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Must a Quebec Online Store Publish Its Street Address?

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Executive Summary

For a Quebec online store that sells to consumers, the short answer is **yes: an address must be disclosed before the sale, but it must be an establishment or office address, and it need not be a home address if the merchant genuinely operates from somewhere else**. Section 54.4 of the Consumer Protection Act (CPA) lists the merchant's address among the information a merchant must disclose before a distance contract is entered into (www.legisquebec.gouv.qc.ca), and section 1 defines that address as the place of the merchant's establishment or office, expressly excluding a post office box (www.legisquebec.gouv.qc.ca). The Office de la protection du consommateur (OPC, Quebec's consumer protection office) tells merchants that a transactional site must give the "adresse géographique" of the establishment before the purchase (www.opc.gouv.qc.ca).

The consequences of omission are concrete. A consumer may cancel within seven days after receiving the contract copy if the section 54.4 information was not properly disclosed, subject to section 54.8's later starting points for defects discovered on performance of the merchant's principal obligation or, for payment by credit card or another prescribed payment instrument, on receipt of the account statement (www.legisquebec.gouv.qc.ca), and the window stretches to 30 days if no copy is sent on time (www.opc.gouv.qc.ca). Offences under sections 54.3 to 54.7 carry fines of \$1,500 to \$37,500 for a natural person, and the OPC states plainly that a consumer who buys anyway could cancel (www.opc.gouv.qc.ca).

The article's main contribution is an address-role crosswalk. The same business can legitimately hold several different addresses: the consumer-law merchant address, a Registraire des entreprises du Québec (REQ) domicile or professional address (www.quebec.ca), a Canada Revenue Agency (CRA) physical address that must be where day-to-day activities take place (www.canada.ca), a CRA mailing address that can be the home or an accountant (www.canada.ca), and a returns address. An address acceptable for one role is not automatically acceptable for another. PO boxes fail the consumer-law, REQ professional and CRA physical roles (www.quebec.ca).

Whether a staffed coworking or virtual-office address qualifies as an "establishment or office" is fact-specific, and none of the official sources reviewed for this report addresses it directly. Provider terms, actual use of the space, ability to receive notices, written permission for public use and parcel policy must be verified, and the OPC or Quebec counsel is the right authority to ask. The 5 October 2026 changes concern the statutory warranty of good working order (www.publicationsduquebec.gouv.qc.ca), add warranty-related items to the section 54.4 list, and leave the merchant-address item untouched; the 12 September 2026 amendments in Loi 10 do not alter the address definition either (www.publicationsduquebec.gouv.qc.ca). This is decision support, not legal advice.

Introduction and Background

Quebec home-based merchants, Shopify sellers and small e-commerce teams face a recurring question: what address must a customer see before checkout, and can it be something other than the kitchen table where the business runs? The answer depends on which legal role the address plays. Quebec's CPA treats the merchant's address as a pre-sale disclosure item. The REQ treats addresses as register entries with their own privacy rules. The CRA and Revenu Québec treat addresses as tax-administration contact points. Payment processors, marketplaces and email-marketing rules add further, platform-specific requirements.

This report examines those roles one by one and then tests five common address choices against them: the home, a staffed coworking or virtual-office address, a PO box, a carrier or third-party logistics (3PL) returns centre, and an accountant's or lawyer's mailing address. It relies on official statute text, regulator pages and vendors' own help pages, all opened on 20 October 2026, and says so where official sources are silent.

A disclosure about perspective: the publisher, 2727coworking.com, is a Montreal provider of desks, private offices, meeting rooms, virtual offices and business addresses, so it is a direct provider of one option discussed below. It appears as a row in the option matrix in the same register as the other choices, without any suitability claim, and no provider's marketing claims are used as evidence.

The scope is Quebec consumer distance contracts: sales concluded online by a consumer, meaning a natural person who does not buy for business purposes. A site that sells only to other businesses sits outside that definition, although other obligations (tax, registry, platform terms) still apply. The OPC states that the distance-contract rules generally apply to purchases made in Quebec from a merchant doing business there, wherever the merchant is located (www.opc.gouv.qc.ca). The law version read was the legisquebec consolidation of the CPA, which carried the currency line "À jour au 12 août 2026" when retrieved on 20 October 2026. Readers should confirm the in-force text on the day they act.

What Quebec Law Means by "Address"

The statutory definition

Section 1 of the CPA defines the merchant's "address" as the place of the merchant's establishment or office indicated in the contract (www.legisquebec.gouv.qc.ca). The same paragraph adds that a new establishment or office, of which the merchant later notifies the consumer, also counts, and that a post office box is excluded

(www.legisquebec.gouv.qc.ca). The French text uses "le lieu de son établissement ou bureau indiqué dans le contrat". Three features of this wording matter for an online store.

- **Place, not mailbox:** the definition points to where the merchant is established or has an office, so the test is about a real place of business rather than any location where mail can be received.
- **Indicated in the contract:** the address that counts is the one shown in the contract, which for a distance contract means the written contract the consumer receives.
- **Updatable by notice:** a later establishment becomes the relevant address when the merchant notifies the consumer, which is the legal hook for changing addresses mid-relationship.

The OPC's merchant guidance for online commerce uses slightly stronger language than the statute's "address" in section 54.4. It says that before the consumer buys, the merchant must supply a list of contact details that includes the "adresse géographique de votre établissement" (www.opc.gouv.qc.ca). The OPC's separate pre-contract page lists "les nom, adresse, numéro de téléphone et, s'il y a lieu, numéro de télécopieur" without the word "géographique" (www.opc.gouv.qc.ca). The two phrasings are compatible, and the working reading is a street-level establishment address.

Who and what is covered

A "merchant" includes any person doing business in the course of that business, which reaches a sole proprietor selling from a home. The Act applies generally to contracts between a consumer and a merchant in the course of the merchant's business. A distance contract is one concluded without the parties being in one another's presence, and it is deemed to be entered into at the consumer's address. The OPC repeats that deemed-location rule (www.opc.gouv.qc.ca).

Some contracts are carved out by regulation. The Regulation respecting the application of the CPA lists exclusions from the distance-contract division, and the list includes contracts entered into during an auction sale. Most ordinary online stores fall inside the regime.

Bilingual terms to search and publish

Quebec merchants often need the French wording, because the OPC's merchant pages and the REQ pages cited here are in French.

- **Establishment or office:** "établissement ou bureau" in section 1 of the French text.
- **Geographic address:** "adresse géographique", the OPC's phrase for what a transactional site must show (www.opc.gouv.qc.ca).
- **Post office box:** "case postale", which the REQ says cannot serve as a professional address (www.quebec.ca).
- **Distance contract:** "contrat conclu à distance", the OPC's term for an online sale (www.opc.gouv.qc.ca).
- **Professional address and domicile:** "adresse professionnelle" and "domicile", the two register choices for an individual (www.quebec.ca).

What the sources do not say

No official source opened for this report states whether a home may serve as the establishment of an online merchant, whether a coworking or virtual-office address qualifies, or whether a 3PL warehouse counts. The statute's test is factual (establishment or office), and the OPC's pages reviewed define neither term further. Anyone relying on a particular arrangement should ask the OPC, which runs a merchants' line for this purpose (www.opc.gouv.qc.ca), or Quebec counsel. A virtual-office vendor is not a neutral authority.

The Address-Role Crosswalk

The central confusion for small merchants is treating "the business address" as a single object. *Table 1* separates the roles. Each row identifies the authority, the PO-box rule, who can see the address, and what triggers an update. The cells draw only on the sources named.

Role	Authority and purpose	PO box rule	Public visibility	Update trigger
Consumer-law merchant address	CPA ss. 1 and 54.4: establishment or office, disclosed before the distance contract (www.opc.gouv.qc.ca)	Excluded by definition	Shown to consumers pre-sale and in the contract; a PO box alone in advertising is also restricted	A new establishment notified to the consumer
REQ domicile (individual)	Registration declaration; for a person the domicile is the principal residence (cdn-contenu.quebec.ca)	Not a PO-box concept	Anyone may consult the register unless a professional address is declared	Update declaration within 30 days of a change
REQ professional address (individual)	Optional replacement that keeps the home address off the register; defined as the person's main place of work or business (www.quebec.ca)	Excluded: "une case postale ne peut tenir lieu d'adresse professionnelle" (www.quebec.ca)	Published instead of the domicile (www.quebec.ca)	If it becomes invalid, 30 days after the Registrar's request, else the domicile is published (www.quebec.ca)
REQ establishment address	Registration lists Quebec establishments and specifies the principal one (www.legisquebec.gouv.qc.ca)	Not addressed in the sources reviewed	Register is open to consultation (www.legisquebec.gouv.qc.ca)	Update declaration within 30 days
CRA physical address	Business or head office address (www.canada.ca) where day-to-day activities take place (www.canada.ca)	Not allowed as a business address (www.canada.ca)	Not described as public on the page reviewed	Notify as soon as possible (www.canada.ca)
CRA mailing address	Where the CRA sends correspondence to the business (www.canada.ca); may be the home or an accountant (www.canada.ca)	The pages reviewed do not say	Not described as public	Notify as soon as possible (www.canada.ca)
CRA books and records address	Required when records sit somewhere other than the physical address (www.canada.ca)	Not addressed	Not described as public	Notify as soon as possible

Role	Authority and purpose	PO box rule	Public visibility	Update trigger
Revenu Québec file addresses	The registration form asks for the address where the main business activity takes place (www.revenuquebec.ca)	Not addressed in the sources reviewed	Not described as public	A REQ address change must also be reported to Revenu Québec (www.revenuquebec.ca)
Email-marketing mailing address (CASL)	Anti-spam rules require the sender's mailing address in commercial messages (laws-lois.justice.gc.ca)	A postal box address is accepted for this role (web.archive.org)	Appears in every commercial email footer	Must stay valid for at least 60 days after sending (web.archive.org)
Platform and processor addresses	Shopify's customer-facing store address (help.shopify.com); Shopify Payments needs a physical Canadian business address (help.shopify.com)	Shopify Payments and Stripe both refuse a PO box (help.shopify.com) (support.stripe.com)	Customers can view the Shopify store address (help.shopify.com)	Changing the store address does not change the billing address (help.shopify.com)

The table shows that the PO-box rule is the one thread that runs through most of the roles: it fails the consumer-law, REQ-professional, CRA-physical and payment-processor roles, and only some mailing-type roles (CASL) accept it. It also shows that the REQ gives individuals a privacy tool, the professional address, which operates on the register and does not by itself change what the CPA requires a consumer to be told. The REQ guide for sole proprietors separately requires listing each Quebec establishment (cdn-contenu.quebec.ca). The sources reviewed do not explain how a masked domicile interacts with a separately declared establishment address, so a sole proprietor who operates from home should confirm with the REQ what will be visible after registration.

Where the Disclosure Must Appear and What Must Be Kept

Before the sale

Section 54.4 requires the merchant to disclose the listed information to the consumer before the distance contract is entered into. The English text places the merchant's name first, the merchant's address second, and the telephone number, fax number if any and technological address third. The merchant must present the information prominently and in a comprehensible manner (www.legisquebec.gouv.qc.ca), and must give the consumer an express opportunity to accept or decline the proposal and correct errors. The OPC describes this as information that must be provided before the consumer makes the purchase (www.opc.gouv.qc.ca). In practice that points to the product page, cart or checkout review step rather than a footer link, although the statute names no particular page.

In the contract and the confirmation

A distance contract must be evidenced in writing and must indicate the items section 54.6 lists, and the OPC's content page restates that the contract must be in writing (www.opc.gouv.qc.ca). The merchant must send a copy within 15 days, in a form the consumer can easily retain and print. The OPC says the same thing in its merchant guidance (www.opc.gouv.qc.ca). For a Shopify store this usually means the order confirmation email or an attached PDF, with the establishment address visible in it.

What happens if it is missing

- **Seven-day cancellation:** the consumer may cancel within seven days after receiving the copy if the merchant did not disclose the section 54.4 information before the contract (www.legisquebec.gouv.qc.ca). The seven-day period instead begins when the merchant performs the principal obligation if the consumer then discovers the disclosure defect, or, where payment was by credit card or another prescribed payment instrument, when the consumer receives the account statement and then discovers the defect.
- **Thirty-day extension:** where no copy was sent in time, the consumer has 30 days from the contract date (www.legisquebec.gouv.qc.ca).
- **Refund clock:** after cancellation, the merchant must refund within 15 days (www.legisquebec.gouv.qc.ca).
- **Offence provisions:** section 277 lists sections 54.3 to 54.7 among those whose breach is an offence, with fines of \$1,500 to \$37,500 for a natural person (www.legisquebec.gouv.qc.ca) and a fine starting at \$3,000 in any other case, doubled for a repeat offence.
- **Advertising rule:** section 243 separately bars giving a post office box as an address in an advertisement without also giving the merchant's address (www.legisquebec.gouv.qc.ca).

The OPC's own summary is simple: a merchant that omits required contact details risks the consumer buying anyway and then having the option to cancel (www.opc.gouv.qc.ca). It adds that missing, unclear or buried information can also allow cancellation (www.opc.gouv.qc.ca). Cancellation rights are the practical pressure on a small store, alongside the fines.

Testing Common Address Choices

Table 2 tests five choices against the roles that matter most to a Quebec online store. "Yes" means the sources reviewed support it for that role if facts hold; "No" means a reviewed source excludes it; "Verify" means the sources are silent or the answer turns on facts of the arrangement. None of the "Verify" cells can be resolved by this article.

Option	Consumer-law merchant address	REQ professional address	CRA physical	CRA mailing	Returns and parcels	Evidence to hold
Home (principal residence)	Verify: qualifies only if it is genuinely the merchant's establishment or office; no reviewed source addresses home-based merchants. Using it means publishing it.	Verify: the professional address must be the person's principal place of work or business (cdn-contenu.quebec.ca). Using the same residential address offers no privacy protection; confirm the home-work arrangement with the REQ before relying on it.	Yes, if day-to-day activities take place there (www.canada.ca)	Yes: the CRA gives the home as an example (www.canada.ca)	Verify: depends on carrier access and volumes	Lease or ownership proof; photos of the work area; written OPC or counsel view

Option	Consumer-law merchant address	REQ professional address	CRA physical	CRA mailing	Returns and parcels	Evidence to hold
Staffed coworking or virtual-office address (including a Montreal provider such as the publisher, 2727coworking.com, which offers desks, private offices and business addresses)	Verify: depends on whether the arrangement is an actual establishment or office of the merchant, on the contract wording and on how the space is used	Verify: must be the person's main place of work or business (www.quebec.ca)	Verify: must be where day-to-day activities take place (www.canada.ca)	Verify: needs a written mail-handling and registered-mail permission	Verify: a virtual office is not a warehouse or returns centre; confirm parcel acceptance in writing	Signed agreement naming the entity; written permission for public website use; proof of actual use
PO box	No: excluded by section 1	No: excluded (www.quebec.ca)	No: excluded (www.canada.ca)	Verify: the pages reviewed do not say	Partial: Canada Post delivers Parcel Services items to the box (www.canadapost-postescanada.ca), but it cannot serve as the pre-sale address	Box rental contract (useful only for mail)
Carrier or 3PL returns centre	Verify: no reviewed source says a returns warehouse is the merchant's establishment	Verify: only if it is the person's main place of work or business	Verify: a separate books-and-records address may apply where records are kept elsewhere (www.canada.ca)	Verify: needs written agreement to handle tax mail	Yes: returns handling is its function; Shopify treats the return address as its own policy element (help.shopify.com)	Fulfilment agreement ; written statement of what mail it will and will not accept
Accountant or lawyer mailing address	Verify: the professional's office is not ordinarily the merchant's own establishment	Verify: only if it is the person's main place of work or business	No: the physical address must be where day-to-day activities take place (www.canada.ca)	Yes: the CRA names an accountant as an example (www.canada.ca)	No: not a parcel or returns point	Written consent from the professional; forwarding protocol

No single choice is a clean "Yes" across all roles, so most merchants need a combination, for example a real office or the home for the consumer-law and CRA physical roles, an accountant for CRA mail, and a 3PL for returns. The strongest negatives are in the PO box row, where three separate authorities exclude it. The staffed virtual-office row is the most consequential "Verify": the same agreement that makes an address attractive (shared, staffed, mail-handling) is what raises the question of whether the merchant has an establishment or office there at all. Authorities answer differently: Google describes a rented mailing address where the business does not operate as ineligible for a Business Profile (support.google.com), a rule that says nothing about the CPA.

Notes on each option

Home. Publishing it is the privacy cost. Section 3.1 of Quebec's private-sector privacy Act requires only the title and contact information of the person in charge of personal information to be published on the website (www.legisquebec.gouv.qc.ca), not a home address. The CAI (Commission d'accès à l'information) confirms that the Act's enterprise concept covers the self-employed sole proprietorship (www.cai.gouv.qc.ca). The Act also excludes from some rules the work-place address and contact details of a person acting within an enterprise (www.legisquebec.gouv.qc.ca), but no source reviewed says whether a sole proprietor's home counts as a "place of work" under that wording, so the exclusion should not be relied on to treat a home address as freely publishable.

Staffed virtual office or coworking. The REQ professional address and the CPA address test both ask where the person works or the merchant is established. A private office or desk membership used regularly may support the argument; a mailbox-only plan is a weaker fit. Keep the agreement, the occupancy facts and any OPC or counsel opinion on file.

PO box. Canada Post rents boxes from its small-business page at "as low as \$69 for 3 months" (www.canadapost-postescanada.ca), and its January 2026 price list shows a small urban-core box at \$82, \$146 or \$214 for 3, 6 or 12 months (www.canadapost-postescanada.ca). That is a mail solution, not a disclosure solution.

Implementation: Privacy-Safe Checklist and Provider Due Diligence

Website placement checklist

- **Product or cart page:** show name, establishment address, telephone number and email or technological address before the buyer commits, in line with section 54.4.
- **Checkout review step:** repeat the same block next to the accept button, since the consumer must have an express opportunity to accept or decline (www.legisquebec.gouv.qc.ca).
- **Footer and contact page:** keep the same address text everywhere; Shopify says contact information needs to be public-facing and easy to access (help.shopify.com) and customers can view the store address on the store and policy pages (help.shopify.com).
- **Confirmation email:** include the address and the section 54.4 information in the contract copy that must be sent within 15 days (www.legisquebec.gouv.qc.ca).

- **Privacy policy page:** publish a plain-language policy when collecting personal information by technological means, and publish the title and contact details of the person in charge (www.cai.gouv.qc.ca).
- **Email footers:** Shopify includes the store address in email footers by default (help.shopify.com), so a different CASL mailing address needs a deliberate setting.
- **Returns page:** state the return address separately from the merchant address, and say which one the buyer should use.

Privacy-safe choices for a home-based merchant

1. **Decide the role first.** If the home is the actual establishment, the law's wording points to disclosing it; if the business is genuinely run from an office, that office is the address.
2. **Use the REQ professional address for the register.** An individual's domicile is mandatory in registration (www.quebec.ca), but a professional address can be declared in its place, and the domicile then cannot be consulted (www.legisquebec.gouv.qc.ca). A person can have only one (www.quebec.ca).
3. **Ask for safety-based non-publication where it applies.** A person can ask the Registrar to withhold personal information where publication poses a serious threat to their safety (www.quebec.ca).
4. **Separate mail from place.** Use an accountant or other agreed address for CRA mail and a returns point for parcels.

Provider due diligence scorecard

Table 3 lists what to request from any provider of an address, including coworking operators. It contains no fees; ask each provider for current pricing in writing.

Criterion	Why it matters	Evidence to request	Concern if
Public-use permission	A site publishing the address must be allowed to	Written clause permitting public website use	Terms restrict the address to private mail
Entity count	Many entities on one suite blurs the "establishment" facts	Number of registered entities at the suite	Provider cannot say
Proof of authorization	Registries and processors match addresses to documents; Stripe checks the address against provincial or federal registries (support.stripe.com)	Signed agreement naming the exact legal entity	Agreement names a person, not the business
Actual office use	The CPA and CRA tests turn on establishment and day-to-day activity	Occupancy record, desk or office booking history	Address used only for mail
Registered mail and notices	Official letters must reach the merchant	Written registered-mail and service-of-notice handling	Provider refuses or rejects such mail
Parcels and returns	A virtual office is not a returns warehouse	Written parcel and returns policy	Parcels refused or stored without limit

Criterion	Why it matters	Evidence to request	Concern if
Suite format	Canada Post treats a unit number as integral to the address (www.canadapost-postescanada.ca)	Exact address format to print and publish	Format varies across systems
Scanning, forwarding, retention	Affects response time and records	Scan turnaround, forwarding cost, retention period	Retention shorter than your obligations
Termination and address-change support	Leaving triggers REQ, tax and platform updates	Notice period, mail-forwarding after exit	No forwarding after termination
Processor and platform fit	Shopify Payments wants the registry-matching address (help.shopify.com)	Test against each processor's address check	Processor rejects the suite

Any "concern" in the first four rows is a reason to pause before publishing the address.

Address-change cost worksheet

The worksheet below lists cost lines without inventing amounts. Fill each from a written quote or official fee page.

- **Provider fees:** setup, monthly, mail forwarding, parcel handling, termination (ask the provider).
- **REQ update:** a routine update declaration carries no fee (www.quebec.ca) and has a 30-day deadline (www.quebec.ca); priority processing is separate.
- **Tax files:** report the change to Revenu Québec after a REQ change (www.revenuquebec.ca) and to the CRA as soon as possible.
- **Platform and processor:** edit the Shopify store address; note it does not alter the billing address (help.shopify.com); budget time for processor re-verification.
- **Packaging and labels:** reprint return labels, inserts and invoices; Canada Post notes that undeliverable parcels return to the shipper's label address and that return fees fall to the shipper (www.canadapost-postescanada.ca).
- **Customer notices:** notify consumers of a new establishment, which is the mechanism in section 1.

Scenario decision tree

- **Service-only seller (no stock):** establish where you actually work. If at home and you do not want it public, decide whether a genuine office arrangement exists; if it does, document it and verify with the OPC.
- **Stocked goods:** the stock location is a separate question from the merchant address. Keep the pre-sale address on the establishment and the returns address on the depot.
- **Third-party fulfilment:** the 3PL ships and receives returns; the merchant address remains the merchant's own establishment, and the 3PL address appears only where the returns policy needs it.

Data Analysis and Evidence

The evidence is mostly legal, but market and regulator figures show the scale of the question.

Market scale. Statistics Canada reported retail e-commerce of \$73.7 billion in 2024 within total retail operating revenue of \$865.2 billion (www150.statcan.gc.ca), which implies roughly 8.5% by simple division (this ratio is the analyst's calculation, not a published Statistics Canada share). Quebec accounted for 22.3% of Canadian retail operating revenue, second to Ontario's 37.7% (www150.statcan.gc.ca). Monthly seasonally adjusted series use a different basis: e-commerce was 6.1% of retail trade in December 2025 (www150.statcan.gc.ca), 6.8% in May 2026 (www150.statcan.gc.ca) and 7.5% in July 2026 (www150.statcan.gc.ca). The annual and monthly series should not be compared directly. On the business side, 32% of Canadian businesses with five or more employees reported receiving e-commerce orders in the 2023 reference year (www150.statcan.gc.ca).

Quebec shoppers. The Académie de la transformation numérique's NETendances 2025 report, whose respondents included non-internet users added from its annual telephone survey ([methodology](http://methodology.transformation-numerique.ulaval.ca)), found online purchasing rising from 74% in 2024 to 82% in 2025 (transformation-numerique.ulaval.ca). It also reported that 55% of online shoppers had bought from Quebec merchants (transformation-numerique.ulaval.ca).

Small-business base. Innovation, Science and Economic Development Canada counted 228,622 small employer businesses in Quebec as of December 2024, behind Ontario's 410,154 (ised-isde.canada.ca). These counts exclude businesses without paid employees, including home-based sellers without employees ([ISED definitions](http://ISEDdefinitions)). They do not measure the population of online merchants affected by the address-disclosure question.

Regulator workload. The OPC's 2024-25 annual report records 74,142 information requests (cdn.opc.gouv.qc.ca) and 29,589 complaints (cdn.opc.gouv.qc.ca). The report does not break out distance contracts, so no figure can be attributed to address disclosure.

Statutory consequence figures. The relevant fine range is \$1,500 to \$37,500 for a natural person under section 277 (www.legisquebec.gouv.qc.ca). The ordinary cancellation window is seven days after receiving the contract copy (www.legisquebec.gouv.qc.ca) and 30 days if no copy was sent (www.legisquebec.gouv.qc.ca). The seven-day period instead begins when the merchant performs the principal obligation if the consumer then discovers the disclosure defect, or, where payment was by credit card or another prescribed payment instrument, when the consumer receives the account statement and then discovers the defect. The refund deadline is 15 days (www.legisquebec.gouv.qc.ca).

Cost anchors. The REQ routine update declaration has no fee (www.quebec.ca). Small-supplier status for GST/HST and QST purposes (www.revenuquebec.ca) does not remove the consumer-law address duty, which attaches to the contract rather than to tax registration.

Two limits apply. No Quebec-specific retail e-commerce sales figure was found in the sources opened, and no source quantifies how many Quebec online stores publish a street address. Search-volume data for this question were unavailable, so demand is treated as unquantified rather than absent.

Case Studies and Real-World Examples

The three scenarios below are illustrative and describe no real merchant.

Solo service seller (Hypothetical Example)

A consultant in Laval sells fixed-price online workshops to individuals and works from a spare room. The workshops are sold through a website, so the sale is a consumer distance contract. The consultant first checks whether the home is the establishment indicated in the contract. If the room is the real place of work, the statutory wording points to disclosing it. If the consultant instead holds a genuine office or desk arrangement used for client work, the consultant can show that address after confirming with the OPC. Either way, the REQ domicile can be shielded with a professional address, the CRA mailing address can go to an accountant, and section 3.1 requires publication of the privacy officer's title and contact details without expressly specifying a street address ([Quebec privacy Act](#)). Separately, if the business collects personal information through technological means, section 8.2 requires a substantive confidentiality policy in clear and simple language describing its personal-information practices, including collection methods and purposes ([CAI policy guide](#)). Officer contact details alone do not satisfy that separate policy obligation.

Inventory-light Shopify merchant (Hypothetical Example)

A merchant sells printed goods made to order by a local printer and shipped from the printer. The merchant works from home and wants to keep it private. The Shopify store address is customer-facing and visible on store and policy pages, and Shopify's own terms ask for a physical business address in contact information (help.shopify.com). Shopify Payments for Canada wants a physical business address that matches the registry and no PO box. The checks are where the establishment really is, whether a rented office meets the establishment test, whether the processor accepts the suite, and whether returns go to the printer or a depot. Table 2 suggests the office route only after written verification.

Marketplace seller using FBA or a 3PL (Hypothetical Example)

A seller lists goods on a marketplace and also runs an own-brand website, using a fulfilment centre for stock and returns. As an Amazon.com example, Amazon's announcement said that it would display sellers' business names and addresses on their Amazon.com Seller Profile pages beginning on 1 September 2020 (sellercentral.amazon.com). Check the applicable marketplace's current country-specific policy before choosing an address. As a practical check, reconcile marketplace, own-site and registry details by address role, documenting legitimate differences rather than assuming every address must be identical. The fulfilment centre is the returns point, but this report found no official source that treats it as the merchant's establishment. The own-site must still disclose the merchant's address under section 54.4, and a PO box would not qualify.

October 2026 Update Box

Verify before you rely on it. Two 2026 changes sit near the distance-contract rules, and neither changes the address definition on the sources reviewed.

- **5 October 2026, warranty of good working order.** Décret 1459-2025 of 3 December 2025 enacted a regulation amending the Regulation respecting the application of the CPA (www.publicationsduquebec.gouv.qc.ca), and it enters into force on 5 October

(www.publicationsduquebec.gouv.qc.ca). Law-firm summaries confirm the 5 October 2026 date (www.osler.com). The OPC says the warranty applies automatically to covered goods bought or leased from that date (www.opc.gouv.qc.ca).

- **Section 54.4 list.** The legisquebec text carries "In force: 2026-10-05" markers and shows a new item on the duration of the warranty of good working order (www.legisquebec.gouv.qc.ca). The OPC adds that merchants of goods that may need maintenance must indicate availability of spare parts, repair services and information (www.opc.gouv.qc.ca); the OPC's pre-contract page flags these additional disclosures for sellers of appliances, electronics and similar goods (www.opc.gouv.qc.ca). The address item is not among the marked changes.
- **12 September 2026, Loi 10.** The bill was assented on 12 June 2026 (www.assnat.qc.ca) and takes effect on 12 September 2026 subject to exceptions (www.assnat.qc.ca). Its only touch on section 54.4 is an insertion into paragraph d.1 (www.publicationsduquebec.gouv.qc.ca). It adds an online cancellation button for successive-performance contracts concluded online (www.opc.gouv.qc.ca) and a price-display rule for remote services (www.publicationsduquebec.gouv.qc.ca).

Consequently, a store should add the new warranty fields to its pre-checkout block if it sells covered goods, and should leave its address logic unchanged. The consolidation read was current to 12 August 2026, so later amendments should be checked.

Frequently Asked Questions (FAQs)

Does a Quebec online store have to publish its street address?

For sales to consumers, the merchant's address must be disclosed before a distance contract (www.opc.gouv.qc.ca), and that address is an establishment or office, not a PO box. The OPC describes it as the geographic address of the establishment (www.opc.gouv.qc.ca).

What is the Quebec online store business address requirement for B2B-only sites?

The CPA protects consumers, defined as natural persons who do not buy for business purposes (www.legisquebec.gouv.qc.ca). A site that sells only to businesses sits outside that definition, though tax, registry and platform rules still apply.

What legal notices should an ecommerce website in Quebec carry?

At minimum, the section 54.4 information before the sale, the written contract copy within 15 days (www.opc.gouv.qc.ca), a privacy policy in plain language (www.legisquebec.gouv.qc.ca), the privacy-officer contact details (www.cai.gouv.qc.ca), and, for email marketing, a valid mailing address (laws-lois.justice.gc.ca).

Can I use a virtual office address for my online store in Quebec?

Possibly, but only after verification. The test is whether the address is the merchant's establishment or office (www.legisquebec.gouv.qc.ca), and the sources reviewed do not decide that for virtual offices. A mailbox-only arrangement is a weak fit; a real office used for the business may fit better. Ask the OPC or counsel, and get the provider's public-use and mail terms in writing.

Can a home-based seller hide the home address?

Not by simply omitting it if the home is the establishment. The REQ offers a professional address on the register (www.quebec.ca), and a PO box does not qualify (www.quebec.ca). Whether the home can be replaced on the website depends on whether a genuine office exists.

Does a REQ professional address protect my privacy on the register?

It replaces the domicile for consultation (www.legisquebec.gouv.qc.ca), but only one professional address is allowed per person (www.quebec.ca) and it must be updated if it becomes invalid, else the home address is published (www.quebec.ca).

Does Law 25 force me to publish my address?

No source reviewed says so. It requires publishing the privacy officer's title and contact details (www.cai.gouv.qc.ca) and a privacy policy. Law 25's obligations were phased in from September 2022 (www.quebec.ca) to September 2024 (www.cai.gouv.qc.ca).

Is a virtual office address for ecommerce in Montreal acceptable to Google, Stripe and Shopify?

Each answers differently. Google Business Profile treats a virtual office as ineligible (support.google.com); Google Merchant Center asks only for at least one contact element such as a business address (support.google.com); Stripe checks addresses against registries and rejects PO boxes (support.stripe.com).

Implications and Future Directions

Three implications follow. First, merchants should treat address decisions as role-based and document each role separately, because the REQ, the CRA, the OPC, processors and platforms apply different tests. Second, the main unsettled question, whether a coworking or virtual-office address is an "establishment or office" for the CPA, will likely stay fact-specific. Until an official interpretation or published decision addresses it, merchants should seek written guidance from the OPC, whose merchants' line exists to help businesses comply (www.opc.gouv.qc.ca). Third, the 2026 reforms show a regulatory direction toward more disclosure, not less, on distance contracts: the warranty items and the Loi 10 cancellation button (www.opc.gouv.qc.ca).

For providers, the practical implication is transparency. Written statements on public-use permission, entity count, registered mail and parcel handling reduce the verification burden on merchants. For merchants, the practical implication is to test any new address against each role before printing it on labels or registering it, since changes ripple across the REQ (www.quebec.ca), tax files and platforms.

Conclusion

A Quebec online store selling to consumers must disclose its merchant's address before the sale, and that address is an establishment or office, never a PO box. The obligation sits in sections 1 and 54.4 of the Consumer Protection Act, and its enforcement mechanism is the consumer's right to cancel together with offence provisions. The same business can use different addresses for different roles: a REQ professional

address to protect a home address on the register, an accountant for CRA mail, a depot for returns, and a platform address that must match processor checks. Which address satisfies the consumer-law role is a factual question that official sources reviewed do not resolve for homes, virtual offices or 3PL warehouses.

The sensible path is sequential: identify where the business actually operates, choose the address for each role, collect written provider terms, verify the consumer-law question with the OPC or Quebec counsel, and implement one consistent pre-checkout block. This report is decision support, not legal advice. Official contacts: the OPC for merchants, the REQ via Quebec.ca, and the CRA address page (www.canada.ca). Consult a Quebec lawyer for the consumer-law question and an accountant for tax-address consequences.

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/en/document/cs/P-40.1>
2. <https://www.opc.gouv.qc.ca/enligne>
3. <https://www.opc.gouv.qc.ca/commerçant/pratique-commerce/contrats-distance/annulation>
4. <https://www.quebec.ca/entreprises-et-travailleurs-autonomes/demarrer-entreprise/immatriculer-constituer-entreprise/nouvelles-obligations-transparence/adresse-professionnelle>
5. <https://www.canada.ca/en/revenue-agency/services/tax/businesses/topics/business-registration/maintain-business/change-address.html>
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A workspace that fits the day

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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.

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