chapitre B-1) au sein d'une personne morale visée à l'article 131.1 de cette loi" in the first paragraph by "aux paragraphes 1° et 2° du deuxième alinéa de l'article 54.1 de la Loi sur le Barreau (chapitre B-1)".
- **60.** Section 11 of the Regulation is amended by replacing "au paragraphe 1 de l'article 128 de la Loi sur le Barreau (chapitre B-1) au sein d'une personne morale visée à l'article 131.1 de cette loi" by "aux paragraphes 1° et 2° du deuxième alinéa de l'article 54.1 de la Loi sur le Barreau (chapitre B-1)".

RÈGLEMENT SUR UNE ACTIVITÉ DE FORMATION DES CONSEILLERS D'ORIENTATION POUR L'ÉVALUATION DES TROUBLES MENTAUX

61. The Règlement sur une activité de formation des conseillers d'orientation pour l'évaluation des troubles mentaux (chapter C-26, r. 65.1, French only) is amended by replacing all occurrences of "pour l'évaluation", "à l'évaluation", "d'évaluation" and "de l'évaluation", except in subparagraph 5 of the first paragraph of the section "Objectifs de la formation" of Annexe I and

subparagraph 5 of the first paragraph of the subsection "Formateurs" of Annexe II, by "pour le diagnostic", "au diagnostic", "de diagnostic" and "du diagnostic", respectively.

RÈGLEMENT SUR UNE ACTIVITÉ DE FORMATION DES PSYCHOLOGUES POUR L'ÉVALUATION DES TROUBLES NEUROPSYCHOLOGIQUES

62. The Règlement sur une activité de formation des psychologues pour l'évaluation des troubles neuropsychologiques (chapter C-26, r. 208.3, French only) is amended by replacing all occurrences of "l'évaluation", "techniques d'évaluation" and "l'activité d'évaluation" by "le diagnostic", "techniques diagnostiques" and "l'activité de diagnostic", respectively.

REGULATION RESPECTING CERTAIN PROFESSIONAL ACTIVITIES THAT MAY BE ENGAGED IN BY PERSONS OTHER THAN PSYCHOLOGISTS AND BY PSYCHOLOGISTS

63. Section 5 of the Regulation respecting certain professional activities that may be engaged in by persons other than psychologists and by psychologists (chapter C-26, r. 208.4) is amended by replacing "assess" and "l'évaluation" by "diagnose" and "le diagnostic", respectively.

RÈGLEMENT SUR UNE ACTIVITÉ DE FORMATION DES SEXOLOGUES POUR L'ÉVALUATION DES TROUBLES SEXUELS

- **64.** The title of the Règlement sur une activité de formation des sexologues pour l'évaluation des troubles sexuels (chapter C-26, r. 221.1.001, French only) is amended by replacing "l'évaluation" by "le diagnostic".
- **65.** Annexe I to the Regulation is amended
- (1) by replacing "principes d'évaluation", "techniques d'évaluation", "d'évaluation diagnostique et clinique", "à l'évaluation" and "supervision en évaluation" by "principes de diagnostic", "techniques de diagnostic", "diagnostics", "au diagnostic" and "supervision en diagnostic", respectively;
- (2) by inserting "du diagnostic" after "continue" in subparagraph 2 of the second paragraph of the section "Formation pratique".
- **66.** Annexe II to the Regulation is amended by replacing all occurrences of "de l'évaluation", "l'évaluation", "d'évaluation" and "évaluer" by "du diagnostic", "le diagnostic", "diagnostiques" and "diagnostiquer", respectively.

REGULATION RESPECTING THE TRAINING AND CLINICAL EXPERIENCE REQUIRED OF NURSES TO ASSESS MENTAL DISORDERS

- **67.** The title of the Regulation respecting the training and clinical experience required of nurses to assess mental disorders (chapter I-8, r. 15.1) is amended by replacing "assess" by "diagnose".
- **68.** Section 1 of the Regulation is amended by replacing "assessing mental disorders, except mental retardation" by "diagnosing mental disorders, except intellectual disabilities".
- **69.** Section 2 of the Regulation is amended by replacing "assessing mental disorders, except mental retardation" in the introductory clause by "diagnosing mental disorders, except intellectual disabilities".
- **70.** Section 4 of the Regulation is amended by replacing "assess mental disorders, except mental retardation, provided that the nurse is supervised by a professional authorized to assess" by "diagnose mental disorders, except intellectual disabilities, provided that the nurse is supervised by a professional authorized to diagnose".
- **71.** Schedule I to the Regulation is amended
- (1) by replacing "assessing" in subparagraph d of subparagraph 1 of the first paragraph by "diagnosing";
- (2) by replacing "assessing" in subparagraph a of subparagraph 2 of the first paragraph by "diagnosing";
- (3) by inserting "the diagnosis of" after "state of health and" in subparagraph b of subparagraph 2 of the first paragraph;
 - (4) by replacing "assess" in the last paragraph by "diagnose".
- **72.** Schedule III to the Regulation is amended
 - (1) by replacing "assessing" in paragraph 2 by "diagnosing";
 - (2) by replacing "assess" in paragraph 3 by "diagnose".

REGULATION RESPECTING CERTAIN PROFESSIONAL ACTIVITIES THAT MAY BE ENGAGED IN BY A PHARMACIST

73. The Regulation respecting certain professional activities that may be engaged in by a pharmacist (chapter M-9, r. 12.2.1) is repealed.

REGULATION RESPECTING THE PRACTICE OF THE NOTARIAL PROFESSION WITHIN A NON-PROFIT LEGAL PERSON

74. Section 1 of the Regulation respecting the practice of the notarial profession within a non-profit legal person (chapter N-3, r. 6.2) is amended by inserting ", in Chapter VI.3 of the Professional Code (chapter C-26)" after "Notaries Act (chapter N-3)" in the second paragraph.

REGULATION RESPECTING CERTAIN PROFESSIONAL ACTIVITIES THAT MAY BE ENGAGED IN BY PERSONS OTHER THAN SEXOLOGISTS AND BY SEXOLOGISTS

75. The Regulation respecting certain professional activities that may be engaged in by persons other than sexologists and by sexologists, approved by Order in Council 88-2024 (2024, G.O. 2, 374) is amended by replacing all occurrences of "assesses", "assess" and "l'évaluation" by "diagnoses", "diagnose" and "le diagnostic", respectively.

REGULATION RESPECTING THE ROLL OF PROFESSIONAL ORDERS

- **76.** Section 2 of the Regulation respecting the roll of professional orders (chapter C-26, r. 9) is amended by adding the following subparagraph at the end of the first paragraph:
- "(3) mention of the professional activities that the special permit issued under the second and third paragraphs of section 42.2 of the Professional Code allows the member to engage in as well as the conditions the member must meet to engage in them and, if applicable, the title, abbreviation and initials the member may use."

TRANSITIONAL AND FINAL PROVISIONS

- **77.** The provisions of paragraph c.2 of section 93 and sections 95.0.1 and 95.2 of the Professional Code (chapter C-26) continue to apply as they read on 6 November 2024 to a regulation made before that date but which has not yet been approved by the Office des professions.
- **78.** The Regulation respecting the practice of the profession of advocate within a non-profit legal person (chapter B-1, r. 8.2) is deemed to have been adopted and approved in accordance with subparagraph *p* of the first paragraph of section 94 and section 95 of the Professional Code (chapter C-26).
- **79.** The Regulation respecting the practice of the notarial profession within a non-profit legal person (chapter N-3, r. 6.2) is deemed to have been adopted and approved in accordance with subparagraph p of the first paragraph of section 94 and section 95 of the Professional Code (chapter C-26).

- **80.** A regulation made under paragraph g or h of section 93 or subparagraph p of the first paragraph of section 94 of the Professional Code (chapter C-26), as those paragraphs read on 6 November 2024, is deemed to be made under subparagraph p of the first paragraph of section 94 of the Code, as enacted by section 19 of this Act.
- **81.** Any member of a professional order who, on 6 November 2024, engages in professional activities within a legal person constituted mainly for that purpose must, if the member is not already covered by a regulation made under paragraph g of section 93 of the Professional Code (chapter C-26), as that paragraph read on that date, take out, for that legal person, professional liability insurance that complies with paragraph 3 of section 187.11, as enacted by section 31 of this Act, before 7 February 2025 and provide proof to the order in the manner it requires.
- **82.** Until 7 November 2026, unless the context indicates otherwise, any reference to the practice within a partnership or company provided for by a regulation made under the Professional Code (chapter C-26) or an Act constituting a professional order must be read as if it applies to the practice within an organization within the meaning of section 187.11 of that Code, as amended by section 31 of this Act, with the necessary modifications.

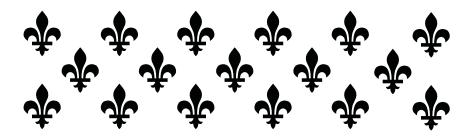
The first paragraph does not apply to a regulation made under subparagraph p of the first paragraph of section 94 of the Professional Code, as amended by section 19 of this Act. However, for the same period, in such a regulation, a reference to paragraph g or h of section 93 of the Professional Code is a reference to subparagraph p of the first paragraph of section 94 of that Code, as amended by section 19 of this Act, with the necessary modifications.

83. Despite sections 11 and 17 of the Regulations Act (chapter R-18.1) the Government may, before the date that is six months after the date of coming into force of the first regulation made under subparagraph h of the first paragraph of section 10 of the Pharmacy Act (chapter P-10), as amended by subparagraph c of paragraph 1 of section 50 of this Act, make any regulation amending the Regulation respecting the application of the Health Insurance Act (chapter A-29, r. 5) or the Regulation respecting the basic prescription drug insurance plan (chapter A-29.01, r. 4) on the expiry of 20 days after the publication of the draft regulation in the Gazette officielle du Québec. Such a regulation comes into force on the date of its publication in the Gazette officielle du Québec or on any later date indicated in the regulation.

Until the coming into force of a regulation amending the Regulation respecting the application of the Health Insurance Act or the Regulation respecting the basic prescription drug insurance plan, a reference in those regulations to the Regulation respecting the initiation and modification of medication therapy, the administration of a medication and the prescription of tests by a pharmacist (chapter P-10, r. 3.2) or to subparagraph 6 or subparagraphs a to d of subparagraph 8 of the second paragraph of section 17 of the Pharmacy Act is a reference to those provisions as they read on 7 November 2024.

- **84.** The first regulation made under subparagraph h of the first paragraph of section 10 of the Pharmacy Act (chapter P-10), as amended by subparagraph c of paragraph 1 of section 50 of this Act, may, despite section 11 of the Regulations Act (chapter R-18.1), be submitted to the Government for approval on the expiry of 20 days after the publication of the draft regulation in the Gazette officielle du Québec. Despite section 17 of that Act, the regulation comes into force on the date of its publication in the Gazette officielle du Québec or on any later date indicated in the regulation.
- **85.** A professional is deemed to be authorized to diagnose if, on 6 November 2024, the professional fulfils the obligations prescribed by one of the following regulations, for the purposes set out in them:
- (1) the Règlement sur une activité de formation des conseillers d'orientation pour l'évaluation des troubles mentaux (chapter C-26, r. 65.1, French only);
- (2) the Règlement sur une activité de formation des psychologues pour l'évaluation des troubles neuropsychologiques (chapter C-26, r. 208.3, French only);
- (3) the Règlement sur une activité de formation des sexologues pour l'évaluation des troubles sexuels (chapter C-26, r. 221.1.001, French only); or
- (4) the Regulation respecting the training and clinical experience required of nurses to assess mental disorders (chapter I-8, r. 15.1).
- **86.** Paragraph 1 of section 57 of this Act has effect from 25 January 2021.
- **87.** This Act comes into force on 7 November 2024, except subparagraphs a and b of paragraph 1 and paragraph 2 of section 50, paragraph 1, subparagraphs a, b and d to g of paragraph 2 and paragraph 3 of section 51, paragraph 1 of section 56 and section 73, which come into force on the date of coming into force of the first regulation made under subparagraph h of the first paragraph of section 10 of the Pharmacy Act (chapter P-10), as amended by subparagraph c of paragraph 1 of section 50 of this Act.

107217



NATIONAL ASSEMBLY OF QUÉBEC

FIRST SESSION

FORTY-THIRD LEGISLATURE

Bill 72 (2024, chapter 32)

An Act to protect consumers against abusive commercial practices and to offer better transparency with respect to prices and credit

Introduced 12 September 2024
Passed in principle 19 September 2024
Passed 7 November 2024
Assented to 7 November 2024

Québec Official Publisher 2024

EXPLANATORY NOTES

This Act amends the Consumer Protection Act and other provisions, mainly as concerns prices, credit contracts and long-term contracts of lease, and itinerant merchants.

The Act introduces requirements relating to the price of food products intended for human consumption. The requirements are aimed more specifically at the indication of taxes applicable at the moment of payment, the display of the price per unit of measurement, the price proposed to consumers who are not members of a loyalty program and the price applicable to the purchase of a set of food products. In the case of merchants who use optical scanner technology, the Act increases the indemnity offered to the consumer when the price of a good rung up at the check-out is higher than the price advertised. The Act also provides a framework for certain practices related to tips.

The Act provides that the membership or renewal fees payable under a credit card contract may be payable only once a year. It prohibits all sureties from charging or collecting a payment from a consumer to enable the entering into of a credit contract. In addition, the Act requires that all applications for open credit indicate the credit limit desired by the consumer and prohibits the merchant from granting the consumer a credit limit higher than that desired. It requires merchants who enter into open credit contracts to hold a permit and prescribes the order in which the consumer's payments must be allocated.

Furthermore, the Act establishes conditions to allow a merchant to transfer to an instalment sale contract or to a long-term contract of lease the balance of a previous debt resulting from a contract relating to goods given in exchange. Several measures are introduced to give a consumer who enters into a long-term contract of lease protections similar to those given with regard to credit. A merchant is also prohibited from making a consumer's entering into a contract to purchase a road vehicle subordinate to a credit contract or to a long-term contract of lease.

The Act introduces a system to limit a consumer's liability in certain circumstances where there is unauthorized use of the consumer's deposit account or fraud.

The Act allows a merchant who has entered into a credit contract or a long-term contract of lease with a consumer to claim from the consumer charges paid to a financial institution because of, for example, a refused cheque or a transfer of funds that could not be completed.

The Act prohibits itinerant merchants from entering into certain contracts, including credit contracts and contracts concerning heating or air-conditioning appliances. It also prohibits an itinerant merchant from supplying a service before the expiry of the 10-day cancellation period provided by law. It provides that, in certain circumstances, a contract entered into by the consumer under or in relation to a contract made with an itinerant merchant forms part of the whole contract and is cancelled of right if the contract made with the itinerant merchant is cancelled.

Lastly, the Act contains consequential provisions.

LEGISLATION AMENDED BY THIS ACT:

- Consumer Protection Act (chapter P-40.1).

REGULATIONS AMENDED BY THIS ACT:

- Order in Council respecting the Policy on accurate pricing for merchants who use optical scanner technology (chapter P-40.1, r. 2);
- Regulation respecting the application of the Consumer Protection Act (chapter P-40.1, r. 3).

Bill 72

AN ACT TO PROTECT CONSUMERS AGAINST ABUSIVE COMMERCIAL PRACTICES AND TO OFFER BETTER TRANSPARENCY WITH RESPECT TO PRICES AND CREDIT

THE PARLIAMENT OF QUÉBEC ENACTS AS FOLLOWS:

CONSUMER PROTECTION ACT

- **1.** Section 2.1 of the Consumer Protection Act (chapter P-40.1) is amended by replacing "section 260.28" by "those of sections 260.28 and 260.29.1".
- **2.** Section 25 of the Act is amended by adding the following sentence at the end: "However, the contract may instead be drawn up on a technological medium if expressly authorized by the consumer."
- **3.** Section 28 of the Act is amended by adding the following paragraph at the end:

"In the case of a contract drawn up on a technological medium, the signature of the parties shall be affixed after all the conditions have completely been brought to the consumer's attention without the consumer having to access them through a hyperlink, in an external clause or in any other similar way."

- **4.** Section 32 of the Act is replaced by the following section:
- **"32.** As soon as the contract is signed, the merchant must give the consumer a duplicate of the contract, in paper form, and a copy of any other document signed by the latter on the making of the contract.

However, if expressly authorized by the consumer, the merchant may instead send him a duplicate of the contract and a copy of the other documents referred to in the first paragraph on a technological medium to the technological address provided for that purpose by the consumer. The documents sent in such a manner must be easy for the consumer to retain and print."

5. Section 38.1 of the Act is amended by replacing ", a heat pump and any other goods determined by regulation" in the first paragraph by "and a heat pump. A regulation may determine any other goods carrying such a warranty of good working order".

- **6.** Section 39.4 of the Act, enacted by section 4 of chapter 21 of the statutes of 2023, is amended by replacing ", or their mandatary," by ", their mandatary or any other person determined by regulation,".
- **7.** Section 58 of the Act is amended, in the first paragraph,
- (1) by inserting "or, in the case of an indeterminate-term contract, the total amount the consumer must pay each month under the contract, even if the instalments are calculated on a basis other than a monthly basis" at the end of subparagraph g;
- (2) by striking out "in the case of a contract of credit, the terms and conditions of payment must be stated in the manner prescribed in section 115, 125, 134 or 150" in subparagraph g.1.
- **8.** Section 59 of the Act is amended by adding the following subparagraph at the end of the second paragraph:
 - "(f) the contract is entered into in contravention of section 244.7."
- **9.** The Act is amended by inserting the following section after section 60:
- **"60.1.** The itinerant merchant may not supply a service provided for in a contract, including the installation of goods, before the expiry of the cancellation period provided for in the first paragraph of section 59."
- **10.** Section 62 of the Act is amended by replacing the second and third paragraphs by the following paragraphs:

"Any contract made by the consumer, even with a third-party merchant, under or in relation to a contract made with an itinerant merchant and that results from an offer, representation or other action by the itinerant merchant forms part of the whole contract and is cancelled of right if the contract made with the itinerant merchant is cancelled.

In addition, the consumer may, with respect to a contract made with a third-party merchant and referred to in the second paragraph, exercise directly against the itinerant merchant a recourse based on the non-performance of the contract or on the provisions of this Act."

- **11.** Section 63 of the Act is replaced by the following section:
- **"63.** Within 15 days after the cancellation of the contract, the itinerant merchant must refund all sums paid by the consumer under the contract and under any other contract referred to in the second paragraph of section 62, including sums paid to a third-party merchant. The itinerant merchant must also restore to the consumer any good received in payment, as a trade-in or on account or, if unable to do so, remit to the consumer the value of the goods or the price of the goods as indicated in the contract, whichever is greater.

Within 15 days after the cancellation of the contract, the consumer must, if applicable, restore to the merchant the goods that were the object of the contract.

The itinerant merchant shall assume the costs of restitution."

12. The Act is amended by inserting the following division after section 65:

"DIVISION II.1

"LIMITATION OF LIABILITY RELATING TO DEMAND DEPOSIT ACCOUNTS

"§1. — Unauthorized use

"65.1. A merchant with whom a consumer holds a demand deposit account must refund the consumer, within the period prescribed by regulation, any sum debited from that account without the consumer's authorization or that of a person authorized to make transactions on that account.

For the purposes of this subdivision, "payment instrument" includes a debit card or any other electronic payment instrument that allows the consumer to access his demand deposit account, including by an electronic device, in particular a cellular telephone, an electronic pad or a computer, for the purpose of initiating a payment order.

Despite the first paragraph, before being notified by the consumer of the loss or theft of the payment instrument or of the fraud or unauthorized use of the consumer's account, the merchant is required to refund only the total amount of the sums debited in this way that exceeds \$50.

The consumer is held liable for losses incurred by the merchant if the latter establishes that the consumer committed a gross fault as regards the protection of his means of ensuring his identification for the purpose of using the payment instrument.

"§2.—Authorized use

"65.2. A merchant with whom a consumer holds a demand deposit account must refund the consumer, within the period prescribed by regulation, any sum debited with the consumer's authorization or with that of a person authorized to make transactions on that account, where the consumer is the victim of fraud.

The consumer is held liable for losses incurred by the merchant if the latter establishes that he debited the sum either in the absence of strong indications raising a suspicion of fraud or, where there were such indications, after he took the necessary precautions to attempt to prevent fraud."

13. Section 70 of the Act is amended

- (1) by adding the following subparagraph at the end of the first paragraph:
- "(i) the charges related to security.";
- (2) by striking out subparagraph d of the second paragraph.
- **14.** Section 72 of the Act is amended by replacing the second paragraph by the following paragraphs:

"In computing the credit rate, the fees for registration in or access to a public register of rights are credit charge components that are not taken into account.

In the case of an open credit contract, the following credit charge components are also not taken into account:

- (a) the membership or renewal fees payable under a credit card contract, provided that those fees are payable only once a year and subject to any other condition prescribed by regulation;
- (b) the value of the rebate or of the discount to which the consumer is entitled if he pays cash; and
 - (c) replacement fees for a lost or stolen credit card."

15. Section 73 of the Act is amended

- (1) by replacing "Contracts for the loan of money and contracts involving credit may be cancelled" in the first paragraph by "Credit contracts may be cancelled";
- (2) by adding "Despite the first paragraph," at the beginning of the second paragraph.

16. Section 92 of the Act is amended

- (1) by replacing "in subparagraphs a, b and c of the second paragraph" by "in the second and third paragraphs";
 - (2) by striking out "in the case of an open credit contract";
 - (3) by adding the following paragraph at the end:

"In addition to the right to the credit charges calculated in accordance with section 91, the merchant may claim from the consumer

(a) only the charges paid following a financial institution's refusal to accept a cheque or other payment instrument given by the consumer in payment of amounts owed; or

- (b) only the charges paid following the impossibility of completion of a transfer of funds agreed on by the consumer and the merchant for that purpose when the impossibility does not arise through the fault of the merchant."
- **17.** Section 98 of the Act is amended by replacing the first paragraph by the following paragraphs:

"If the parties to a credit contract wish to amend certain provisions of the contract, the amendment must be evidenced in a new contract or in a rider to the original contract. In the latter case, the merchant must give the consumer copies, in paper form, of the rider and of any other document signed by the consumer on the making of the rider. However, these documents may be sent to the technological address provided for that purpose by the consumer, if expressly authorized by the latter. The documents sent in such a manner must be easy for the consumer to retain and print.

An amendment that has the effect of increasing the credit rate or credit charges may be made only at the consumer's request. In that case, the new contract or the rider must contain the following information:

- (a) the identification of the original contract and of any rider to that contract;
- (b) the balance owing under the contract before the amendment of the contract;
- (c) in the case of a contract for the loan of money or a contract involving credit, the net capital, and the newly agreed credit charges and credit rate;
- (d) in the case of an open credit contract, the net capital, if applicable, as well as the newly agreed credit rate and examples of credit charges presented in a chart:
- (e) except in the case of an open credit contract, the new amount of the consumer's total obligation and the new terms and conditions of payment; and
 - (f) any other information prescribed by regulation.

When amendments are evidenced in a rider and the credit rate or credit charges are increased, the amendments must be expressly consented to by the consumer."

- **18.** Section 99 of the Act is amended by replacing "paragraphs a and b" by "subparagraphs a and b of the second paragraph".
- **19.** The Act is amended by inserting the following section after section 103.1:
- **"103.1.1.** In the case of a contract involving credit, if there is a dispute, other than a class action, involving the consumer and the merchant, the court may suspend the repayment of the balance on an application by the consumer.

In the case of any other credit contract, if there is a dispute, other than a class action, involving the consumer and the merchant, where the merchant is a vendor, lessor, contractor or service provider, the court may, on the consumer's application, suspend the repayment of the portion of the balance used to pay for all or part of the purchase or lease of the goods or for the provision of the services if the credit contract was entered into in the circumstances described in the first paragraph of section 103.1.

The court shall determine which party is to pay the credit charges accrued during the suspension of the repayment."

- **20.** Section 107 of the Act is amended by inserting "or to resiliate the service contract" at the end.
- **21.** Section 110 of the Act is replaced by the following section:
- **"110.** The return of the goods to the merchant or the resiliation of the service contract authorized under section 107 extinguishes the consumer's contractual obligation.

The consumer is not bound in that case to pay any other sum he may otherwise owe to the merchant under the contract. The merchant is not bound to return the amount of the payments he has received."

- **22.** The Act is amended by inserting the following section after section 114:
- **"114.1.** If an insurance contract which a consumer subscribed or adhered to on entering into a credit contract has been resolved or resiliated, the merchant must, after having received the refund of the insurance premium, amend the credit contract within ten days to remove the insurance premiums.

In the case of a contract for the loan of money or a contract involving credit, the merchant must, after soliciting the opinion of the consumer, amend the payment or the term based on the consumer's choice. If the consumer fails to give an opinion on the choice, the merchant may decide to amend the payment or the term.

The merchant may amend only the clauses of the contract that are directly and immediately affected by the resolution or rescinding of the insurance contract.

The merchant must immediately give, in the manner provided for in the first paragraph of section 98, a new contract or rider. Even if the credit rate or credit charges are reduced, the contract or rider must contain the information referred to in the second paragraph of that section, with the necessary modifications."

23. Section 117 of the Act is repealed.

- **24.** Section 119.1 of the Act is amended, in the first paragraph,
 - (1) by inserting the following subparagraph after subparagraph c:
- "(c.1) the minimum periodic payment or the method of calculating that payment for each period; and";
- (2) by replacing "information" and "c" in subparagraph d by "information relating to the rates, grace period, charges and payment" and "c.1", respectively.
- **25.** The Act is amended by inserting the following section after section 119.1:
- **"119.2.** Any application for open credit must state the credit limit desired by the consumer.

The merchant may not grant the consumer a higher credit limit.

The merchant must reject any application that does not state a credit limit."

- **26.** The Act is amended by inserting the following section after section 127.1:
- **"127.2.** The merchant must allocate any payment first to the debt with the highest credit rate, then to other debts in decreasing order of credit rate.

Despite the first paragraph, if one of the debts must be paid in instalments determined according to special terms and conditions, any payment shall be allocated in the following order:

- (a) the minimum payment required for the period under the contract, subject to section 126.1, by allocating that minimum payment in accordance with the provisions of the first paragraph;
- (b) the payment required for the debt to be paid in instalments determined according to special terms and conditions; and
 - (c) in accordance with the first paragraph."
- **27.** Section 128.1 of the Act is amended by replacing "sends the consumer a notice" in subparagraph a of the first paragraph by "immediately sends the consumer, at the technological address provided by the consumer for that purpose, a notice indicating that his available credit is less than \$100 or less than any other amount indicated by the consumer; if the consumer fails to provide his technological address, the merchant sends him a notice".
- **28.** Section 134 of the Act is amended by inserting "and the balance of any debt owing on those goods" at the end of subparagraph c of the first paragraph.

- **29.** The Act is amended by inserting the following section after section 148:
- **"148.1.** The merchant may transfer to the instalment sale contract the balance of a previous debt resulting from a contract relating to goods given in exchange only if the following conditions are fulfilled:
- (a) the consumer and the merchant agree to transfer to the contract the balance of the previous debt, in accordance with the conditions prescribed by regulation;
- (b) the merchant, before the contract is entered into, informs the consumer, in the manner prescribed by regulation, that the net capital of the contract is to include the balance of the previous debt; and
 - (c) the balance of that debt is stated in the contract."
- **30.** The Act is amended by inserting the following sections before section 150.3.1:
- **"150.3.0.1.** The retail value of leased goods refers to the cash sales price of the goods usually charged in the course of the merchant's activities, or a lesser price agreed on by the parties, including the preparation, delivery, installation and other charges relating to the goods.

However, if the merchant does not sell the goods in the course of his activities, the retail value refers to a reasonable estimate of the cash value of the goods.

"**150.3.0.2.** The payment on account includes the value of goods given in exchange and any sum received by the merchant before the beginning of the leasing period, including the value of a payment instrument payable on demand.

The payment on account includes neither the sums deposited by the consumer with the merchant to guarantee the performance of his obligations nor any instalment.

- **"150.3.0.3.** The residual value of the leased goods must be a reasonable estimate by the merchant of the wholesale value the goods will have at the end of the leasing period.
- "150.3.0.4. The net obligation refers to the retail value of the goods, minus the payment on account. If applicable, the balance of a debt resulting from a contract relating to goods given in exchange is added to that amount.

The instalment obligation refers to the total of the residual value and the instalments.

The maximum obligation refers to the total of the down payment and the instalment obligation.

"150.3.0.5. The implied credit charges are the amount by which the instalment obligation exceeds the consumer's net obligation. They are determined in the manner provided for in section 70, without regard to subparagraphs *e* and *f* of the second paragraph, by replacing the expressions "credit charges", "credit charge", "the credit contract" and "credit contracts" by the expressions "implied credit charges", "implied credit charge", "the long-term contract of lease" and "long-term contracts of lease", respectively.

In determining the implied credit charges, the fees charged for the reimbursement of reasonable expenses that may result from subleasing the goods or from a transfer of lease are not taken into account.

"150.3.0.6. The implied credit rate is the implied credit charges expressed as an annual percentage.

"150.3.0.7. The contract must state only one implied credit rate.

The merchant shall not exact implied credit charges computed at an implied credit rate higher than the lesser of the two following rates:

- (a) that computed in accordance with this Act; or
- (b) that stated in the contract.

The implied credit charges must be computed in the manner prescribed by regulation."

- **31.** Section 150.3.1 of the Act is amended by inserting "and the one to whom the effects of section 150.3.2 apply" at the end of the third paragraph.
- **32.** The Act is amended by inserting the following section after section 150.3.1:
- **"150.3.2.** A merchant who fails to carry out the assessment under section 150.3.1 loses the right to the implied credit charges and must refund any implied credit charges already paid by the consumer."
- **33.** Section 150.4 of the Act is replaced by the following sections:
- **"150.4.** A long-term contract of lease must be evidenced in writing. In addition to the information that may be required by regulation, it must contain or state the following, presented in conformity with the model prescribed by regulation:
 - (a) a statement that the contract is a leasing contract;
 - (b) the leasing period;
- (c) the description and retail value of the leased goods and, if applicable, the payment on account;

- (d) the value of any goods given in exchange and the balance of any debt on those goods;
- (e) a statement as to whether or not the contract includes a purchase option or is a contract of lease with a guaranteed residual value;
- (f) the nature and amount of any payment or any deposit made by the consumer;
- (g) the consumer's net obligation, instalment obligation and maximum obligation;
- (h) the amount and due date of each instalment required from the consumer and the number of instalments;
- (i) the nature of any optional contracts, the charges for such contracts or how they are determined, and a statement that the consumer has a right of resiliation with respect to such contracts;
 - (j) the residual value of the leased goods, in dollars and cents;
- (k) the conditions on which the contract may be resiliated by either of the parties, including the amount or the manner of calculating the amount that the consumer is required to pay on resiliation;
- (*l*) the implied credit charges applicable to the entire leasing period stated in dollars and cents and the date on which credit charges begin to accrue, or how that date is determined;
 - (m) the implied credit rate relating to the contract;
 - (n) the interest rate applicable to late instalments;
- (o) the existence and the subject matter of any security given to guarantee the performance of the consumer's obligations;
- (p) if entering into an insurance contract is a condition for entering into the contract, a statement that the consumer has the right to use an existing insurance policy or to purchase insurance from the insurer and insurance representative of the consumer's choice, subject to the merchant's right to disapprove, on reasonable grounds, the insurance selected or held by the consumer; and
 - (q) the date of delivery of the goods.

A contract that does not contain the information provided for in subparagraph *e* of the first paragraph is deemed to include an option to purchase that may be exercised by the consumer in the course of the contract or at the end of the leasing period on paying the balance of the instalment obligation minus the implied credit charges unearned at the time of the purchase.

- **"150.4.1.** The merchant may transfer to the long-term contract of lease the balance of a previous debt resulting from a contract relating to goods given in exchange only if the following conditions are fulfilled:
- (a) the consumer and the merchant agree to transfer to the contract the balance of the previous debt, in accordance with the conditions prescribed by regulation;
- (b) the merchant, before the contract is entered into, informs the consumer, in the manner prescribed by regulation, that the net obligation of the contract is to include the balance of the previous debt; and
 - (c) the balance of that debt is stated in the contract."
- **34.** Section 150.5 of the Act is replaced by the following sections:
- **"150.5.** A contract that includes a conventional option to purchase must indicate clearly and legibly in separate and successive clauses
- (a) the time at which the option to purchase may be exercised, specifying whether it may be during the contract or at the end of the leasing period only;
- (b) the amount the consumer must pay to acquire the goods or the manner of calculating that amount, depending on whether the option to purchase is exercised at the end of the leasing period or during the contract. The amount may not exceed the residual value of the good if the option is exercised at the end of the leasing period. No additional charges may be claimed from the consumer; and
 - (c) any other conditions of exercising the option.
- **"150.5.1.** A contract of lease may be resolved without cost or penalty, at the discretion of the consumer, in the manner prescribed by sections 75 and 76 and on the condition provided in section 79, within two days following that on which each of the parties is in possession of a duplicate of the contract. In that case, the parties must as soon as possible return to each other what they have received from one another. The merchant shall assume the costs of restitution.

Despite the first paragraph, a high-cost long-term contract of lease may be resolved on the same conditions within 10 days following that on which each of the parties is in possession of a duplicate of the contract.

A long-term contract of lease is considered to be a high-cost long-term contract if it has the characteristics determined by regulation."

35. Section 150.6 of the Act is amended by adding the following paragraphs at the end:

"Such charges may be claimed only at the end of the leasing period or when one of the following cases occurs:

- (a) following a voluntary return or repossession, provided that the price of the goods sold for the purpose of minimizing the merchant's losses is lower than the residual value provided in the contract of lease; however, such charges may be claimed only for use that exceeds that which is provided in the contract, computed in proportion to the expired portion of the contract at the time of the return or repossession, and may not exceed the difference between the sale price and the residual value;
- (b) following a disaster resulting in the loss or destruction of the goods; however, such charges may be claimed only for use that exceeds that which is provided in the contract, computed in proportion to the expired portion of the contract at the time of the disaster; or
- (c) despite section 150.10, following superior force resulting in the loss or destruction of the goods; however, such charges may be claimed only for use that exceeds that which is provided for the entire term of the contract.

No other charges may be claimed from the consumer after the expiry of the leasing period, except to recover instalments due but not received.

However, losses other than those resulting from normal wear of the leased goods may be claimed after the expiry of the leasing period, provided the merchant complied with the obligations imposed on him under section 150.17.1."

- **36.** The Act is amended by inserting the following sections after section 150.9.1:
- **"150.9.2.** If the parties to a long-term contract of lease wish to amend certain provisions of the contract, the amendment must be evidenced in a new contract or in a rider to the original contract. In the latter case, the merchant must give the consumer copies, in paper form, of the rider and of any other document signed by the consumer on the making of the rider. However, these documents may be sent to the technological address provided by the consumer for that purpose, if expressly authorized by the latter. The documents sent in such a manner must be easy for the consumer to retain and print.

An amendment that has the effect of increasing the implied credit rate or implied credit charges may be made only at the consumer's request. In that case, the new contract or the rider must contain the following information:

- (a) the identification of the original contract and of any riders to it;
- (b) the balance owing under the contract before the amendment of the contract;
 - (c) the net obligation;
- (d) the retail value of the leased goods, the indemnity for the resiliation of a previous long-term contract of lease, if applicable, and the newly agreed on implied credit charges, implied credit rate and residual value;

- (e) the new amount of the consumer's maximum obligation and the new terms and conditions of payment; and
 - (f) any other information prescribed by regulation.

When amendments are evidenced in a rider and the implied credit rate or implied credit charges are increased, the amendments must be expressly consented to by the consumer.

"150.9.3. Where a dispute involves a consumer and a merchant, other than in the context of a class action, the court may suspend the periodic instalments on an application by the consumer.

The court shall determine which party must pay the implied credit charges accrued during the suspension of instalments."

- **37.** Section 150.12 of the Act is replaced by the following section:
- **"150.12.** Section 92 relating to charges in case of default, sections 94 to 97 relating to statements of accounts, section 101 relating to discharge and the return of objects or documents, sections 102 and 103 relating to the rights and obligations of an assignee, sections 103.4 and 103.5 relating to high-cost credit contracts and sections 111 to 114.1 relating to insurance apply, with the necessary modifications, to long-term contracts of lease."
- **38.** Section 150.13 of the Act is amended by replacing "150.32" in paragraph c by "150.16.1".
- **39.** The Act is amended by inserting the following section after section 150.16:
- **"150.16.1.** In the case of a contract that includes an option to purchase the leased goods or of a contract of lease with guaranteed residual value, the merchant may not exercise the right of repossession provided for in paragraph c of section 150.13 without the permission of the court if the consumer, at the time he becomes in default, has paid at least one-half of his maximum obligation.

If the merchant applies to the court for this purpose, sections 143 to 145 apply, with the necessary modifications."

- **40.** Section 150.17.1 of the Act is amended by striking out "within 10 days following receipt of the report" and "within the same time" in the second paragraph.
- **41.** Section 150.18 of the Act is amended by striking out the second paragraph.
- **42.** Sections 150.19 and 150.20 of the Act are repealed.

- **43.** Section 150.21 of the Act is amended by adding the following paragraph at the end:
 - "(c) three times the average value of the monthly instalments."
- **44.** Sections 150.22 to 150.28 of the Act are repealed.
- **45.** Section 150.31 of the Act is amended by replacing "with section 150.20" in paragraph a by "with subparagraph j of the first paragraph of section 150.4".
- **46.** Section 150.32 of the Act is repealed.
- **47.** Section 157 of the Act is amended by striking out "or, in the case of a long-term contract of lease which is not evidenced in writing, given to the consumer at the making of the contract" in the first paragraph.
- **48.** Section 223 of the Act is replaced by the following sections:
- **"223.** A merchant must indicate the price of the goods he offers for sale in accordance with the requirements prescribed by regulation.
- **"223.0.1.** Except in connection with restaurant services, a merchant who offers for sale a food product intended for human consumption must indicate, near the price, whether the amount of the Québec sales tax or Canada's Goods and Services Tax will be added to the price of the food product at the moment of payment.

A regulation may prescribe rules that apply to this statement."

- **49.** The Act is amended by inserting the following section after section 225:
- **"225.1.** No merchant may propose to a consumer the payment of a tip of a predetermined amount unless that proposal meets the requirements prescribed by regulation."
- **50.** Section 230.1 of the Act is amended by replacing "collect" in the first paragraph by "charge or collect".
- **51.** The Act is amended by inserting the following section after section 230.1:
- **"230.2.** No surety may charge or collect a partial or full payment from a consumer to enable him to enter into a credit contract."
- **52.** The Act is amended by inserting the following section after section 244.6:
- **"244.7.** An itinerant merchant may not, by any means, offer to enter into or enter into any of the following contracts with a consumer:

- (a) a credit contract;
- (b) a long-term contract of lease of goods; or
- (c) a contract prohibited by regulation.

An itinerant merchant also may not help or encourage a consumer to enter into such a contract or solicit a consumer for the purpose of making such a contract."

- **53.** Section 245.1 of the Act is amended by inserting "or allows the consumer to use credit that has already been extended" at the end.
- **54.** The Act is amended by inserting the following section after section 247:
- **"247.0.1.** No person may, in any advertisement concerning the long-term lease of goods,
 - (a) refer to an implied credit rate without disclosing that rate; or
- (b) disclose a rate relating to implied credit unless the implied credit rate, calculated in accordance with this Act, is also disclosed with equal emphasis.

Subparagraph b of the first paragraph applies, among other cases, if a consumer is offered a rebate or discount on the cash purchase of goods; the implied credit rate disclosed must in that case include the value of the rebate or discount to which the consumer is entitled if he purchases the goods by paying cash."

- **55.** Section 251.2 of the Act is amended by replacing "a loan has not been repaid following an order made by the court under section 117" in the second paragraph by "the balance of a credit contract or long-term contract of lease has not been repaid following a suspension ordered by the court under sections 103.1.1 and 150.9.3".
- **56.** The Act is amended by inserting the following section after section 260.29:
- **"260.29.1.** No merchant may subordinate the making of a contract allowing a consumer to acquire a road vehicle to the requirement that the consumer enter into a credit contract or long-term contract of lease or that he acquire other goods or services, except insurance required for entering into a credit contract or a long-term contract of lease."
- **57.** Section 277 of the Act, replaced by section 19 of chapter 21 of the statutes of 2023, is amended by replacing "62, 71, 80, 81, 94, 98, 99, 100.2 to 102, 103.4, 105, 111 to 115, 115.2, 119.1 to 122, 125, 126, 126.3, 127, 128, 128.1, 129, 130, 134, 139, 142, 147, 148, 150, 150.4 to 150.7, 150.13, 150.14, 150.17.1, 150.19, 150.20, 150.22, 150.25, 150.30, 150.32, 151, 155 to 157, 168, 170 to 173, 180, 183 to 185, 187.2, 187.7, 187.14, 187.16, 187.17, 187.19,

187.20, 187.24, 187.27, 190, 192, 199 to 201, 206, 208, 211, 214.2, 214.4, 214.9 to 214.11, 214.15, 214.16, 214.25, 228.3, 240, 241, 260.27 to 260.29" by "60.1, 71, 80, 81, 94, 98, 99, 100.2 to 102, 103.4, 105, 111 to 115, 115.2, 119.1, 120 to 122, 125, 125.2, 126, 126.3, 127, 128, 128.1, 129, 130, 134, 139, 142, 147, 148, 150, 150.3.0.3, 150.4, 150.5, 150.6, 150.7, 150.9.2, 150.13, 150.14, 150.16.1, 150.17.1, 150.30, 151, 155 to 158, 168, 170 to 173, 180, 183 to 185, 187.2, 187.7, 187.14, 187.16, 187.17, 187.19, 187.20, 187.24, 187.27, 190 to 192, 199 to 201, 206, 208, 211, 214.2, 214.4, 214.9 to 214.11, 214.15, 214.16, 214.25, 223.0.1, 228.3, 240, 241, 260.24, 260.27 to 260.29, 268".

- **58.** Section 278 of the Act, replaced by section 19 of chapter 21 of the statutes of 2023, is amended by replacing "83, 90 to 92, 103.2, 103.3, 122.1, 123, 124, 126.1, 127.1, 128.3, 136, 150.3.1, 150.9, 150.9.1, 150.26, 179, 187.3 to 187.5, 187.8, 187.15, 187.18, 187.25, 195, 196, 203, 205, 214.3, 214.7, 214.8, 214.14, 214.20, 214.23, 214.24, 214.26 to 214.28, 219 to 228.2, 229 to 239, 242 to 248, 250 to 251.2, 254 to 258, 260.7 to 260.10, 260.12, 260.13, 260.21 and 260.22" in the introductory clause by "65.1, 65.2, 83, 90 to 92, 103.2, 103.3, 119.2, 122.1, 123, 124, 126.1, 127.1, 127.2, 128.3, 136, 148.1, 150.3.0.7 to 150.3.2, 150.4.1, 150.9, 150.9.1, 150.21, 179, 187.3 to 187.5, 187.8, 187.15, 187.18, 187.25, 195, 196, 203, 205, 214.3, 214.7, 214.8, 214.14, 214.20, 214.23, 214.26 to 214.28, 219 to 223, 223.1 to 228.2, 229 to 235, 236.1 to 239, 242 to 248, 250 to 251.2, 254 to 258, 260.7 to 260.13, 260.21, 260.22 and 260.29.1".
- **59.** Section 321 of the Act is amended, in the first paragraph,
 - (1) by inserting "or open credit contracts" after "money" in subparagraph b;
- (2) by inserting "or a high-cost long-term contract of lease" after "high-cost credit contract" in subparagraph g.
- **60.** Section 322 of the Act is amended by replacing the second paragraph by the following paragraph:

"In the case of a contract for the loan of money, an open credit contract, a high-cost credit contract or a high-cost long-term contract of lease, the consumer may apply instead, at his option, for the suppression of the credit charges or implied credit charges and the return of any part of the credit charges or implied credit charges already paid."

- **61.** Section 350 of the Act is amended
 - (1) by inserting the following paragraphs after paragraph c:
- "(c.1) determining, for the purposes of section 223, the requirements for the indication of prices by the merchant;
- "(c.2) determining, for the purposes of section 223.0.1, the rules for the statement of the information referred to in that section;

- "(c.3) establishing, for the purposes of section 225.1, the requirements relating to the proposal;
- "(c.4) determining the information relative to the price of gasoline and diesel fuel that a merchant who operates a service station must provide to consumers, the manner in which it is to be provided and the applicable conditions;";
 - (2) by striking out "new" in paragraph d.4;
 - (3) by inserting the following paragraph after paragraph d.11:
- "(d.11.1) determining, for the purposes of section 39.4, any other person to whom the manufacturer of an automobile must provide access to the automobile's data;";
 - (4) by replacing "vendeur" in paragraph f in the French text by "commerçant";
 - (5) by inserting the following paragraph after paragraph f:
- "(f.1) identifying, for the purposes of paragraph c of section 244.7, the prohibited contracts;";
 - (6) by striking out ", for the purposes of section 103.4," in paragraph g.4;
 - (7) by inserting the following paragraph after paragraph g.4:
- "(g.4.1) determining the characteristics a long-term contract of lease must have to be considered a high-cost long-term contract of lease;";
 - (8) by inserting the following paragraphs after paragraph g.8:
- "(g.9) determining, for the purposes of sections 148.1 and 150.4.1, the conditions for transferring to an instalment sale contract or long-term contract of lease the balance of a debt from a contract relating to goods given in exchange and the manner of informing the consumer of the fact that the net capital or the net obligation of the contract will include that balance;
- "(g.10) establishing the terms and conditions under which charges may be claimed from the consumer if a cheque or any other payment instrument issued by the consumer is refused or it is impossible to complete a transfer of funds;
- "(g.11) determining, for the purposes of section 72, the conditions under which membership or renewal fees payable under a credit card contract are not taken into account in computing the credit rate;
- "(g.12) prescribing, for the purposes of sections 65.1 and 65.2, the period for refunding sums and providing for any other standard to facilitate the administration of that division, including standards defining the terms and expressions used in the division or defining their scope;".

ORDER IN COUNCIL RESPECTING THE POLICY ON ACCURATE PRICING FOR MERCHANTS WHO USE OPTICAL SCANNER TECHNOLOGY

62. Section 1 of the Order in Council respecting the Policy on accurate pricing for merchants who use optical scanner technology (chapter P-40.1, r. 2) is amended by replacing all occurrences of "10" by "15".

REGULATION RESPECTING THE APPLICATION OF THE CONSUMER PROTECTION ACT

- **63.** Section 18 of the Regulation respecting the application of the Consumer Protection Act (chapter P-40.1, r. 3) is amended by inserting ", open credit contracts" after "money" in the introductory clause.
- **64.** Section 24.4 of the Regulation is amended by replacing "is exempt" by "or who enters into road vehicle leasing contracts that are not long-term within the meaning of section 150.2 of the Act is exempt, for the purposes of those contracts".
- **65.** The Regulation is amended by inserting the following sections before section 91.1:
- **"91.0.1.** Except in connection with restaurant services, a merchant who proposes to a consumer a sale price for a food product intended for human consumption that is lower than the price at which it is usually offered for sale must clearly and legibly indicate the regular price next to that price.
- **"91.0.2.** Except in connection with restaurant services, a merchant who proposes to a consumer who is a member of a loyalty program a sale price for a food product intended for human consumption that is different from the price offered to other consumers must clearly indicate both prices next to each other. The price proposed to a consumer who is a member of a loyalty program must be indicated in characters that are no more than 25% larger than the characters used to indicate the price proposed to other consumers.
- **"91.0.3.** Except in connection with restaurant services, a merchant who proposes a price for the purchase of a set of food products intended for human consumption must clearly indicate next to that price any food products belonging to the set that can be purchased separately and, if applicable, their prices. The price of the set must be indicated in characters that are not smaller than the characters used to indicate the prices of the food products belonging to the set that can be purchased separately. The characters indicating the price of the set must also not be more than 25% larger than the latter characters."

- **66.** Section 91.5 of the Regulation is amended
 - (1) by inserting the following paragraph after the first paragraph:

"For the purposes of subparagraphs b and c of the first paragraph, the price per unit of measurement must make it easy for the consumer to compare the price of goods of the same nature. To that end, the merchant must, in particular,

- (a) indicate the metric unit best adapted to the nature of the goods; and
- (b) indicate the same unit of measurement for all goods of the same nature.";
- (2) in the second paragraph:
- (a) by inserting ", the price per unit of measurement referred to in subparagraph c of the first paragraph in at least 16-point bold type print" after "28-point bold type print";
 - (b) by striking out "imprimés" in the French text.
- **67.** The Regulation is amended by inserting the following division after section 91.8:

"DIVISION III.1

"TIPS

- **"91.8.1.** For the purposes of section 225.1 of the Act, a proposal must meet the following requirements:
- (a) it contains only, and to the exclusion of any other element, predetermined amounts and the option for the consumer to determine the amount of the tip;
- (b) any predetermined amount it contains that corresponds to a proportion of the price must be established on the basis of a price that excludes the Québec sales tax and Canada's Goods and Services Tax; and
- (c) the elements that it contains must be presented in a uniform manner, without inciting the consumer to favour one over another."
- **68.** The Regulation is amended by inserting the following division after section 91.13:

"DIVISION V

"ITINERANT MERCHANTS

"91.14. Despite section 244.7 of the Act, an itinerant merchant may offer to enter into or may enter into a credit contract or long-term contract of lease

with a consumer, help or encourage a consumer to enter into such a contract or solicit a consumer for the purpose of making such a contract in the circumstances described in paragraphs a to b.1 of section 8 of this Regulation.

- **"91.15.** For the purposes of paragraph c of section 244.7 of the Act, the prohibited contracts are those concerning, even on an incidental basis, any of the following goods or services:
- (a) heating or air-conditioning appliances, including air conditioners, heat pumps, furnaces or geothermal systems;
 - (b) decontamination services; or
- (c) insulation services, unless the contract was entered into at the address of the consumer upon the latter's express request, provided the contract was not solicited elsewhere than at the merchant's address.

The first paragraph applies to any contract in connection with goods or services mentioned in the first paragraph, such as a maintenance or warranty contract, whether or not it is signed simultaneously with the contract for the procurement of the goods or services.

- **"91.16.** An itinerant merchant is exempt from the application of section 60.1 of the Act in any of the following cases:
- (a) he entered into a contract in accordance with section 91.19 or 91.20 of this Regulation;
- (b) he entered into a contract, at the address of the consumer and upon the latter's express request, the sole object of which is the urgent repair of a door, a window or the roofing of a building; or
- (c) he entered into a broadcasting or telecommunications service contract and installs goods under that contract.
- **"91.17.** A financial services cooperative governed by the Act respecting financial services cooperatives (chapter C-67.3) or a bank governed by the Bank Act (S.C. 1991, c. 46) is exempt from the application of subparagraph *a* of the first paragraph of section 244.7 of the Act.
- **"91.18.** A merchant who offers a broadcasting or telecommunications service is exempt from the application of subparagraph *b* of the first paragraph of section 244.7 of the Act.
- **"91.19.** An itinerant merchant is exempt from the application of subparagraphs b and c of the first paragraph of section 244.7 of the Act where the following conditions are met:
- (a) he presented himself at the address of the consumer upon the latter's express request;

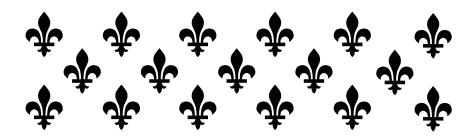
- (b) the consumer's request relates to the repair, at the consumer's address, of an appliance essential to heating or to the production of hot water;
 - (c) the appliance is beyond repair and must be replaced; and
- (d) the itinerant merchant enters into a contract, upon the consumer's express request and at the consumer's address, the sole object of which is the replacement of the defective appliance.
- **"91.20.** An itinerant merchant is exempt from the application of subparagraphs b and c of the first paragraph of section 244.7 of the Act where the following conditions are met:
- (a) he presented himself at the address of the consumer upon the latter's express request;
- (b) the request does not follow initial contact by the merchant with the consumer, by telephone or otherwise, for the purpose of obtaining authorization or an invitation to call on the consumer in order to present a product or give an estimate, or for any other reason;
 - (c) the request is to obtain an estimate for goods or services;
- (d) the itinerant merchant enters into a contract, upon the consumer's express request and at the consumer's address, the sole object of which is the estimate; and
- (e) where the contract is a long-term contract of lease of goods, it must not be high-cost."

FINAL PROVISION

- **69.** The provisions of this Act come into force on 7 November 2024, except
- (1) the provisions of section 57, except as concerns contraventions of sections 38.7 to 39.7, 150.3.0.3, 150.9.2, 150.16.1, 223 and 223.0.1 of the Consumer Protection Act (chapter P-40.1), and of section 58, except as concerns contraventions of sections 65.1, 65.2, 119.2, 127.2, 148.1, 150.3.0.7 and 150.3.2 of the Consumer Protection Act, which come into force on 5 January 2025;
- (2) the provisions of section 6, of section 57, as concerns contraventions of sections 39 to 39.7 of the Consumer Protection Act, and of paragraph 3 of section 61, which come into force on 5 October 2025;
- (3) the provisions of section 5, of section 57, as concerns contraventions of sections 38.7 to 38.9 of the Consumer Protection Act, and of paragraph 2 of section 61, which come into force on 5 October 2026;

- (4) the provisions of section 48, insofar as it enacts section 223.0.1 of the Consumer Protection Act, of section 49, of section 57, as concerns contraventions of section 223.0.1 of the Consumer Protection Act, of paragraph 1 of section 61, insofar as it enacts paragraphs c.2 and c.3 of section 350 of the Consumer Protection Act, and of sections 62 and 65 to 67, which come into force on 7 May 2025;
- (5) the provisions of sections 14, 16 to 18, 22 and 25 to 27, of section 35, except insofar as it enacts subparagraph a of the third paragraph of section 150.6 of the Consumer Protection Act, and of section 58, as concerns contraventions of sections 119.2 and 127.2 of the Consumer Protection Act, which come into force on 7 August 2025; and
- (6) the provisions of sections 12, 15, 20, 21, 24 and 28 to 34, of section 35, insofar as it enacts subparagraph a of the third paragraph of section 150.6 of the Consumer Protection Act, of sections 36 to 39 and 41 to 47, of section 48, insofar as it enacts section 223 of the Consumer Protection Act, of section 54, of section 57, as concerns contraventions of sections 150.3.0.3, 150.9.2, 150.16.1 and 223 of the Consumer Protection Act, of section 58, as concerns contraventions of sections 65.1, 65.2, 148.1, 150.3.0.7 and 150.3.2 of the Consumer Protection Act, of section 60, as concerns high-cost credit contracts, of section 61, insofar as it enacts paragraphs c.1, g.9 and g.12 of section 350 of the Consumer Protection Act, and of section 63, which come into force on the date or dates to be set by the Government.

107160



NATIONAL ASSEMBLY OF QUÉBEC

FIRST SESSION

FORTY-THIRD LEGISLATURE

Bill 77 (2024, chapter 33)

An Act amending mainly Acts establishing public sector pension plans

Introduced 9 October 2024
Passed in principle 22 October 2024
Passed 6 November 2024
Assented to 7 November 2024

Québec Official Publisher 2024

EXPLANATORY NOTES

This Act amends the Act respecting the Pension Plan of Certain Teachers and the Act respecting the Government and Public Employees Retirement Plan to allow an employee to participate in the pension plan until 30 December of the year in which the employee attains 71 years of age.

The Act also amends the Act respecting the Government and Public Employees Retirement Plan to allow the extension of progressive retirement agreements.

The Act preserves the principle of parliamentary sovereignty by renewing the override provisions set out in the Act respecting the Pension Plan of Certain Teachers, the Act respecting the Government and Public Employees Retirement Plan, the Act respecting the Teachers Pension Plan, the Act respecting the Civil Service Superannuation Plan and the Act respecting the Pension Plan of Management Personnel.

The Act specifies that an enhancement of benefits related to pension credits that were obtained under the Government and Public Employees Retirement Plan is applicable in respect of pension credits related to a former membership in a supplemental pension plan.

LEGISLATION AMENDED BY THIS ACT:

- Act respecting the Pension Plan of Certain Teachers (chapter R-9.1);
- Act respecting the Government and Public Employees Retirement Plan (chapter R-10);
- Act respecting the Teachers Pension Plan (chapter R-11);
- Act respecting the Civil Service Superannuation Plan (chapter R-12);
- Act respecting the Pension Plan of Management Personnel (chapter R-12.1);
- Act respecting Retraite Québec (chapter R-26.3);

- Act amending mainly certain Acts establishing public sector pension plans (2023, chapter 6).

Bill 77

AN ACT AMENDING MAINLY ACTS ESTABLISHING PUBLIC SECTOR PENSION PLANS

THE PARLIAMENT OF QUÉBEC ENACTS AS FOLLOWS:

ACT RESPECTING THE PENSION PLAN OF CERTAIN TEACHERS

- **1.** Sections 4.1, 19, 24, 28 and 59 of the Act respecting the Pension Plan of Certain Teachers (chapter R-9.1) are amended by replacing all occurrences of "69" by "71".
- **2.** The second paragraph of section 62 of the Act is again enacted and therefore reads as follows:

"The provisions of this Act have effect despite section 15 of the Constitution Act, 1982 (Schedule B to the Canada Act, chapter 11 in the 1982 volume of the Acts of the Parliament of the United Kingdom)."

ACT RESPECTING THE GOVERNMENT AND PUBLIC EMPLOYEES RETIREMENT PLAN

- **3.** Sections 4, 5, 39, 40, 60 and 73 of the Act respecting the Government and Public Employees Retirement Plan (chapter R-10) are amended by replacing all occurrences of "69" by "71".
- **4.** Section 85.5.1 of the Act is amended by replacing "even where this causes the period to exceed five years" in the third paragraph by "despite reaching its maximum period".
- **5.** The Act is amended by inserting the following section after section 85.5.1:
- **"85.5.1.1.** A person who has entered into an agreement referred to in section 85.5.1 may, if provided for in the person's conditions of employment, agree with their employer to extend the agreement. Each extension must be agreed on in writing more than six months before the date fixed for the end of the agreement and be for a period of one to five years. The date agreed on for the end of the agreement may not be more than seven years after the date of the beginning of the agreement.

The second paragraph of section 85.5.1 does not apply in respect of the extension of an agreement."

- **6.** Section 89 of the Act is amended by inserting "109," after "104," in the first paragraph.
- 7. Section 128 of the Act is amended by inserting "109," after "104,".
- **8.** Section 131.2 of the Act is amended by inserting "109," after "104,".
- **9.** Section 165 of the Act is amended by inserting "109," after "104," in subparagraph 3.1 of the first paragraph.
- **10.** Section 216 of the Act is amended by replacing "69" in the second paragraph by "71".
- **11.** The second paragraph of section 223.1 of the Act is again enacted and therefore reads as follows:

"They have effect despite section 15 of the Constitution Act, 1982 (Schedule B to the Canada Act, chapter 11 in the 1982 volume of the Acts of the Parliament of the United Kingdom)."

ACT RESPECTING THE TEACHERS PENSION PLAN

12. The second paragraph of section 78.1 of the Act respecting the Teachers Pension Plan (chapter R-11) is again enacted and therefore reads as follows:

"Sections 28, 32 and 51 have effect despite section 15 of the Constitution Act, 1982 (Schedule B to the Canada Act, chapter 11 in the 1982 volume of the Acts of the Parliament of the United Kingdom)."

ACT RESPECTING THE CIVIL SERVICE SUPERANNUATION PLAN

13. The second paragraph of section 114.1 of the Act respecting the Civil Service Superannuation Plan (chapter R-12) is again enacted and therefore reads as follows:

"Sections 56 and 84 have effect despite section 15 of the Constitution Act, 1982 (Schedule B to the Canada Act, chapter 11 in the 1982 volume of the Acts of the Parliament of the United Kingdom)."

ACT RESPECTING THE PENSION PLAN OF MANAGEMENT PERSONNEL

14. The second paragraph of section 211 of the Act respecting the Pension Plan of Management Personnel (chapter R-12.1) is again enacted and therefore reads as follows:

"They have effect despite section 15 of the Constitution Act, 1982 (Schedule B to the Canada Act, chapter 11 in the 1982 volume of the Acts of the Parliament of the United Kingdom)."

ACT RESPECTING RETRAITE QUÉBEC

15. Section 58 of the Act respecting Retraite Québec (chapter R-26.3) is amended by inserting "109," after "104," in the third paragraph.

ACT AMENDING MAINLY CERTAIN ACTS ESTABLISHING PUBLIC SECTOR PENSION PLANS

- **16.** Section 18 of the Act amending mainly certain Acts establishing public sector pension plans (2023, chapter 6) is amended by inserting "109," after "104," in the first and third paragraphs.
- 17. Section 21 of the Act is amended by inserting "109," after "104,".
- **18.** Section 24 of the Act is amended by inserting "109," after "104,".

TRANSITIONAL AND FINAL PROVISIONS

- **19.** Progressive retirement agreements that are ongoing on 30 June 2024 and for which the end date is before 31 March 2025 may be extended before their end date even if the six-month period provided for in the first paragraph of section 85.5.1.1 of the Act respecting the Government and Public Employees Retirement Plan (chapter R-10), enacted by section 5 of this Act, is not complied with.
- **20.** The provisions of this Act come into force on 1 January 2025, except
 - (1) those of sections 4, 5 and 19, which have effect from 30 June 2024;
 - (2) those of sections 6, 8, 15 and 17, which have effect from 1 January 2024; and
 - (3) those of sections 7, 9, 16 and 18, which have effect from 6 April 2023.

107125



Draft Regulation

Act respecting collective agreement decrees (chapter D-2)

Automotive services industry in the Québec region —Amendment

Notice is hereby given, in accordance with section 5 of the Act respecting collective agreement decrees (chapter D-2), that the Minister has received an application from the Comité paritaire de l'industrie des services automobiles de la région de Québec to amend the Decree respecting the automotive services industry in the Québec region and that, in accordance with sections 10 and 11 of the Regulations Act (chapter R-18.1), the Decree to amend the Decree respecting the automotive services industry in the Québec region, appearing below, may be made by the Government on the expiry of 45 days following this publication.

The draft Decree adds "La Corporation des concessionnaires d'automobiles du Québec inc." to the list of employer contracting parties and specifies that any work performed by an apprentice in a trade for which the parity committee issues a qualification certificate must be performed under the supervision of a journeyman in the relevant trade. The draft Decree also adds "Lévis" in the name of the decree and the parity committee to better reflect its territorial jurisdiction.

The regulatory impact analysis shows that the amendments proposed in the draft Decree could generate a cost of \$3.1M annually, which corresponds to 1.1% of the total payroll of the enterprises subject to the decree. It is also estimated that the amendments will not impact employment levels in the automotive services industry in the Québec region or the competitivity of the enterprises concerned.

Further information on the draft Decree may be obtained by contacting Karine Lajeunesse, policy development advisor, Direction des politiques du travail, Ministère du Travail, 425, rue Jacques-Parizeau, 5° étage, Québec (Québec) G1R 4Z1; telephone 581 528-9135, extension 80211, or 1 833 705-0399, extension 80211 (toll free); email: karine.lajeunesse@travail.gouv.qc.ca.

Any person wishing to comment on the draft Decree is requested to submit written comments within the 45-day period to the Minister of Labour, 200, chemin Sainte-Foy, 6° étage, Québec (Québec) G1R 5S1; email: ministre@travail.gouv.qc.ca.

JEAN BOULET Minister of Labour

Decree to amend the Decree respecting the automotive services industry in the Québec region

Act respecting collective agreement decrees (chapter D-2, s. 4, 1st par., s. 6, 1st par. and s. 6.1, 1st par.).

- **1.** The Decree respecting the automotive services industry in the Québec region (chapter D-2, r. 11) is amended in the title by replacing "in the Québec region" by "in the Québec and Lévis regions".
- 2. Section 1.01 is amended
- (1) by replacing "conjoint" in subparagraph 1 of the French text by "paritaire";
 - (2) by inserting the following after subparagraph 2:
- "(2.1) "parity committee": Comité paritaire de l'industrie des services automobiles des régions de Québec et de Lévis;".
- **3.** Section 1.02 is amended by inserting "La Corporation des concessionnaires d'automobiles du Québec inc.;" in paragraph 1 after "La Corporation des concessionnaires d'automobiles de la régionale de Québec;".
- **4.** Section 3.02 is amended by inserting "parity" before "committee" in the second paragraph.
- **5.** Section 12.04 is amended by replacing "conjoint" in the French text by "paritaire".
- **6.** Section 12.05 is replaced by the following:
- "12.05. Any work performed by an apprentice in a trade for which the parity committee issues a qualification certificate must be performed under the supervision of a journeyman in the relevant trade."
- **7.** This Decree comes into force on the date of its publication in the *Gazette officielle du Québec*, except section 6, which comes into force on (insert the date that occurs 18 months after the date of publication of the Decree in the Gazette officielle du Québec).

107219

Draft Regulation

Act respecting elections and referendums in municipalities (chapter E-2.2)

Models of ballot papers and the form of the template for municipal elections and referendums

-Amendment

Notice is hereby given, in accordance with sections 10 and 11 of the Regulations Act (chapter R-181), that the Regulation to amend the Regulation respecting models of ballot papers and the form of the template for municipal elections and referendums, appearing below, may be made by the Minister of Municipal Affairs on the expiry of 45 days following this publication.

The draft Regulation provides that the background of ballot papers must be light in colour and that the ballot papers may be different in colour depending on the office for which they are used. In addition, the draft Regulation replaces the models of ballot papers attached to the Regulation.

Further information on the draft Regulation may be obtained by contacting Julie Vézina, coodinator for municipal democracy, Direction de la démocratie, de l'éthique et de la gestion contractuelle municipales, Ministère des Affaires municipales et de l'Habitation, 10, rue Pierre-Olivier-Chauveau, 3° étage, Québec (Québec) G1R 4J3; telephone: 418 691-2015, extension 83833; email: julie.vezina@mamh.gouv.qc.ca.

Any person wishing to comment on the draft Regulation is requested to submit written comments within the 45-day period to Julie Vézina using the contact information above.

ANDRÉE LAFOREST Minister of Municipal Affairs

Regulation to amend the Regulation respecting models of ballot papers and the form of the template for municipal elections and referendums

Act respecting elections and referendums in municipalities (chapter E-2.2, s. 582, 1st par.).

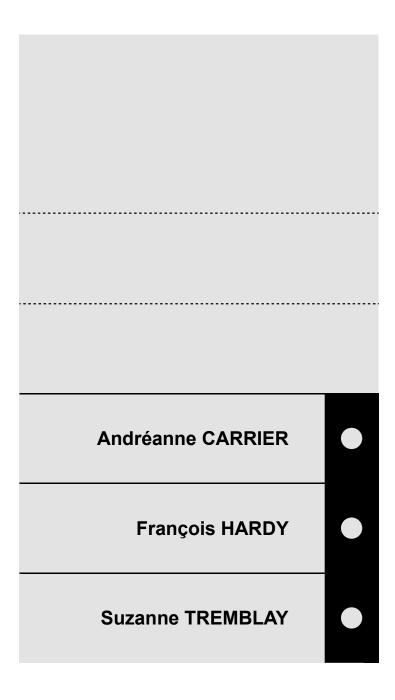
1. The Regulation respecting models of ballot papers and the form of the template for municipal elections and referendums (chapter E-2.2, r. 1) is amended by adding the following after section 4:

"4.1. On the obverse, the background of the ballot papers and the circles provided for the affixing of the elector's mark must be light in colour.

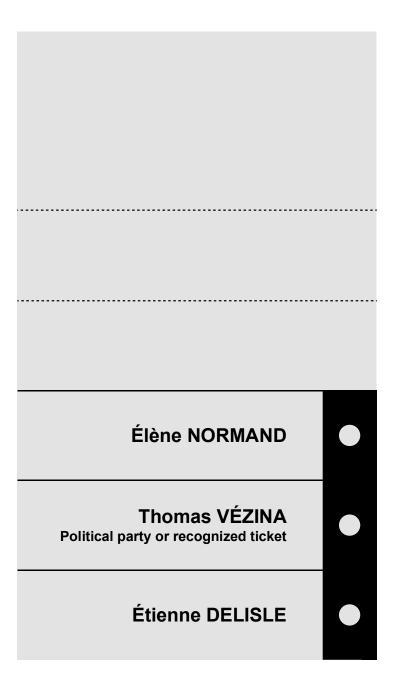
The ballot papers used for the election for the office of mayor and for each numbered office of councillor may be different in colour.".

- **2.** Schedules I to XIII are replaced by Schedules I to XIII of this Regulation.
- **3.** This Regulation comes into force on 19 September 2025.

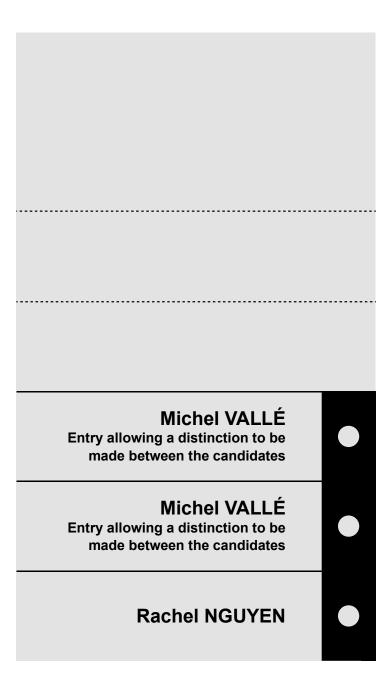
SCHEDULE	I
(Section 2)	



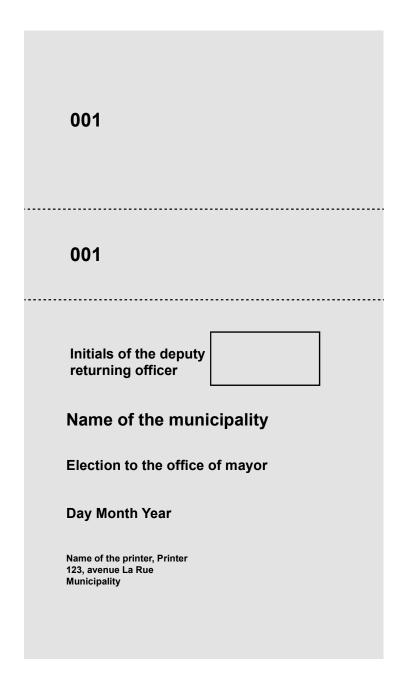
SCHEDULE	H
(Section 2)	



SCHEDULE III	I
(Section 2)	



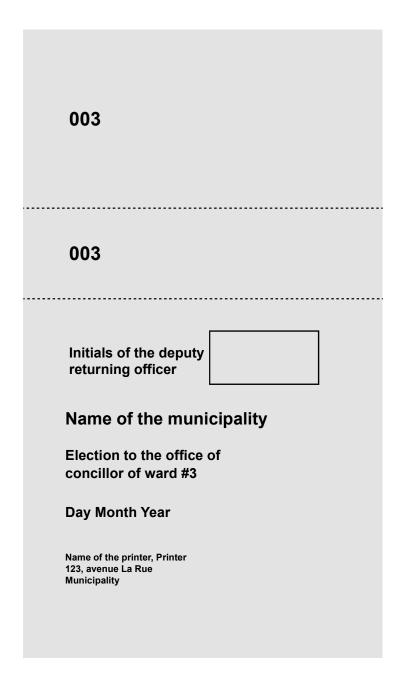
SCHEDULE IV (Section 2)



SCHEDULE V (Section 2)

002	
002	
Initials of the deputy returning officer	
Name of the municipality	
Election to the office of concillor the electoral district of Champigr	
Day Month Year	
Name of the printer, Printer 123, avenue La Rue Municipality	

SCHEDULE VI (Section 2)



SCHEDULE VII (Section 2)

004	
004	
Initials of the deputy returning officer	
Name of the municipality	
Election to the office of concillor #1 of ward #3	
Day Month Year	
Name of the printer, Printer 123, avenue La Rue Municipality	

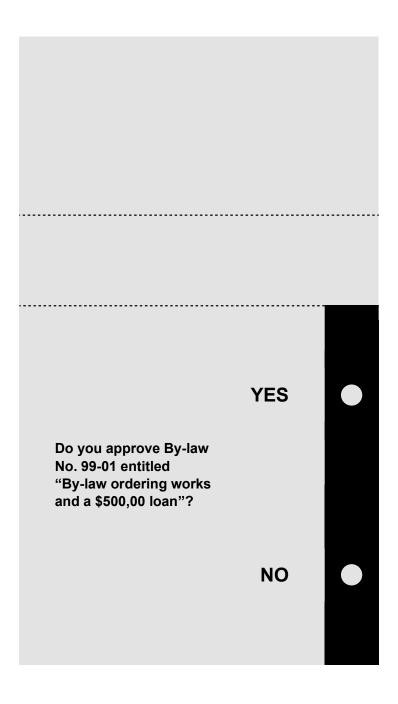
SCHEDULE VIII (Section 2)

005	
005	
Initials of the deputy returning officer	
Name of the municipality	
Election to the office of concillo	or #6
Day Month Year	
Name of the printer, Printer 123, avenue La Rue Municipality	

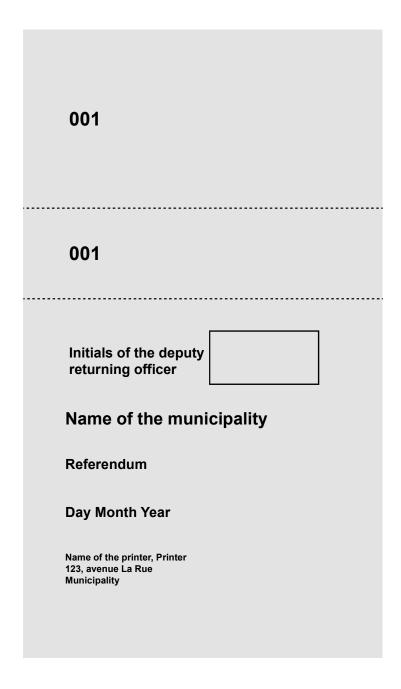
SCHEDULE IX (Section 2)



SCHEDULE X (Section 2)



SCHEDULE XI (Section 2)



SCHEDULE XII (Section 2)

An Act respecting elections and referendums in municipalities, section 227 The template, containing a maximum number of 7 candidates, allows visually handicapped electors to mark their ballot paper without assistance. **GENERAL DIRECTIVES TO THE DEPUTY** RETURNING OFFICER Visually handicapped electors are not obliged to take the oath of an elector unable to vote without assistance where they use the template. PROCEDURES FOR THE HANDLING OF THE BALLOT PAPER Detach the ballot paper from the pad and fold it in the appropriate manner. Unfold it and place it in the template so that the first circle on the ballot paper is exactly under the first circle of the template. Indicate to the elector the order in which the candidates appear on the ballot paper and the particulars entered under their names, where such is the case. Offer assistance to the elector in walking to and back from the polling booth, in folding the marked ballot paper, in detaching the stub and in placing the ballot paper in the ballot box. Where an elector prefers to act alone, ask him to fold his ballot paper again, after having marked it, by folding it in the same way you did when you folded it.

SCHEDULE XIII (Section 2)

An Act respecting elections and referendums in municipalities, sections 227 and 567

The template allows qualified voters that are visually handicapped to mark their ballot paper without assistance.

GENERAL DIRECTIVES TO THE DEPUTY RETURNING OFFICER

Qualified voters that are visually handicapped are not obliged to take the oath of a person unable to vote without assistance where they use the template.

PROCEDURES FOR THE HANDLING OF THE BALLOT PAPER

- Detach the ballot paper from the pad and fold it in the appropriate manner.
- Unfold it and place it in the template so that the first circle on the ballot paper is exactly under the first circle of the template.
- Indicate to the qualified voter that a mark in the first circle constitutes an affirmative vote and a mark in the second, a negative vote.
- Offer assistance to the qualified voter in walking to and back from the polling booth, in folding the marked ballot paper, in detaching the stub and in placing the ballot paper in the ballot box.
- Where a qualified voter prefers to act alone, ask him to fold his ballot paper again, after having marked it, by folding it in the same way you did when you folded it.

107218

Draft Regulation

Act respecting elections and referendums in municipalities (chapter E-2.2)

Tariff of remuneration payable for municipal elections and referendums

-Amendment

Notice is hereby given, in accordance with sections 10 and 11 of the Regulations Act (chapter R-181), that the Regulation to amend the Regulation respecting the tariff of remuneration payable for municipal elections and referendums, appearing below, may be made by the Minister of Municipal Affairs on the expiry of 45 days following this publication.

The draft Regulation prescribes the remuneration of the returning officer in charge of the election or the referendum poll for each advance polling and polling day at their polling station.

Further information on the draft Regulation may be obtained by contacting Julie Vézina, coodinator for municipal democracy, Direction de la démocratie, de l'éthique et de la gestion contractuelle municipales, Ministère des Affaires municipales et de l'Habitation, 10, rue Pierre-Olivier-Chauveau, 3° étage, Québec (Québec) G1R 4J3; telephone: 418 691-2015, extension 83833; email: julie.vezina@mamh.gouv.qc.ca.

Any person wishing to comment on the draft Regulation is requested to submit written comments within the 45-day period to Julie Vézina using the contact information above.

ANDRÉE LAFOREST Minister of Municipal Affairs

Regulation to amend the Regulation respecting the tariff of remuneration payable for municipal elections and referendums

Act respecting elections and referendums in municipalities (chapter E-2.2, s. 580).

1. The Regulation respecting the tariff of remuneration payable for municipal elections and referendums (chapter E-2.2, r. 2) is amended by replacing section 2 by the following:

- "2. A returning officer is entitled to receive remuneration of \$432 for each advance polling or polling day at the returning officer's polling station.".
- **2.** Section 24 is replaced by the following:
- "24. The clerk or clerk-treasurer, or the person replacing the clerk or clerk-treasurer, is entitled to receive remuneration of \$432 for each referendum advance polling or polling day at their polling station."
- **3.** This Regulation comes into force on 19 September 2025.

107210



NOTICES

Notice

An Act respecting transport infrastructure partnerships (chapter P-9.001)

P-10942 Bridge of Highway 30 that spans the St. Lawrence River
—Fee schedule

In compliance with section 5 of the Regulation respecting toll road infrastructures operated under a public-private partnership agreement, Nouvelle Autoroute 30, s.e.n.c. ("A30 EXPRESS") publishes its Fee Schedule. The following tables constitute the Fee Schedule that will be effective as of February 1st, 2025 on the P-10942 Bridge of Highway 30 that spans the St. Lawrence River. Any modification to the Fee Schedule will be subjected to a new publication in the *Gazette officielle du Quebec*.

			TOLL CHA	RGES				
PERIODS	WORKING DAYS WEEK-ENDS & HOLII				& HOLIDA	AYS		
	PHAM	OPHD	PHPM	OPHN	PHAM	OPHD	PHPM	OPHN
HOURS	From To	From To	From To	From To	From To	From To	From To	From To
EASTBOUND	6:01 9:00 AM AM	9:01 3:30 AM PM	3:31 6:30 PM PM	6:31 6:00 PM AM		12:00 12:00 AM PM		12:00 12:00 AM PM
WESTBOUND	6:01 9:00 AM AM	9:01 3:30 AM PM	3:31 6:30 PM PM	6:31 6:00 PM AM		12:00 12:00 AM PM		12:00 12:00 AM PM
Category A, Classes 1 to 5, rate per axle	\$3.45	\$3.45	\$3.45	\$3.45		\$3.45		\$3.45
Category A, Classes 6 and 7, rate per axle	\$80.00	\$80.00	\$80.00	\$80.00		\$80.00		\$80.00
Category B, rate per axle	\$2.30	\$2.30	\$2.30	\$2.30		\$2.30		\$2.30
Category C, rate per axle	\$3.45	\$3.45	\$3.45	\$3.45		\$3.45		\$3.45

PHAM: Peak Hour – MorningOPHD: Off Peak Hour – DaytimePHPM: Peak Hour – EveningOPHN: Off Peak Hour – Night

Type of vehicle	DESCRIPTION
Category A	Any outsized vehicle within the meaning of section 462 of the Highway Safety Code
Category B	Any road vehicle not covered by Class A and measuring less than 230 cm
Category C	Any road vehicle not covered by Class A and measuring 230 cm or higher

NOTICES

	ADMINISTRATIVE FEES							
	DESCRIPTION	CATEGORY A	CATEGORY B	CATEGORY C				
Moi	Monthly administrative fees for a customer account							
_	Administrative fees for an account, per customer account in good standing, with online statement of account	\$0.00	\$0.00	\$0.00				
_	Administrative fees for an account, per customer account in good standing, with statement of account by regular mail	\$3.50	\$3.50	\$3.50				
	Administrative fees, per vehicle, for vehicles referred to in Article 4 of the Regulation respecting toll road infrastructures operated under a public-private partnership agreement (RLRQ, c. P-9.001, r. 3) which are exempted from toll payment	\$3.50	\$3.50	\$3.50				
Rec	overy Fees							
	Recovery fee per passage in addition to the toll rate incurred for the passage of the vehicle in case of non-payment of the Toll Rate at the toll plaza when passing over the bridge P-10942 on Highway 30 - Additional delay of 7 calendar days	\$8.00	\$8.00	\$8.00				
	Recovery fee per passage in addition to the toll rate incurred for the passage of the vehicle in case of non-payment of the Toll Rate at the toll plaza when passing over the bridge P-10942 on Highway 30 - Beyond the additional 7 calendar days	\$35.00	\$35.00	\$35.00				
_	Recovery fees per transaction for each payment declined by the financial institution that issued the credit card in the context of the automatic replenishments	\$10.00	\$10.00	\$10.00				
	Recovery fees if the User fails to replenish his customer account and the customer account balance becomes negative after payment of the applicable administrative fees	\$5.00	\$5.00	\$5.00				

INTEREST RATE				
DESCRIPTION	CLASS A	CLASS B	CLASS C	
Interest rate applied to all amounts that remain unpaid 30 days following the date they become due and payable	Annual interes	est rate of 5%*		

^{*} This monthly interest rate cannot be higher than the daily rate of Canadian bankers' acceptances appearing on the CDOR page of the Reuters system at 10 AM on the date on which the sum bearing interest first becomes payable, plus 4%, in which case the latter rate applies.

DOMINIQUE LEMAY

Chief Executive Officer of Nouvelle Autoroute 30, s.e.n.c.

107222

