



**UNDERTAKING**

**IN THE MATTER OF THE *MOTOR DEALER ACT* R.S.B.C. 1996 c. 316 and the  
*BUSINESS PRACTICES AND CONSUMER PROTECTION ACT* S.B.C. 2004, c. 2**

**THIS UNDERTAKING** is made with an effective date  
of June 18, 2021

between:

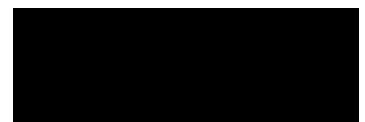
Galaxy Motors (1990) Ltd.  
(DL#40982)

and:

The Registrar, Vehicle Sales Authority of BC ("**VSA**")

**WHEREAS:**

1. Galaxy Motors (1990) Ltd. (DL#40982), (the "**Dealer**"), is a "registered motor dealer", as defined under the *Motor Dealer Act* R.S.B.C. 1996 c. 316 (the "**MDA**").
2. The Registrar of Motor Dealers, as defined under the MDA, (the "**Registrar**") is responsible for the administration and enforcement of the MDA, its regulations, and prescribed provisions of the *Business Practices and Consumer Protection Act* S.B.C. 2004 c. 2 (the "**BPCPA**");
3. The Registrar has received a complaint from an anonymous person indicating irregularities in the business office of the Dealer and the use of inventive practices to secure financing of consumers including:
  - a. Supplying various financial institutions with false statements on credit applications involving down payments of cash to subvert the lien balance on the trade-in vehicle;
  - b. Providing cash down payments to prop up the credit of the consumer to ensure credit approval when in fact there was never a down payment; and
  - c. Inflating the prices of vehicles sold to cover the cost of the fictitious down payments without knowledge of the financial institution.
4. The Registrar asserts that the Dealer has contravened the following legislation:



- a. Section 4(3)(b)(vi) of the BPCPA for engaging in deceptive acts or practices by failing to state a material fact; and
- b. Code of Conduct provisions at Section 33 (2)(a) of the MDA Regulation – for failing to act with honesty and integrity.

**NOW THEREFORE** the Dealer undertakes, acknowledges, and agrees with the Registrar:

5. To comply with the MDA, BPCPA, and the regulations made thereunder;
6. The dealer to complete a policy review in regards to financing and loan applications by the dealer.
7. Provide the Registrar with a copy of the written policy of the dealer in regards to oversight of the Business Office with a sign-off by all persons in the business offices and the managers of the dealership within 30 days of signing this undertaking.
8. The Dealer to pay an Administrative Penalty in the amount of **\$10,000.00** in relation to the subject matter of this Undertaking within thirty (30) days of the signing of this Undertaking;
9. The Dealer to reimburse the Registrar a total of **\$3,518.84** representing 100% of the investigation costs incurred to date in relation to the subject matter of this Undertaking within thirty (30) days of the signing of this Undertaking;
10. That this Undertaking is binding on the Dealer until such time as it is either terminated in writing by the Registrar or terminated by Order of the Supreme Court of British Columbia;
11. That in addition to rendering the Dealer liable to further penalties and proceedings as provided for under the BPCPA, it is an offence under the BPCPA to fail to comply with any part of this Undertaking that has not been previously terminated; and
12. That the Registrar may, upon breach of any part of this Undertaking by the Dealer, declare the Undertaking to be at an end and may institute such proceedings and take such action under the BPCPA, or the Act as considered necessary.
13. That any communication with the Registrar in connection with this Undertaking shall be made to the following address:

Registrar of Motor Dealers  
Vehicle Sales Authority of B.C.  
#280 – 8029 199<sup>th</sup> Street  
Langley, BC V2Y 0E2

And in the case of the Dealer, to the following address:



Galaxy Motors (1990) Ltd.  
PO Box 425  
Brentwood Bay, B.C. V8M 1R3

unless another address for delivery is given to the other party, in writing, by either the Registrar or the Dealer.

14. The Dealer acknowledges and warrants that they have had an opportunity to seek legal advice as to the terms of this Undertaking.

**DATED** this 18th day of June 2021

**Galaxy Motors (1990) Ltd.**

Signature



Authorized signatory name: PHIL DABBER

**ACCEPTED** by the Registrar of Motor Dealers this 25<sup>TH</sup> day of JUNE 2021

"Original signed"

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Ian Christman  
Registrar of Motor Dealers