



2727 COWORKING / RESEARCH & PRACTICAL GUIDANCE

First 90 Days in Montreal: A Newcomer Business Checklist

Find a practical home for your work at 2727 Coworking in Montreal. Explore private offices, day workspaces and meeting rooms, plus business-address and virtual-mailbox services for your company.

Published by 2727 Coworking · 2026-10-29 · moving to montreal to start a business · new to montreal checklist · start business montreal newcomer first steps

Original article: <https://2727coworking.com/articles/first-90-days-moving-to-montreal-to-start-a-business-checklist>



In this article

1. How to read this checklist
 2. Before you land: documents to carry
 3. Week 1: Social Insurance Number (SIN)
 4. Week 1: Health insurance (RAMQ) and the three-month wait
 5. Weeks 1-2: Bank account and proof of address
 6. Weeks 1-2: Phone, internet and your lease
 7. Month 1: Start the driver's licence exchange
 8. Months 1-2: French, a practical priority
 9. Month 2: Get on the family doctor waiting list
 10. Months 2-3: Set up the business
 11. First-year taxes: what newcomers often miss
 12. A 90-day timeline you can print
 13. Sources
-

How to read this checklist

Order your first weeks by lead time, not importance. Health coverage has a waiting period that starts only when you register. A licence exchange has a six-month deadline and a queue for appointments. Bank and phone accounts are quick, but they produce your first proofs of address. So: **start every clock in week 1, then set up the business once your personal file is in place.**

Who this checklist is for. It assumes you hold one of two statuses:

- **Permanent resident** (or a Canadian citizen returning from abroad), settling in Québec for good.
- **Temporary resident with a valid work permit.** IRCC issues two types: employer-specific permits (you need a job offer) and open permits (no job offer, available only in certain situations). Freelancing for clients counts as work: the [Immigration and Refugee Protection Regulations](#) define work as an activity that is paid or that competes with Canadians in the labour market, and you may not work without authorization (s. 196). An officer can tie a permit to a type of work, an employer and a location (s. 185). So an **employer-specific permit** lets you work only for the employer named on it, not for your own new business. An **open permit** is not tied to an employer, but read the conditions printed on it. If in doubt, ask IRCC or a licensed immigration representative before you invoice anyone. If you are still choosing an immigration route, our article on the [Start-up Visa and Quebec incorporation](#) covers that path.

This is educational information summarizing official pages as of October 2026, not legal, tax or immigration advice.

Before you land: documents to carry

Bring originals, in one folder, to every appointment:

- **Passport and immigration document** (confirmation of permanent residence or work permit). Service Canada does not accept IRCC email messages.
- **Foreign driver's licence, driving record**, and proof you lived in the issuing country if you have held the licence [under three years](#).
- **Certificate of coverage** from your home social security body if your country has an agreement with Québec; RAMQ says to [request it before departure](#).
- **Translations** of documents not in French or English, [at your cost](#). The SAAQ requires an OTTIAQ, ALCIT or CTTIC-member translator; an international driving permit is [not an official translation](#).
- **Private health insurance** starting on your arrival date.
- **Last year's income records**: Québec notes a first return [can pay off](#) through low-income credits.

Week 1: Social Insurance Number (SIN)

You need a SIN to work, open a bank account and use government programs, so Québec tells newcomers to request it [on arrival](#).

How to apply. [Service Canada](#) takes applications online, by mail or in person. There are no more plastic cards; you get a confirmation letter.

What temporary residents should know ([Service Canada](#)):

- A temporary resident's SIN **always starts with 9** and **expires on the same date as the work permit**, study permit or visitor record.
- You need your valid IRCC work permit plus **one secondary identity document**, such as a passport.
- Processing: about **5 business days online**, about **20 business days by mail** (documents are mailed back).
- You **can start working as soon as you apply**; you do not have to wait for the number.
- A new permit with a new expiry date means updating your SIN record.

If Service Canada cannot issue you a SIN, the CRA can give you a [temporary tax number \(TTN\)](#) to file taxes and apply for benefits.

Week 1: Health insurance (RAMQ) and the three-month wait

Are you eligible at all? The Régie de l'assurance maladie du Québec (RAMQ) sorts people into two groups (RAMQ eligibility):

- **Settled in Québec**: main residence in Québec, presence of 183 days or more per calendar year, and a status such as Canadian citizen or permanent resident.
- **Temporarily staying in Québec**: for workers, an *eligible* work permit valid for more than six months, and no absences from Québec longer than 21 consecutive days.

Watch the word "eligible". RAMQ's [list of eligible permits](#) covers employer-specific, post-graduation, open transitional and IMP+ permits plus two narrow open-permit cases, and it names **open work permit** holders among [ineligible persons](#), with some exceptions. Founders on a general open permit should check before

assuming public coverage.

The waiting period, verified October 2026. For people arriving from another country, coverage "usually begins after a **maximum of 3 months**" (RAMQ). Four details matter:

1. The wait **starts on the date you register**, provided you are in Québec and have all the required documents. Registering late pushes your coverage back.
2. It applies **even to Canadian citizens**, but **not to children under 18**.
3. You have **12 months** from registration to send missing documents; after that, your eligibility date is delayed.
4. RAMQ does not reimburse care received before your eligibility date and strongly recommends **private insurance as soon as you arrive**. Some care is free during the wait: care related to pregnancy, childbirth or termination of pregnancy, care for victims of conjugal or domestic violence or sexual assault, and care for some infectious diseases.

Exceptions (coverage from registration): arrivals from a country with a social security agreement with Québec, refugees and protected persons, Canadians repatriated by the government, and recipients of last-resort financial assistance, among others (RAMQ). The **agreement countries** are Belgium, Denmark, Finland, France, Greece, Luxembourg, Norway, Portugal, Romania, Serbia and Sweden. Arrivals from another province stay covered by their home plan during the wait.

Processing. Registration is usually online, one form per family member. As of October 2026, RAMQ's form states a processing time of **currently 60 working days**, so expect the card later than the coverage date.

Weeks 1-2: Bank account and proof of address

Québec's guide says you **open an account in person** at a financial institution with the required identification. The Financial Consumer Agency of Canada (FCAC) confirms you can open an account **without being a Canadian citizen**, though you may need to visit a branch.

Identification: two options (FCAC), originals only:

Option	What you show
1. Two documents	One with your name and address, one with your name and date of birth, from an accepted list: government ID, recent tax assessments, government benefit statements, recent Canadian utility bills, recent bank or credit card statements, foreign passports
2. One document plus a voucher	One document with name and date of birth, and your identity confirmed by a customer in good standing with the bank or a person of good standing in your community

Option 2 helps when you have no Canadian address document yet. If a bank refuses, it **must give written notice** with its complaint process and FCAC contact details.

Ask for the no-fee newcomer account. Since December 1, 2025, 14 federally regulated institutions, including the six largest banks, offer accounts costing no more than \$4 per month. **Newcomers to Canada in their first year** qualify for accounts at **\$0 per month** (as of October 2026).

Why this comes early. A bank statement with your Montreal address is on FCAC's Option 1 list, so it starts your paper trail. Open a separate account for business income from day one.

Weeks 1-2: Phone, internet and your lease

You will want a Canadian number for government call-backs (the SAAQ, for instance, contacts you [by phone](#) or email). Carriers set their own ID and credit rules; ask before you go.

On housing, Québec's guide is clear on one point newcomers often miss: a landlord **may ask** for your SIN, driver's licence number and health insurance card number, but **you are not obligated to give them**, and you [cannot be refused a rental](#) for withholding them. The guide also suggests temporary housing first, and its [Accompagnement Québec](#) service can assign an integration agent to help.

Month 1: Start the driver's licence exchange

A foreign licence is valid for [six months after arriving](#); then you need a Québec licence. The [SAAQ procedure](#):

1. **Eligibility:** principal residence in Québec, and Canadian citizenship or the right to stay in Canada **for more than six months**. You can begin the process as soon as you settle.
2. **Request an appointment online.** The SAAQ says it will contact you **within 20 business days** after receiving your form.
3. **Bring originals:** the documents listed above, plus proof of status and proof of residency in Québec.
4. **Tests, if required.** For a passenger vehicle, US licences are exchanged without proficiency tests, and Québec has exchange agreements with certain countries that make the exchange easier. Without an agreement, Québec.ca says you [must pass a road test](#) within the six months, and you receive a learner's permit if you fail. The knowledge test costs \$13.50 (as of October 2026).
5. **Pay the exchange fee**, which [varies by licence class](#).

Do not leave this for month five: with a 20-business-day wait for contact, possible tests and a [28-day minimum wait](#) before retaking a failed road test, a late start can leave you unable to drive legally.

If you need a test appointment before your RAMQ card arrives, the SAAQ asks you to call [1-800-361-7620](#) rather than book online.

Months 1-2: French, a practical priority

French is Québec's official and common language. Québec offers [free French courses](#) to people 16 and over living in Québec:

- **Full-time:** generally 10 weeks per session, 25 to 30 hours a week, Monday to Friday, 8:30 a.m. to 4:00 p.m.
- **Part-time:** generally 10 or 11 weeks, 6 to 20 hours a week, including evenings and weekends.
- **Online and job-specific** courses; financial assistance for immigrants under conditions.

Month 2: Get on the family doctor waiting list

Once you have a health insurance number, register on the [Québec Family Doctor Finder \(GAMF\)](#). Clinics, GMFs and CLSCs can also be contacted directly. Since April 15, 2024, specialized nurse practitioners in primary care working in SNP clinics can directly care for people registered on the GAMF who have no family doctor.

Months 2-3: Set up the business

Keep two things separate: your **immigration status** decides whether you may do the work; **business registration** only records who operates the business. Registering an enterprise does not authorize you to work.

1. Québec registration (NEQ). In Québec, most enterprises [must register with the Registraire des entreprises](#) as soon as they are created, and receive a Québec enterprise number (NEQ). A sole proprietor must file a declaration of registration if the business name **does not include their first and last names**. Under your own name, registration is optional. Corporations constituted in Québec are registered automatically on constitution. The Registraire's 2026 fee schedule lists **\$41** for a sole proprietor's declaration of registration and **\$397** for a Québec certificate of incorporation (regular service; priority costs 50% more; [form RE-101](#), as of October 2026). Our [Quebec business registration guide](#) walks through the forms.

The address you declare appears in the public register, which is why many founders avoid using their apartment.

2. Federal business number (BN). An unincorporated business needs a CRA business number [only when it registers for a CRA program account](#) such as GST/HST or payroll. A corporation needs one on incorporation.

3. GST and QST. In Québec, [Revenu Québec](#) handles registration for both taxes. You must register once your worldwide taxable supplies exceed **\$30,000** in a single calendar quarter or over four consecutive quarters (the [small supplier threshold](#), as of October 2026). Below that, the CRA says you [may choose to register voluntarily](#). Our [GST/QST registration guide for freelancers](#) covers the decision.

Illustrative example: Amira, a permanent resident, lands in January and starts consulting under "Amira Haddad Design". Because the name includes her first and last names, Québec registration is optional. Her invoices total \$9,000 in Q2 and \$14,000 in Q3. Over four consecutive quarters she reaches \$23,000, under \$30,000, so she is a small supplier and may stay unregistered for GST/QST. If a single quarter crossed \$30,000, she would have to register and charge tax from the sale that crossed it.

First-year taxes: what newcomers often miss

- **Residency is about ties, not status.** The CRA looks mainly at [significant residential ties](#); form NR74 requests a determination.
- **First return.** You do not have to file until the year after you become resident; someone arriving in 2026 files the 2026 return in 2027. You can still apply for benefit and credit payments as soon as you arrive (CRA).

- **Two returns, two deadlines.** Québec residents file with both the CRA and [Revenu Québec](#). The usual deadline is April 30; if you or your spouse are self-employed, the CRA's filing deadline is [June 15](#).
- **Free help.** The CRA lists free volunteer tax clinics for modest, simple situations and a free [liaison officer service](#) for the self-employed and small businesses.

For a broader view of business structures, funding and networks for immigrant founders, see our [guide to starting a business in Montreal as an immigrant](#).

A 90-day timeline you can print

When	Task	Issuing body	Bring	Typical wait (official, Oct. 2026)
Before departure	Certificate of coverage (agreement countries); private insurance	Home social security body; insurer	—	Varies
Week 1	Apply for SIN	Service Canada	IRCC permit or PR document + passport	~5 business days online, ~20 by mail
Week 1	Register for health insurance	RAMQ	Immigration document, ID, translations	Coverage after max. 3 months from registration; processing "currently 60 working days"
Weeks 1-2	Open a bank account (ask for the \$0 newcomer account)	Your bank	2 IDs, or 1 ID + voucher	Same day to a few days
Month 1	Request licence exchange appointment	SAAQ	Licence, status proof, Québec residency proof, driving record	Contact within 20 business days; must be done within 6 months
Month 2	Register on the GAMF	Québec Family Doctor Finder	Health insurance card	Varies
Months 2-3	Check your permit's conditions allow self-employment	IRCC	Permit	—
Months 2-3	Register enterprise (NEQ) if required (\$41 sole proprietor; \$397 incorporation); BN and GST/QST when required or voluntary	Registraire; CRA; Revenu Québec	ID, business address	Varies
Ongoing	Track residency date; plan first returns	CRA; Revenu Québec	Income records	Apr. 30 / June 15 deadlines

If you need a business address for registration filings before you have a lease you want on a public register, 2727 Coworking offers mailbox plans at 109-2727 Rue Saint-Patrick in Griffintown, on the Lachine Canal.

Sources

- [Settle and integrate in Québec — Gouvernement du Québec \(Québec.ca\)](#)
- [Social Insurance Number for temporary residents in Canada — Employment and Social Development Canada \(Service Canada\)](#)
- [Apply for a SIN — Employment and Social Development Canada \(Service Canada\)](#)
- [Find out what type of work permit you need — Immigration, Refugees and Citizenship Canada](#)
- [Know the eligibility conditions for health insurance — Régie de l'assurance maladie du Québec](#)
- [Eligible work permits — Régie de l'assurance maladie du Québec](#)
- [Register or re-register for health insurance \(online form\) — Régie de l'assurance maladie du Québec](#)
- [Social security agreements with other countries — Régie de l'assurance maladie du Québec](#)
- [Opening a bank account — Financial Consumer Agency of Canada](#)
- [Canadians can now access free and low-cost bank accounts featuring more monthly transactions — Financial Consumer Agency of Canada](#)
- [Driver's Licence Issued Outside Québec — Société de l'assurance automobile du Québec](#)
- [Learn French — Gouvernement du Québec \(Québec.ca\)](#)
- [Registering with a family doctor or a specialized nurse practitioner in primary care — Gouvernement du Québec \(Québec.ca\)](#)
- [Tarifs et modalités de paiement \(RE-101, 2026-09\) — Registraire des entreprises](#)
- [Immigration and Refugee Protection Regulations, SOR/2002-227, ss. 2, 185, 196 — Justice Laws Website](#)
- [About the Registration of an Enterprise — Registraire des entreprises \(Québec.ca\)](#)
- [When you need a BN — Canada Revenue Agency](#)
- [Registering for the GST and QST — Revenu Québec](#)
- [When to register for and start charging the GST/HST — Canada Revenue Agency](#)
- [Newcomers to Canada and taxes — Canada Revenue Agency](#)

Source links

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

1. <https://www.canada.ca/en/immigration-refugees-citizenship/services/work-canada/permit/temporary/work-permit-types.html>
2. <https://laws-lois.justice.gc.ca/eng/regulations/SOR-2002-227/section-2.html>
3. <https://laws-lois.justice.gc.ca/eng/regulations/SOR-2002-227/section-185.html>
4. <https://www.canada.ca/en/employment-social-development/services/sin/temporary-residents.html>
5. <https://saaq.gouv.qc.ca/en/drivers-licences/drivers-licence-issued-outside-quebec>
6. <https://www.ramq.gouv.qc.ca/en/citizens/health-insurance/social-security-agreements-other-countries>
7. <https://www.quebec.ca/en/immigration/settle-and-integrate-in-quebec>
8. <https://www.canada.ca/en/employment-social-development/services/sin/apply.html>
9. <https://www.canada.ca/en/revenue-agency/services/tax/international-non-residents/individuals-leaving-entering-canada-non-residents/newcomers-canada-immigrants.html>
10. <https://www.ramq.gouv.qc.ca/en/citizens/health-insurance/know-eligibility-conditions>

11. <https://www.ramq.gouv.qc.ca/en/definition/eligible-work-permits>
12. <https://www.ramq.gouv.qc.ca/en/citizens/health-insurance/register>
13. <https://www.canada.ca/en/financial-consumer-agency/services/banking/opening-bank-account.html>
14. <https://www.canada.ca/en/financial-consumer-agency/news/2025/11/canadians-can-now-access-free-and-low-cost-bank-accounts-featuring-more-monthly-transactions.html>
15. <https://www.quebec.ca/en/education/learn-french>
16. <https://www.quebec.ca/en/health/finding-a-resource/registering-with-a-family-doctor>
17. <https://www.quebec.ca/en/businesses-and-self-employed-workers/start-entreprise/register-constitute-enterprise/learn-about-registration/about-registration>
18. https://cdn-contenu.quebec.ca/cdn-contenu/adm/min/emploi-solidarite-sociale/registrai_re_entreprises/RE-101_REQ_Tous_Tarifs_2026.pdf
19. <https://www.canada.ca/en/revenue-agency/services/tax/businesses/topics/registering-your-business/you-need-a-business-number-a-program-account.html>
20. <https://www.revenuquebec.ca/en/businesses/consumption-taxes/gsthst-and-qst/registering-for-the-gst-and-qst>
21. <https://www.canada.ca/en/revenue-agency/services/tax/businesses/topics/gst-hst-businesses/when-register-charge.html>
22. <https://laws-lois.justice.gc.ca/eng/regulations/SOR-2002-227>

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>

This article is educational. Verify consequential medical, legal, financial, regulatory and technical decisions with appropriate professionals and the cited primary sources. Company services are described separately from the article's research findings.