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Business Domiciliation in Montréal: Pricing and REQ Rules

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Executive Summary

Business domiciliation in Montréal—meaning the use of a **virtual office** to establish a company's legal address—has become a major strategic consideration in the age of remote work and location-independent entrepreneurship. In Québec, the law states that “la personne morale a son domicile aux lieu et adresse de son siège” (www.legisquebec.gouv.qc.ca). In practice, this means a business **must register with the Québec enterprise register (REQ) using a valid physical address** (an actual building where mail can be received) (www.quebec.ca). A commercial domiciliation service makes it possible to meet this legal requirement without bearing the cost of a traditional office. According to 2727 Coworking, 30% to 40% of new small businesses in Montréal now choose a virtual address (virtual offices or coworking spaces) instead of a residential address, illustrating the growth of this practice.

Domiciliation services typically range from **\$50 to \$300 per month** (see Table 1). Choosing one service over another depends on several factors: the **location** of the address (the credibility of an established business district), the **services included** (mail handling, call answering, meeting room access, etc.), the level of **contractual commitment**, and the provider's **trustworthiness and reliability**. Domiciliation options range from very basic solutions (low-cost private mailing addresses) to “premium” packages that include receptionists and room rentals. Costs are generally *tax-deductible* for businesses and self-employed workers in Québec.

As for legal obligations, Québec's recently amended legislation (the Act respecting the legal publicity of enterprises, March 2023 reform) requires the **business address** of each director or officer to be declared in company documents (www.quebec.ca), and any changes to be updated within the prescribed period (30 days after a request from the Registraire) (www.quebec.ca). The business address and establishment address can **never** consist solely of a **post office box** (the Registraire does not accept this); no provision prohibits its use as a head office, but the company must keep its records there or make them accessible elsewhere in Québec (www.quebec.ca). Since the reform, non-compliance may expose a business to an administrative penalty extending as far as cancellation of its registration. In addition, some partners (banks, for example) may require proof of a more “conventional” business address; there have even been actual cases of bank accounts being frozen when the declared address was only a post office box.

This report reviews in detail the concepts, legal framework, types of services available, selection criteria, market pricing, and implications and future prospects of domiciliation in Montréal. It draws on recent data (statistics and surveys), official sources (legislation and the Québec government website), and analyses by experts in the field. Concrete examples illustrate how entrepreneurs can benefit from these services while complying with REQ requirements. Finally, we offer recommendations for choosing a domiciliation solution that fits a company's specific needs.

Introduction and Context

In Montréal (and across Québec more broadly), every business conducting commercial activities in the territory must **register with the Québec enterprise register (REQ)** and declare a head office there. “Domiciliation” commonly refers to the **company's official address** (head office), which appears on all legal and tax documents. Legally, the Civil Code of Québec specifies that “la personne morale a son domicile aux lieu et adresse de son siège” (www.legisquebec.gouv.qc.ca). In other words, a company's **head office address** is its legal domicile. Among other things, domiciliation determines **the administrative region with jurisdiction** (for disputes) and facilitates communication with authorities (government agencies, municipalities, etc.).

Traditionally, a company established its address by renting a physical office or using the owner's home address. In recent years, new “virtual” arrangements have emerged in response to changes in how people work (remote work, the sharing economy, and location-independent work). A **virtual office** provides office infrastructure without requiring a fixed, everyday workspace. A company can therefore be **“hosted”** at a prestigious address while its people work elsewhere (at home, in a café, at a client's premises, etc.). This approach separates the company's external image (address, telephone reception) from its internal workspace. It offers an appealing compromise: no lease expenses or permanent facilities, but professional service (a secure mailbox, telephone answering, occasional meeting room access, etc.).

According to an analysis of the Montréal market, prices for these services span a wide range: approximately **\$50/month** for a “basic” offering (business address + basic mail service), up to **\$300/month and more** for a “premium” package (an on-site receptionist, mail forwarding, meeting room credits, etc.). The enterprise register readily accepts a virtual address as a head office, provided it is an **actual location**, rather than a post office box. This legal option, combined with the rise of remote work, is leading more and more Montréal entrepreneurs to choose professional domiciliation services. For example, one report notes that 30%–40% of new business registrations in Montréal now declare a coworking/virtual office address rather than a residential address.

Québec has also recently strengthened its transparency requirements. Since March 31, 2023, the **business address** of individuals (directors, partners, self-employed workers) has been required by the REQ (www.quebec.ca). However, the law allows an officer's personal address to remain unpublished by substituting their “lieu principal d'affaires” (www.quebec.ca). This compromise aims to protect the **privacy** of entrepreneurs who work from home. Other reforms (Loi 78 of 2021 on enterprise publicity, Loi 25 of 2022 on personal information protection) influence the regulatory environment and underscore the importance of using appropriate business addresses.

Purpose of the report: To provide a detailed analysis of business domiciliation in Montréal, including its legal framework, criteria for choosing a domiciliation service, prevailing prices, and requirements to meet. We will also present case studies and future prospects to explain “how to choose a service, understand pricing, and comply with REQ requirements in 2026.”

Key Concepts: Domiciliation and Virtual Offices

Definition of Business Domiciliation

Business domiciliation (or a company's “legal address”/“head office”) is the company's official administrative and tax address, which appears on invoices, contracts, its website, and legal filings, among other places (www.notairesmontreal.net) (www.legisquebec.gouv.qc.ca). It determines the applicable jurisdiction and is required for registration in the enterprise register (www.notairesmontreal.net). A **virtual office** is a type of domiciliation: a third-party service that provides such a business address. In practical terms, a company without a fixed workplace is assigned the address of a business centre, where mail is received on its behalf. The service generally includes the following:

- A **business mailing address** (in a reputable building, often downtown) to use as the head office.
- **Mail handling**: receiving letters and parcels, with **notification** to the recipient and options for **on-site storage** or physical/scanned forwarding.
- Sometimes, **personalized telephone reception** (a receptionist answering in your company's name).
- A few **access credits** for meeting rooms or hourly workspaces, as an additional benefit.
- Other possible services (mail scanning, occasional private office rentals, secretarial support, etc.).

The goal is to present a professional image without permanent physical premises. As the 2727 Coworking guide explains, a virtual office is based on the observation that a company's **professional image** depends primarily on its address and reception, rather than where the business owner physically works. This system

“dissocie les éléments externes (adresse, téléphone, accueil) de l'espace de travail effectif”. It has become widespread with the rise of remote work: freelancers, sole proprietors, small SMEs, and startups adopt it to establish a credible local presence at minimal cost.

Types of Domiciliation Solutions

Several arrangements are available in Montréal for establishing a business address, each with its own costs and uses:

- **Domiciliation at the owner's home:** the entrepreneur uses their personal address as the head office. Advantage: free and simple. Disadvantage: potentially prohibited by the lease or condominium bylaws, lack of privacy (personal address made public), less professional image [*uncited*].
- **Renting a physical office:** a traditional commercial lease. Advantage: complete control (office and activities on site), maximum credibility. Disadvantage: very high fixed costs (rent, maintenance) for most small businesses.
- **Coworking spaces:** a hybrid physical option: membership in a shared space. Advantages: business address included (often), access to a physical office and a community, varied services. Disadvantages: still expensive for a simple workstation (often > \$300/month), sometimes lengthy commitments, less flexibility for a 100% virtual arrangement.
- **Virtual office / third-party domiciliation service:** as described above. Advantages: flexible pricing (often without a lease or long-term commitment), professional prestige (renowned buildings), greater privacy (no disclosure of a personal address) (www.quebec.ca). Disadvantages: no permanent workspace, some services (calls, meeting rooms) billed separately, and the need to ensure the arrangement is legal (see requirements below).

Table 1: Brief Comparison of Domiciliation Solutions in Montréal

Solution	Main Features	Indicative Cost	Main Advantages	Disadvantages / Comments
Personal home	Using a private address as the head office. Ideal for individual microentrepreneurs.	≈ \$0/month	Affordable, administratively simple (no third-party contract).	May be prohibited by the lease or condominium rules, exposes the personal address in the register, weak professional image.
Rented commercial office	Renting dedicated premises. An authentic address in a business district.	> \$1,000/month (rent alone)	Maximum credibility, dedicated workspace, complete control, in-house services set up.	High fixed costs, long-term commitment, maintenance, lease management.
Coworking space	Membership in a shared space. Often includes access to a business address, furniture, and events.	\$200– > \$800/month depending on plan	Includes a desk/furniture, business network, flexibility (short-term arrangements), access to various services (printers, coffee, etc.).	More expensive than a basic virtual office. Regular physical attendance is needed to justify the package, with a minimum commitment sometimes lasting a year.

Solution	Main Features	Indicative Cost	Main Advantages	Disadvantages / Comments
Virtual office (domiciliation)	Business address in a business centre (Downtown, Village, etc.), mail forwarding or scanning, optional telephone answering, occasional access for a fee.	\$50–\$300/month depending on service level (www.regus.com)	Very affordable (no actual office), flexible (no commitment or lease), improved image (prestigious address), privacy (no visible residential address) (www.quebec.ca).	No permanent workspace; additional services (meeting room, telephone service) billed separately. Some partners (e.g., banks) may request additional proof of address.

In every case, to comply with REQ requirements, the address must correspond to an actual **physical** location, rather than a post office box (www.quebec.ca). The table above illustrates that **virtual offices/domiciliation services** are the most affordable and flexible way to achieve professional credibility without a fixed office. In particular, this form of domiciliation frees entrepreneurs from having to provide their personal address in the register, thereby protecting their privacy (www.quebec.ca).

How to Choose a Domiciliation Service

Choosing a domiciliation service involves several criteria, which should be assessed against the company's needs:

- **Location (neighbourhood / address prestige):** A centrally located address (e.g., Vieux-Montréal, downtown, Mile-End) can enhance credibility and brand image (www.rezomont.com) (www.regus.com). Some companies value a prestigious neighbourhood to reassure clients and investors (www.rezomont.com). Check that the address provided actually corresponds to a genuine business centre and suits the target clientele.
- **Included services and scalability:** Packages differ in their basic offerings. One service may simply provide a mailbox (Tier 1 type, ~\$50–\$100), while another also includes mail scanning/forwarding (Tier 2, ~\$100–\$175), or call answering and secretarial support (Tier 3, ~\$175–\$300+). Compare mail handling (scanning frequency, storage), arrival notifications, postal forwarding, mail opening, telephone reception, meeting room credits, etc. For example, Regus offers a business address and mail storage starting at \$3/day (~\$90/month), while other providers (Rezomont, Propulsio 360, Dave...) offer all-inclusive packages (www.regus.com) (propulsio360.com). It is important to read carefully what is included and check for hidden fees (activation fees, mail forwarding fees, meeting room booking fees, etc.).
- **Contractual commitment and flexibility:** Some services require a minimum commitment (e.g., terms of 6 months, 1 year), while others require no contract ("monthly payments without commitment"). At the other end of the spectrum, there are daily plans (Regus at \$3/day) or monthly plans with no notice period. Flexibility allows the contract to adapt as the business evolves.
- **Provider reputation:** Choose a trustworthy provider, ideally one that is well established and transparent. Check customer reviews and the company's staying power. Some reputable business centres (e.g., Regus, Davinci/RezoMont, Rezomont, local coworking networks) guarantee a standard of quality and security (cameras, controlled access). Avoid informal, unapproved solutions (e.g., unlawful use of fictitious addresses), which could lead to legal problems.

- **Privacy and legal considerations:** As the Québec government points out, a business address cannot be a post office box (www.quebec.ca). Check that the service has an appropriate commercial lease and forwards mail properly. Also ensure the provider meets privacy standards (especially if mail is scanned—the data must be protected). Note that, to protect privacy, the law allows each officer to substitute this business address for their personal address in the register (www.quebec.ca).
- **Total cost and deductible expenses:** Domiciliation fees are generally deductible as business expenses in Québec. Compare monthly rates (see next section). Some services offer annual promotions (e.g., Propulsio360 ~\$69.99/month if 12 months are paid in advance (propulsio360.com)). Include any discounts or activation fees in the budget calculation.

It can be helpful to prepare a comparison chart and contact several providers for quotes. Local providers (Rezomont, AdresseVirtuelle.ca, CoworkMilieu, etc.) often publish their base prices online. For example, Rezomont advertises a package *starting at \$40/month with no commitment* for domiciliation right downtown (www.rezomont.com), while AdresseVirtuelle.ca offers a minimal “virtual address and mail handling” service starting at **\$9.99/month** (adressevirtuelle.ca). By comparison, international networks such as Regus or Davinci (through RezoMont) quote **~\$110/month** for a complete service (address + mail scanning + basic telephone answering) (www.davincivirtual.com) (www.regus.com).

Appendix A (Table 2) summarizes examples of packages and their prices *for reference* in 2026. This table is not exhaustive, but illustrates the market's variability.

Provider	Basic / “Address Only” Package	Indicative Monthly Rate	Main Services Included
Rezomont/Rezo Mont	Business domiciliation (virtual office)	Starting at \$40/month (www.rezomont.com) (no commitment)	Premium downtown address (Montréal) and mail handling (receipt, basic scanning)
AdresseVirtuelle .ca	Virtual address + mail handling	From \$9.99/month (adressevirtuelle.ca)	Prestigious business address + mail pickup, forwarding as needed
Propulsio 360°	Virtual office (address+mail)	\$79.99/month (or \$69.99 if 12x prepaid) (propulsio360.com)	Business address, mail receipt (+ forwarding available for a fee)
Davinci (RezoMont)	“Professional business address”	Promotional rate \$110/month + \$50 setup (www.davincivirtual.com)	Local professional address, dedicated mailbox, access to a network of meeting rooms by the hour
Regus	“virtual office” plan	Starting at \$3/day (~\$90/month) (www.regus.com)	Virtual address in a business district, mail receipt, optional fax/email service
Coworking spaces	E.g., basic coworking package (flexible shared access)	~\$200–300/month	Business address included (depending on the space), unlimited access to a desk in the space, Internet, coffee, etc.
At home (outskirts)	No service (personal address)	\$0	Free, but <i>use discouraged</i> for legal and privacy reasons (www.quebec.ca)

Table 2. Examples of Prices and Services from Various Montréal Domiciliation / Virtual Office Providers (2026). Prices are provided for reference; they may vary depending on the business centre and options selected. Note that although a post office box is not accepted by the Registraire as a business address or, on its own, as an establishment address (www.quebec.ca), many entrepreneurs enter the market through external “VIP mailboxes” bundles (e.g., UPS), but these arrangements **are not compliant** for a company's legal head office (the REQ accepts only physical addresses).

Pricing and Market Range

2727 Coworking's published packages cover four fixed tiers:

- **Mailbox:** \$35/month.
- **Mailbox + Scanning:** \$85/month.
- **Virtual Address:** \$135/month.
- **Virtual Office:** \$165/month.

Beyond monthly charges, some services charge registration or initial processing fees (e.g., **\$50 setup** at Davinci (www.davincivirtual.com)). Annual discounts are common: Propulsio 360° offers a significant reduction for annual payment (propulsio360.com). Promotions also vary with demand (temporary discounts, 1st month free, etc.). For an up-to-date overview, consult the REQ's “Mon bureau” site or providers' portals.

In practice, Montréal has a wide range of prices linked to location. For example, a **Regus virtual office** plan (downtown addresses) starts at **\$3/day** (approximately \$90/month) for a basic business address (www.regus.com). Davinci (RezoMont) offers a similar service at approximately **\$110/month** for a “Premium Saint-Sacrement” downtown address (www.davincivirtual.com). At the other end of the spectrum, “value” solutions such as AdresseVirtuelle.ca advertise packages starting at **\$9.99/month** (an almost nominal amount) that include the essentials (adressevirtuelle.ca). Other local players include Rezomont (a Davinci subsidiary), which promotes packages *with no commitment* starting at \$40/month (www.rezomont.com). Finally, basic coworking packages (for example, WeWork's flexible membership or alternatives) cost around \$200–300/month, but include a physical desk and full access to the spaces (which goes beyond simple domiciliation).

Summary: Virtual domiciliation in Montréal remains **considerably more affordable** than a traditional office. This explains its particular appeal to very small businesses and startups. In addition, these fees legally qualify as eligible business expenses, reducing their effective cost. Overall, entrepreneurs have a range of options—from the bare minimum (for approximately \$10–50) to advanced solutions (~\$200+)—to find an “office” that fits their budget.

Legal Requirements and Compliance (REQ)

As the address declared in the Québec enterprise register (REQ), the domiciliation address must **meet several regulatory requirements**:

- **Actual address (post office box: as a supplement only):** The REQ rejects a post office box on its own as an establishment address or an individual's business address. For the head office, no provision prohibits a **postal box (post office box)**, but the company must keep its records there or make them accessible elsewhere in Québec (Business Corporations Act, ss. 31 and 35), and legal documents are served there (www.quebec.ca). Similarly, some companies with no physical presence in Québec (neither an establishment nor a business address) must declare themselves as foreign entities with the REQ under specific procedures (www.quebec.ca), which is beyond the scope of this report. In practice, this makes services that provide only a post office box without adjoining premises poorly suited to the purpose.
- **One address per person:** Since the 2023 reform, each “registered individual” (officer, director, etc.) may declare only **one business address** with the REQ (www.quebec.ca). This address corresponds to their principal place of business. If an officer has several companies, all must use this same business address. This principle aims to avoid scattered information and make registered individuals easier to trace (www.quebec.ca).
- **Timely updates:** Any change to the head office address must be reported to the REQ. If the head office moves within the same municipality, the company files a “current updating declaration”; if the move is to a different locality, a set of more formal steps must be followed (special resolution, etc., followed by registration). In general, after any change of address, the REQ must be updated **within 30 days** of the date of the change (www.quebec.ca). The government website specifies that, following a request from the Registraire (for example, to confirm validity), the company has 30 days to correct its information (www.quebec.ca).
 - **Penalties for non-compliance:** A company that fails to update its address as required faces administrative penalties. In cases of repeated non-compliance or refusal to provide requested information (e.g., no response to a request for an update), the Registraire may cancel the company's registration. Cancellation deprives it of its legal existence, which can have serious consequences (prohibition on operating, loss of contracts, etc.).
- **Identity verification for officers:** Recent reforms (Act P-44.1, Bill 78) now require identification documents for directors and the declaration of dates of birth—measures intended to ensure traceability. If an individual would prefer not to disclose their home address, they can therefore opt for domiciliation through a virtual office. However, even in this case, their identity and involvement in the founding documents (letters patent, articles) must be disclosed to the register.
- **Obligations of the domiciliation firm (provider):** Unlike in France, nothing in Québec *officially* requires a domiciliation provider to be accredited. However, Québec law stipulates that reception and address services must be run by a duly established operator or corporation (e.g., a business centre). Nevertheless, nothing prevents a small-scale coach or building owner from providing domiciliation for others—this practice exists but involves risks (liability in cases of fraud or misuse). It is prudent to choose a provider registered as a business centre (e.g., Centre d'affaires du Vieux-Montréal, major chains such as Regus) to ensure it holds a valid business licence.

Several official sources reiterate these rules. The *Entreprises Québec* website notes that “l'adresse professionnelle d'une personne physique... correspond à son principal lieu de travail... et ne peut être une case postale” (www.quebec.ca). Similarly, the REQ explicitly states that the initial declaration must provide “la

liste des administrateurs (noms et adresses) ainsi que l'adresse précise du siège social". From the outset, every registration application specifies the **head office locality** and the founders' identities.

Important practical reminders:

- **Signing a written contract:** Although some offer domiciliation without documentation (e.g., purely virtual arrangements), it is recommended to obtain a written contract from the provider specifying the exact terms (services, duration, cancellation conditions). This contract can serve as evidence in a dispute (e.g., with a bank requesting proof of address).
- **Periodic verification:** As REQ documentation recommends, the company must check and **regularly confirm** that the address used remains valid (www.quebec.ca). For example, if the business centre moves or closes, the company is required to relocate quickly to remain compliant (generally 30 days).
- **No use for illegal activities:** A domiciliation contract does not authorize conducting commercial activity elsewhere if the lease prohibits it. The company must comply with municipal operating regulations (urban zoning, fire safety). Domiciliation does not exempt a business from obtaining the permits required for the activities it actually carries out.
- **Special cases – Foreign companies:** A foreign company (from outside Québec) can use Montréal domiciliation if it has an establishment there serving some significant activity. Otherwise, the foreign company must instead register as foreign and provide contact information for a representative in Québec; this case falls outside the scope of this report.

Finally, it is important to understand **the privacy obligations** associated with the address. Since 2023, to protect privacy, the law has explicitly allowed an individual's "business address" to be published instead of their personal address (www.quebec.ca). In practical terms, if the officer has an actual business address (e.g., their office or chosen domiciliation address), that is the address that will appear publicly, **rather than their family home** (www.quebec.ca). In addition, a request can be made to the Registraire to prevent the publication of personal information (including the address, where justified) (www.quebec.ca).

Concrete example (banking case): A 2025 report describes a Montréal startup whose application to open a bank account was rejected because it had provided only a post office box as proof of address. The bank deemed this insufficient and required it to rent actual premises. This case illustrates that, despite the legality of virtual domiciliation, some (institutional) players may challenge it.

Practical Cases and Examples

To illustrate the issues, we present two real or hypothetical scenarios centred on domiciliation:

1. **Identity dilemma and protection of the officer.** *Situation:* Marie, an independent trainer and director of her soon-to-launch business, does not want her personal address to appear in the register. She arranges domiciliation for her company at a business centre in Milton Park (Montréal) and has this address declared as its head office. *Issues:* Thanks to the 2023 law, the centre's address (200 rue Sherbrooke Ouest) now appears on her NEQ record instead of her private apartment (www.quebec.ca). This allows her to protect her privacy. *Outcome:* In the event of an inspection, she must nevertheless be

prepared to prove her status as a director (e.g., a copy of company documentation...), but her home address remains confidential. This choice lets her separate her personal and professional lives and display a prestigious address, which she believes helps win over clients.

2. **Bank rejection for an unofficial virtual domicile.** *Situation:* A new technology startup establishes its domiciliation using only a private mailbox (from a UPS-like service) to save money. It completes the REQ documents with this address. *Problem:* When opening the business account, the bank asks for “proof of identity with an address.” The founders can provide only a mailbox receipt. The bank, mindful of fraud risk, refuses to open the account. *Consequence:* The entrepreneurs must either switch to an accredited domiciliation service (copy of the business centre's lease) or rent an actual office. This scenario, reported in 2025 by **Lex Agency**, underscores that “**plusieurs fondateurs d’entreprise voient leurs comptes bancaires gelés lorsque leur seule preuve d’existence au Québec est une boîte postale partagée**”.

These cases show that even when using a virtual office is legal, caution is warranted—especially when dealing with parties (banks, suppliers) that may require tangible evidence. Best practice is to have **a written contract and valid supporting documentation** (the business centre's lease or a service receipt) to present.

Implications and Future Prospects

Business domiciliation in Montréal has several significant implications for entrepreneurs and public authorities:

- **Flexible working environment.** Post-pandemic trends confirm increased use of non-traditional spaces. A survey by the Chamber of Commerce of Metropolitan Montreal reveals, for example, that in October 2022, **81% of workers in downtown Montréal** worked remotely at least one day a week (www.cmmm.ca). This shift to hybrid work sustains interest in virtual offices, which are specifically suited to intermittent needs (occasional physical presence, without a fixed lease). In addition, weakening demand for commercial real estate after 2020 (empty retail premises and offices) has encouraged many coworking spaces to offer domiciliation services to diversify their revenue.
- **Impact on privacy and security.** As experts point out, publishing an entrepreneur's personal address in a public register can have real consequences for personal security (harassment, identity theft). Professional domiciliation options have therefore become essential tools for protection. On the legislative side, the recent Act respecting the legal publicity of enterprises continues to evolve (for example, Loi 78), and regulators are monitoring the balance between transparency (fraud prevention) and privacy. In addition, **mail digitization** raises cybersecurity and data privacy questions (under Loi 25, on privacy). Domiciliation providers will need to comply with encryption standards for mail scans and rigorously safeguard personal information.
- **Tax deductibility.** For self-employed workers and businesses incorporated in Québec, domiciliation fees (virtual address rental, virtual office fees) are considered **deductible expenses**. This tax incentive reinforces the financial appeal of these services. From an accounting perspective, it is simply a matter of keeping proper records of monthly invoices and contracts.

- **Likely regulatory developments.** The legal framework can be expected to become more refined. For example, if new regulations require explicit consent or confirmation of the use of a civic address as a business address, this could affect domiciliation. In addition, some provinces are considering making beneficial owners' addresses public—a measure that has been partially suspended for non-profit organizations in Québec but could upend practices in the future. Another issue is the integration of domiciliation into federal registration records (Corporations Canada) for companies operating across provincial boundaries.
- **Accessibility for newcomers.** Montréal attracts many immigrant entrepreneurs. Domiciliation makes it easier for them to establish themselves immediately: without necessarily having premises of their own, they can register their business and open a bank account (if they meet the proof requirements mentioned above). Business centres now understand this clientele and sometimes offer turnkey solutions (company formation, NEQ number, domiciliation) in a single package. This is an important driver of local economic development.
- **Business centre landscape.** The pandemic increased the number of coworking and domiciliation spaces in Greater Montréal. Recent data indicate, for example, that hundreds of new small businesses are choosing coworking/domiciliation rather than a traditional office. Providers compete through innovations (turnkey virtual offices, online portals, digital mail mobile apps) and additional services (access to entrepreneurial ecosystems, incubation programmes) to set themselves apart.

Overall, business domiciliation sits at the intersection of **digital technology and strategy**: it delivers a branding advantage at a lower cost, but remains subject to strict legal requirements. Navigating the banking system and privacy law requires companies to remain vigilant when choosing a provider and the form of contract (as the case studies illustrate).

Conclusion

Choosing a domiciliation office in Montréal therefore requires careful consideration of legal (REQ compliance), financial (pricing), and strategic (brand image, privacy) factors. Montréal entrepreneurs have a range of solutions—from almost free “ready-to-use” offerings to comprehensive packages—to meet their needs. The essential points are to ensure the provider supplies a **valid physical address** (not a post office box) and a clear contract, and to update any changes in accordance with enterprise register rules (www.quebec.ca).

This report has highlighted selection criteria (location, services, price), legal requirements (updates, one address per person, transparency), and trends driving adoption (remote work, privacy). We have illustrated these points with concrete examples: for instance, an entrepreneur may choose a virtual office to avoid disclosing their personal address (www.quebec.ca), but must keep complete supporting documentation for the REQ. Similarly, a banking application may depend on the form of domiciliation chosen.

Looking ahead to 2026, we can expect **increasing professionalization** in the sector: domiciliation providers will need to adopt standards informed by cybersecurity (Loi 25) and privacy (protecting mail data), and governments may adjust their registers (as they did with the 2023 reform (www.quebec.ca)). For businesses,

the outlook is positive: virtual domiciliation remains a powerful way to launch or relocate an operation in Montréal without real estate constraints, provided the legal aspects are properly managed.

Practical recommendations: Before committing, entrepreneurs should (1) verify that the provider has actual physical premises and a duly signed contract; (2) confirm there are no hidden clauses (fees, automatic renewal) and check the privacy policy; (3) ensure they can substantiate the address to third parties (banks, partners); and (4) keep their information with the Registraire des entreprises up to date whenever the address changes (www.quebec.ca). Domiciliation can thus truly become a catalyst for growth—a flexible, affordable, compliant “office,” ideally suited to businesses in Montréal's digital age.

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/version/lc/CCQ-1991?code=se%3A307&history=20231016>
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THE PUBLISHER

About 2727 Coworking

2727 Coworking is a Montreal workspace and business-address provider. We serve people who need a place to focus, meet, run a small business or establish a professional mailing presence. Our website offers English and French information about workspace options and services, alongside educational resources for operating a business in Canada.

A workspace that fits the day

Our workspace options include private offices, day passes and desks, and a conference room. These formats help individuals and teams compare a dedicated office with more flexible ways to work or hold a meeting. Prospective members can explore the virtual tour, review current pricing and book a visit before choosing a workspace.

Business addresses and mail

2727 Coworking provides business-address and virtual-mailbox services. Our resources explain the documents and practical questions involved, including guidance for people outside Canada. Service eligibility, included features, availability and access arrangements should be confirmed on the applicable service page or with our team.

Resources for Canadian small businesses

We publish guides, research and planning tools about workspace decisions, business addresses and starting a business in Canada. Our incorporation research includes information for people inside Canada and abroad, with jurisdiction-specific material to help readers identify the next questions to investigate. These educational resources complement our workspace and address services; they are not individualized legal, tax or immigration advice.

Visit or contact 2727 Coworking

Explore [private offices](#), [day passes and desks](#), [the conference room](#), [business addresses](#) and [virtual mailboxes](#). [Book a visit](#) or [contact the team](#) to discuss your needs.

A business address alone does not establish tax residence, immigration status, banking approval or eligibility for a government program.

Website: <https://2727coworking.com>

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