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AMF Address for Independent Financial Advisers: Which Office?

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Published by 2727 Coworking · 2026-11-02 · amf address independent financial adviser · independent representative · virtual office financial adviser · shared office financial adviser · coworking montreal · req professional address · amf establishment · business address service montreal

Original article: https://2727coworking.com/articles/amf-address-independent-financial-advisers-which-office

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Executive Summary

This report examines where a Québec representative in insurance of persons, group insurance or financial planning can establish an independent practice, and which address they must declare wherever it appears. The short answer: none of the official sources consulted says whether a business address service (a mailbox or virtual office alone) is accepted or rejected, and the provisions point instead to an actual place of work. The

regulation requires an independent representative to have « un endroit qui lui tient lieu d'établissement au Québec » (www.legisquebec.gouv.qc.ca), and the Act ties the retention of client records and the provision of contact information to the Autorité des marchés financiers (AMF) to that location (www.legisquebec.gouv.qc.ca).

There is more than one address. The AMF records the address of the independent representative's establishment in its register, the card or document provided at the first appointment must state their « principale adresse d'affaires », and the Registraire des entreprises defines a natural person's professional address as their « principal lieu de travail ou d'affaires » (www.quebec.ca). A post office box cannot serve as a professional address in the register (www.quebec.ca). The Registraire requires an update within 30 days of a change, and the AMF sets the same 30-day deadline for registrants; the regulation respecting certificates, for its part, provides a 5-day deadline for changes to information supplied by the representative.

Four options are compared: a home office, a workstation in a coworking space, a private office and an address service alone. A home office and a private office are the easiest to defend as a place of practice, but the former requires zoning and insurance checks (montreal.ca) (bac.ibc.ca). A shared workstation may be suitable if the confidentiality of records and meetings can be demonstrated (www.cai.gouv.qc.ca). An address service alone addresses the mailing address, not the location where records are kept.

The statistical context favours hybrid models: approximately 35% of Québec's workforce teleworked in 2022 (statistique.quebec.ca), and that rate reached 55% among self-employed people (statistique.quebec.ca). AMF acceptance cannot be guaranteed: hybrid cases are resolved by submitting a written question to the AMF before signing a lease or service agreement.

Introduction and Context

A certified representative leaving a firm to practise independently must quickly answer a seemingly logistical question: where to work, and which address to enter? The answer involves several registers that do not use the same terminology. The AMF refers to an establishment and a principal business address; the Registraire des entreprises du Québec (REQ) refers to a professional address, a domicile and an establishment; privacy laws refer to security measures specific to the location where information is kept. This report sets these fields side by side and identifies the conditions to check for each location option.

It is intended for certified representatives in the Montréal area moving into independent practice, small financial advisory firms and advisers (including financial security advisers, in everyday language) deciding between a home office, a coworking space, a private office or a virtual address. The publisher, 2727coworking.com, is a Montréal provider of workstations, private offices, meeting rooms, virtual offices and business addresses: it is therefore itself one of the options being compared, and discloses that fact. Its services are not cited as evidence; every factual claim below refers to an independent source, primarily legislation and public agency pages.

Three methodological points need clarification. First, the provisions consulted do not define the principal business address: the practical definition is addressed in the AMF's guides, which readers must consult directly before deciding; this report makes no claims about their content. Second, this is an analysis of public

information, not a legal opinion: for a specific hybrid case, the AMF Information Centre or a lawyer in the sector must make the determination. Third, the facts are current as of November 2026, and the legislation cited indicates an update as of July 1 or October 15, 2026, depending on the text.

Who Is Covered: Independent Representatives, Firms and Independent Partnerships

The AMF distinguishes three ways of practising: as an independent representative, a firm or an independent partnership (lautorite.qc.ca). The chosen form of practice determines which address fields apply.

The Independent Representative

An independent representative carries on activities without being attached to a firm (lautorite.qc.ca). They may act in one or more sectors, except securities sectors (lautorite.qc.ca). To register, they must demonstrate that they have taken out liability insurance (www.legisquebec.gouv.qc.ca), and must maintain it for as long as they are registered. The registration regulation requires them to have a place serving as their establishment in Québec (www.legisquebec.gouv.qc.ca); the application must state the address of that place (www.legisquebec.gouv.qc.ca), as well as their mailing address and email address, where applicable (www.legisquebec.gouv.qc.ca). The same section also requires the representative's residential address as a separate piece of information, meaning that the establishment address, mailing address and domicile are three different fields.

For the purposes of the registration regulation, an independent representative's responsible officer is the representative themselves (s. 0.1). Registration has no expiry date, unlike the certificate (lautorite.qc.ca), but must be maintained each year (lautorite.qc.ca); for an independent representative, this maintenance takes place when the certificate is renewed (lautorite.qc.ca).

Firms and Independent Partnerships

Only a legal person with an establishment in Québec may register as a firm. A firm's application states the address of its head office, that of its principal establishment in Québec (www.legisquebec.gouv.qc.ca) and those of all its other establishments. The public register displays the address of the head office and every establishment maintained in Québec. Registration fees for firms and independent partnerships depend on the number of establishments they maintain (www.legisquebec.gouv.qc.ca).

An independent partnership consists of certified representatives grouped together in a general partnership (lautorite.qc.ca); it declares the address of the place serving as its principal establishment (www.legisquebec.gouv.qc.ca). A representative may also be attached to their own firm, of which they are then the principal shareholder and a director (lautorite.qc.ca); in that case, the register of representatives lists the address of each establishment to which they are attached, and they must forward the information collected about their clients to that establishment.

Address Fields Side by Side: AMF, REQ and Client

The central point of this analysis is that an “address” is never a single field. *Table 1* below compares the fields encountered, their purpose, their visibility and the evidence worth retaining.

Role	Address field	Purpose and visibility	Evidence to retain	Organization
Independent representative	Address of « l'endroit qui lui tient lieu d'établissement »	Location where client records are kept, with contact information provided to the AMF (www.legisquebec.gouv.qc.ca); address entered in the register (www.legisquebec.gouv.qc.ca)	Lease or occupancy agreement, record storage plan	AMF
Independent representative	Mailing address and email	Fields separate from the establishment address in the application	Mail receipt agreement	AMF
Representative (all forms of practice)	« Principale adresse d'affaires »	Provided to the client at the first meeting; the document's list includes the principal business address and business telephone number (www.legisquebec.gouv.qc.ca)	Card or document template, copy provided kept on file	AMF
Firm	Head office, principal establishment, other establishments	Registration application and public register	Constituting documents, leases	AMF
Independent partnership	Principal establishment and other establishments	Registration application	Partnership agreement, leases	AMF
Sole proprietor (if registered)	Domicile, professional address, establishment, elected domicile	The professional address is the principal place of work or business (www.quebec.ca); anyone may consult the register	Document demonstrating the actual place of work	REQ
Any business operator	Location where personal information is kept	Security measures proportionate to its sensitivity	Security policy, incident log	Commission d'accès à l'information (CAI)

This table suggests three observations. First, the AMF and the REQ share neither a definition nor a form: a change of location must be reported separately to each, with different deadlines. Second, only two fields explicitly require a physical place for work or storage: the AMF establishment, tied to the custody of records (www.legisquebec.gouv.qc.ca), and the REQ professional address. The principal business address provided to the client is not defined in the legislation consulted. Finally, a representative practising under their own name is not necessarily required to register: the Act covers a sole proprietorship operating under a name that does not include the proprietor's surname and given name (www.legisquebec.gouv.qc.ca). The REQ field may therefore not exist in some cases, whereas the AMF fields always do.

Visibility and Update Rules

For the REQ, a natural person declares their domicile, but may declare a professional address to prevent their home address from being published (www.quebec.ca). The official page specifies that a professional address is optional (www.quebec.ca) and that a natural person may have only one in the register (www.quebec.ca). The example given is the address of the business's domicile (www.quebec.ca), confirming that a home-based practice is contemplated. These rules have been in force since March 31, 2023 (www.quebec.ca). If the professional address becomes invalid and is not corrected within 30 days of the enterprise registrar's request (www.quebec.ca), the home address is published (www.quebec.ca). The domicile is the address of the principal residence (cdn-contenu.quebec.ca), and the enterprise registrar sends the clicSÉQUR express access code to that address, or to the professional address where applicable (cdn-contenu.quebec.ca).

For the AMF, the Act requires independent representatives to inform the Authority of any change to information in the register, in the manner prescribed by regulation. The regulation requires written notice within 30 days of the change (www.legisquebec.gouv.qc.ca). The regulation respecting the issuance of certificates mentions a 5-day deadline for changes to information supplied by the representative (www.legisquebec.gouv.qc.ca). As a precaution, a representative who moves should use the shorter deadline as the reference point and confirm with the AMF which deadline applies to which form.

What the Sources Do Not Resolve

Before comparing the options, it is important to identify the gaps in the sources consulted:

- **Definition of the “principal business address”:** absent from the legislation and regulations read; it is addressed in the AMF's guides, which should be consulted directly.
- **Business address services and virtual offices:** none of the AMF, REQ or Revenu Québec texts read says whether such an address is accepted as an establishment, principal business address or professional address.
- **Hybrid schedules:** no numerical criterion (number of days or hours) is specified to determine the location where activities are “primarily” carried out.
- **Coworking:** no source consulted expressly recognizes or excludes a coworking space as an independent representative's establishment.

These four gaps explain why the remainder of the report uses functional criteria rather than verdicts.

Option 1: Working from Home

Capabilities

A home office is the most common option for an adviser starting out, and the REQ expressly recognizes it as a possible professional address (www.quebec.ca). For tax purposes, Revenu Québec allows home office expenses when the space used for work is the principal place of business (www.revenuquebec.ca); this rule concerns tax credits, not the address declared to the AMF. The City of Montréal allows part of a dwelling to be used as an office (montreal.ca), with the page consulted requiring a separate exterior entrance for that section (montreal.ca). This page varies by borough: the regulation applicable to the specific address must be checked.

Adoption

The proportion of teleworkers is high in the sector: the Institut de la statistique du Québec (ISQ) reports a rate of 75% for finance, insurance and real estate in 2022 (statistique.quebec.ca), and approximately 45% in the Montréal and Outaouais regions (statistique.quebec.ca). The rate was 55% among self-employed people compared with 32% among employees (statistique.quebec.ca). These figures describe telework in general and say nothing about registering a home address with the AMF.

Strengths and Limitations

A home office entails no additional rent, but several constraints add up. First, insurance: a home insurance policy generally does not cover professional activities (infoassurance.ca), and the Insurance Bureau of Canada asks people running a home-based business to inform their insurer (bac.ibc.ca). Coverage for professional books and instruments is limited (bac.ibc.ca), and professional liability insurance for errors and omissions is a separate product (bac.ibc.ca). Second, the status of the dwelling: a tenant must not change the form or use of the dwelling (www.tal.gouv.qc.ca), and a co-owner must respect the building's intended use. Third, confidentiality: the Chambre de la sécurité financière (CSF) recommends locked filing cabinets in a locked room as a good practice (www.chambresf.com), which requires a dedicated space. Fourth, visibility: if the home address is the business address, it appears on the card given to the client, which may matter to an adviser concerned about privacy. On the other hand, the REQ allows the home address to be withheld from publication by declaring a professional address (www.quebec.ca), but that address must correspond to the principal place of work (www.quebec.ca).

Option 2: A Workstation in a Coworking Space (Shared Office)

Capabilities

A shared workstation offers an actual place to work, generally accessible at any agreed time, with meeting rooms available to book. None of the provisions consulted recognizes or excludes this type of space as an « endroit qui tient lieu d'établissement ». The criterion is functional: the location must allow client records to be kept, made accessible to the Authority and their contents provided within a reasonable time to anyone authorized to inspect them (www.legisquebec.gouv.qc.ca).

Adoption

None of the public statistics consulted measures the proportion of independent representatives practising in coworking spaces. The market context can, however, be documented: Montréal office vacancy fell by 70 basis points to 17.3% in the third quarter of 2026, according to CBRE (www.cbre.com), and Cushman & Wakefield reports 16.7% for Greater Montréal, compared with 18.2% a year earlier (assets.cushmanwakefield.com).

Strengths and Limitations

A shared workstation's strength is flexibility; its limitation is confidentiality. The CSF recommends never leaving a laptop, tablet or phone unattended (www.chambresf.com) and restricting the work computer to professional use by authorized people (www.chambresf.com). The Act respecting the protection of personal information in the private sector lists unauthorized access as the first type of confidentiality incident; the CAI gives as

examples restricting access to premises or filing cabinets where paper documents are kept (www.cai.gouv.qc.ca) and encrypting communications and stored information (www.cai.gouv.qc.ca). In a shared space, these measures translate into the following practical arrangements:

- **A locked locker or filing cabinet** for all paper records, following the CSF's model of locked filing cabinets (www.chambresf.com).
- **An enclosed room** booked for every client meeting, so that no one else can overhear the discussion.
- **Encryption** of devices and communications (www.cai.gouv.qc.ca).
- **Devices kept under supervision** at all times (www.chambresf.com).
- **A private network** (virtual private network or tethered connection) rather than the shared network.
- **An incident register** kept up to date, even for a minor incident (www.cai.gouv.qc.ca).

If the space's operator handles mail or documents on the adviser's behalf, the Act requires a written contract setting out the protective measures the mandatary must take (www.legisquebec.gouv.qc.ca), and the adviser remains responsible for their obligations even when a third party holds the information (www.cai.gouv.qc.ca).

Option 3: A Private Office

Capabilities

A private office (enclosed and lockable, in a commercial building or business centre) most closely matches what the provisions appear to assume: an identifiable place where records are kept. The CSF states that the location where paper records are kept must not be easily accessible, except to authorized people (www.chambresf.com). It must allow all necessary measures to be taken to prevent the loss, destruction or falsification of computerized records. The bookkeeping regulation requires independent representatives to keep their books and registers at a place serving as their establishment (www.legisquebec.gouv.qc.ca) and their client records for at least five years.

Adoption

None of the public data consulted measures private office adoption among independent representatives. To put the market in context, Cushman & Wakefield reports vacancy of 7.7% (5.9% direct vacancy) in downtown Class AAA buildings (assets.cushmanwakefield.com), while Altus Group reports an availability rate of 16.1% for Montréal, down 110 basis points year over year (www.altusgroup.com). These measures cover different geographies and use different definitions, so they cannot be compared directly.

Strengths and Limitations

A private office satisfies most of the location criteria but entails a longer-term lease or agreement. The AMF's annual registration fees remain $116 per sector for an independent representative, based on the indexation effective January 1, 2026 (www.legisquebec.gouv.qc.ca); they do not depend on rent. For a firm or independent partnership, the number of establishments is included in the fee calculation, a factor to consider before opening a second office. Finally, the Act prohibits a deposit institution or trust company from offering financial products through an independent representative in one of its establishments, which excludes some places of practice, such as a bank branch.

Option 4: A Virtual Office or Address Service Alone

Capabilities

A business address service provides a commercial street address, mail receipt and sometimes a telephone answering service. The decisive point: the official sources consulted contain no provision saying whether this address is accepted or rejected as an AMF establishment, a principal business address or an REQ professional address. The REQ explicitly excludes a post office box (www.quebec.ca) (cdn-contenu.quebec.ca) and, for an establishment, a post office box alone (cdn-contenu.quebec.ca), but does not mention business address services. The enterprise registrar's guides specify only that an elected domicile is a complete address where documents must be sent (cdn-contenu.quebec.ca) and that this field is completed only if correspondence must go somewhere other than the domicile (cdn-contenu.quebec.ca).

This absence of a provision does not amount to authorization. It shifts the question to the functional criterion: where is the work primarily carried out, and where are the records kept? For Canada Post, a post office box is a locked compartment located in a post office (www.canadapost-postescanada.ca), which distinguishes it from a street address, but Canada Post does not discuss commercial business address services in the pages consulted.

Adoption

None of the official statistics consulted measures virtual office use among financial advisers. The report therefore provides no adoption figure.

Strengths and Limitations

A business address service is suitable as a mailing address: the regulation distinguishes this field from the establishment address. It is suitable as an REQ business address only if it corresponds to the principal place of work, which a mailbox alone does not. It does not replace the location where records are kept. Used as the “principal business address” on a card, it also poses a risk of interpretation: the regulations prohibit false or misleading advertising or representations, or those liable to mislead (www.legisquebec.gouv.qc.ca), and an address that a client perceives as an office when no service is provided there warrants written clarification with the AMF. Remote meetings ease the constraint without removing it: a representative dealing remotely need communicate only the items in paragraphs 1, 3 and 4 of section 10, but must send the complete document at the client's request.

Comparison Table and Decision Framework

Table 2 summarizes the four options, plus the publisher's offering, against the criteria arising from the provisions. It contains neither prices nor a guarantee of acceptance.

Option	Actual place of work	Custody of records	Meeting confidentiality	Points to check
Home office	**Yes**, if the space is dedicated (montreal.ca)	**Possible**, locked filing cabinet (www.chambresf.com)	**Variable**, separate entrance required on the Montréal page consulted (montreal.ca)	Zoning, lease or declaration of co-ownership (www.tal.gouv.qc.ca), insurance (bac.ibc.ca)
Coworking workstation	**Yes**, depending on the schedule	**Must be demonstrated**, locked locker, encryption (www.cai.gouv.qc.ca)	**Enclosed room** to book	Contract with the operator, AMF access to records
Private office	**Yes**	**Yes**, locked premises (www.chambresf.com)	**Yes**	Lease term, establishment-related fees for a firm
Address service alone	**No**, by definition	**No**, unless premises are also used	**None**	Written question to the AMF; post office boxes are not accepted by the REQ (www.quebec.ca)
Publisher's offering (2727coworking.com)	Workstations, private offices and meeting rooms available: the actual-location criterion depends on which of these three options is chosen	Depending on the option chosen; no record custody through an address service alone	Meeting rooms by reservation; enclosed private office	A business address or virtual office offered alone falls under the “address service alone” row; request rates directly from the provider

The table confirms that the distinguishing factor is not price, but the ability to demonstrate a place of work and record custody. The publisher's row accurately reflects its position: it offers several arrangements, and the arrangement selected, not the brand, determines whether the criterion is met. A subscription limited to an address has no reason to receive more favourable treatment than a business address service offered by a competitor.

Decision Criteria, in Order

- **Where do you actually carry out the majority of your activities?** This location is the natural candidate for the “principal business address” and the REQ professional address.
- **Where are client records kept?** The Act links this location to the establishment whose contact information is provided to the AMF.
- **Can you produce a record within a reasonable time?** This is the requirement applicable to anyone authorized by law to inspect them.
- **Are meetings confidential?** Keeping personal information obtained about a client confidential is an ethical obligation, which the CSF also links to the Act respecting the protection of personal information (www.chambresf.com).
- **Do your insurers and landlords know?** Liability insurance is a condition of registration, and home insurance does not replace it (bac.ibc.ca).

- **Can you move in 5 days?** Plan to report the change to both organizations without waiting for the 30-day deadline.

Analysis of Data and Evidence

The available quantitative data is primarily contextual. No source consulted measures how many independent representatives practise from home, in coworking spaces or in private offices, and this report includes no statistics on the number of representatives and firms registered with the AMF. *Table 3* brings together the verified figures.

Indicator	Value	Source and date	Scope
Telework in Québec	Approximately 35% of the workforce (statistique.quebec.ca)	ISQ, 2022 data (May to December)	All sectors
Finance, insurance, real estate	75% (statistique.quebec.ca)	ISQ, 2022	Sector
Montréal and Outaouais regions	Approximately 45% (statistique.quebec.ca)	ISQ, 2022	Regional
Self-employed people versus employees	55% versus 32% (statistique.quebec.ca)	ISQ, 2022	Employment status
Hybrid workers in Canada	5.1% of workers (www150.statcan.gc.ca)	Statistics Canada, May 2025	National
Office vacancy, Montréal	17.3% (www.cbre.com)	CBRE, Q3 2026	Market, vacancy measure
Office vacancy, Greater Montréal	16.7%, compared with 18.2% a year earlier (assets.cushmanwakefield.com)	Cushman & Wakefield, Q3 2026	Market, different coverage
Availability, Montréal	16.1% (www.altusgroup.com)	Altus Group, Q3 2026	Availability measure
Annual fees for an independent representative	$116 per sector	Regulation, indexation as of January 1, 2026	Per sector

These data call for several cautions. The ISQ's telework rates come from the Labour Force Survey for the period from May to December 2022 and describe employed people aged 15 to 69; they do not distinguish home offices from shared offices. Statistics Canada also reports that the proportion of employed people working mostly from home declined in May 2025 (www150.statcan.gc.ca), suggesting that telework is stabilizing without changing the regulatory analysis. The three office market measures use different definitions (vacancy, direct vacancy, availability) and cannot be compared: they show only a less tight market than a year ago, which may help in negotiating a rental, but not in proving compliance.

For a documentary audit, the evidence the AMF can reasonably expect follows from the provisions: establishment contact information provided to the Authority, accessible records, books kept at a place serving as an establishment, insurance in force. None of these sources prescribes a type of building.

Illustrative Scenarios

The three scenarios below are hypothetical examples; they illustrate lines of reasoning, not AMF decisions.

Scenario A: The Home-Based Adviser Who Rents a Room (Hypothetical Example)

An adviser works from their Montréal home, meets clients in a meeting room rented by the hour in a coworking space and keeps paper records in a locked filing cabinet at home. The storage location and principal place of work are the home; the establishment address, REQ professional address and principal business address would therefore logically align with the home, where the records are kept. The address of the rented room would not be their “principal” location. Points to validate: zoning and the dwelling's intended use (www.tal.gouv.qc.ca), insurance and how to display the meeting address without misleading the client.

Scenario B: The Adviser Working Full-Time in a Private Office (Hypothetical Example)

An adviser rents an enclosed private office and keeps all their records there. The three fields (establishment, principal business address, REQ professional address where applicable) point to this office. They provide these contact details to the AMF and report any move within the shortest deadlines. The evidence is straightforward: lease, key, filing cabinet, encrypted network access.

Scenario C: A Subscription for an Address Only (Hypothetical Example)

An adviser subscribes to a virtual office service and wants to list it as their principal business address, while working from home and meeting clients in their homes or remotely. Under the provisions, the principal place of work and record custody is the home. The virtual address is a candidate for the mailing address field, but its use as a principal business address or establishment raises a question that no source consulted resolves. The prudent approach is to ask the AMF the question in writing, describing the schedule, meetings and record location, before paying or printing cards.

Questions to Ask and a Checklist Before Signing

Before signing anything, representatives benefit from assembling an evidence file, which will serve both to respond to the AMF and to justify their choice to an insurer or landlord. The following documents are those that the analysis of the provisions identifies as useful:

- **Occupancy agreement:** lease, coworking contract or business address agreement, with a description of the premises and services.
- **Record storage plan:** where paper records and backup copies are located, and who has access to them.
- **Proof of insurance:** certificate of professional liability insurance and notice to the insurer of the new location.
- **Copies of declarations:** acknowledgements of receipt from the AMF and the REQ, each with its date.
- **Written exchanges with the AMF:** question asked, response received, date.
- **Card and first-appointment document template:** dated version, with the address displayed.

Questions to Submit to the AMF

- **What constitutes the “principal business address” of a representative who works three days at home and two days in a shared space?** The concept appears in the regulation without a definition in the provisions consulted.
- **Can a virtual office with an on-demand meeting room serve as an establishment if records are kept elsewhere?** The Act links the establishment to record custody.
- **Which deadline applies to an address change?** The provisions mention 30 days and 5 days.
- **How should the address be displayed on the website and cards without misleading anyone?**

Moving Checklist

- **Before signing:** obtain written permission from the landlord, the co-ownership or the insurer, as applicable.
- **On day 1:** declare the address to the AMF and the REQ within the shortest applicable deadline (www.legisquebec.gouv.qc.ca).
- **Records:** transfer records to a locked location, with a movement log, respecting the five-year retention period.
- **Destruction:** any destruction must preserve confidentiality.
- **Privacy:** maintain the confidentiality incident register (www.cai.gouv.qc.ca) and publish the contact information of the person in charge of the protection of personal information, who is by default the person exercising the highest authority.
- **Documents:** update cards, website, email signature and documents provided at the first appointment.

Frequently Asked Questions (FAQ)

Can a Virtual Office Serve as an Independent Adviser's AMF Address?

The official sources consulted answer neither yes nor no. They require a place serving as an establishment where records are kept, and the REQ defines the professional address as the principal place of work or business. An address service alone may be suitable for correspondence; for anything else, written confirmation from the AMF is recommended.

Is a Post Office Box Accepted?

No, for the REQ: a post office box cannot serve as a professional address.

What Is the Difference Between a Domicile and a Professional Address at the REQ?

The domicile is the address of the principal residence (cdn-contenu.quebec.ca); a professional address is optional and allows the home address to be withheld from publication (www.quebec.ca).

Must the Principal Business Address Be Provided to All Clients?

The regulation includes it in the document provided at the first meeting, with reduced requirements for remote dealings, subject to the client's request.

Can an Adviser Work from Home and Receive Clients There?

The City of Montréal allows an office in part of a dwelling, with conditions that vary by borough (montreal.ca). Insurance (infoassurance.ca) and the lease must also be checked.

Are Securities Advisers Covered by the Same Rules?

An independent representative cannot act in securities (lautorite.qc.ca). By analogy only, the Canadian Investment Regulatory Organization (CIRO) treats a residence as a business location when regulated activity takes place there regularly (www.ciro.ca), notably if the residence is held out to the public as a business location (www.ciro.ca), if the individual meets clients there (www.ciro.ca) or keeps records there (www.ciro.ca). This framework is not binding on the AMF, but illustrates the factors other authorities consider.

Can You Have More Than One Address?

A firm declares a head office, a principal establishment and other establishments. A natural person has only one professional address at the REQ (www.quebec.ca).

Implications and Future Directions

The first practical effect is to separate the decisions: the place of work, the location where records are kept and the mailing address may differ, but each must be justified. The second is change management: with deadlines of 5 and 30 days, moving is as much a compliance operation as a logistical one.

Several elements could change. The AMF's regulations are amended regularly, and the provisions consulted are consolidated versions as of July 1 and October 15, 2026; subsequent versions must be checked before any decision. The REQ's professional address rules are recent, in force since March 2023 (www.quebec.ca), and their application to business address services is not documented in the sources consulted. For information protection, the incident log (www.cai.gouv.qc.ca) and designated person-in-charge obligations apply to every business, including sole proprietors.

The hypothesis that a field-by-field matrix can prevent an unsuitable purchase is plausible but unmeasured: no data establishes how many advisers have had to reconsider their address choice. Readers should therefore treat this report as a verification framework, not a verdict.

Conclusion

An independent representative in Québec has more than one address to choose: there are at least four fields to align—the establishment registered with the AMF, the principal business address provided to the client, the professional address or domicile at the REQ, and the mailing address. A home office and a private office are the easiest to defend as places of work and record custody; a coworking workstation requires evidence of confidentiality; an address service alone handles correspondence, not the establishment. None of these conclusions guarantees acceptance: when in doubt about a hybrid schedule or virtual address, the right approach is a written question to the AMF, kept on file, before subscribing, signing a lease or printing cards.

Source links

Links cited in this article, in order of first appearance. Full addresses are provided for readers using extracted text.

1. https://www.legisquebec.gouv.qc.ca/fr/document/rc/D-9.2,%20r.%2015
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