

Virtual Office Montreal: Costs, Legality & Setup Guide

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Executive Summary

A [virtual office in Montreal](#) typically costs between \$40 and \$300 per month, with basic business-address-only plans clustering around \$40 to \$115 (Source: [www.instantoffices.com](#)) (Source: [www.davincivirtual.com](#)), mid-tier packages with mail scanning and meeting-room credits running \$79 to \$139 (Source: [nuage-b.com](#)) (Source: [ashantibusiness.com](#)), and full-service packages that bundle call answering, coworking day access, and prestige downtown addresses reaching \$150 to \$300 or more (Source: [www.davincivirtual.com](#)) (Source: [2727coworking.com](#)). Independent U.S.-based aggregator Alliance Virtual Offices frames the national pattern almost identically, reporting that "a virtual office costs between \$49 and \$300 per month, depending on location, provider, and which services are included" (Source: [www.alliancevirtualoffices.com](#)), and Montreal-focused broker MatchOffice similarly quotes "rental fees for this office range from about \$30 to \$350 per month" (Source: [www.matchoffice.com](#)). Global operators such as [Regus](#) and its sister brand Spaces advertise entry pricing from \$3 per day for a bare business address (Source: [www.regus.com](#)) (Source: [www.spacesworks.com](#)), while dedicated virtual-mailbox specialists like Swivl and C-Band Mailbox price mail-only memberships from roughly \$4.99 to \$89 per month depending on term length and features (Source: [swivl.ca](#)).

Legally, Quebec permits a virtual office address to serve as a registered business address, but the rules differ by legal structure. The Registraire des entreprises (REQ) requires that a sole proprietor's [domicile address be their home address](#) unless they use a designated professional address, and explicitly states that "it is not possible to provide a P.O. box as a business address" (Source: [www.quebec.ca](#)). Incorporated entities, whether provincially or federally chartered, must maintain a registered office address where legal documents can be served, and Corporations Canada confirms that "every incorporated business must have a registered office address and a board of directors" (Source: [ised-isde.canada.ca](#)), a requirement a virtual office street address satisfies as long as mail is reliably received. [Federal incorporation costs](#) \$200 online through Corporations Canada (Source: [ised-isde.canada.ca](#), while REQ registration fees for a natural person operating a sole proprietorship run roughly \$41 for regular processing according to the government's own published fee schedule (Source: [cdn-contenu.quebec.ca](#)). Businesses whose taxable supplies exceed \$30,000 in four consecutive quarters must also register for GST and QST regardless of address type (Source: [www.revenuquebec.ca](#)).

Montreal's flexible-workspace market is deep enough to support this ecosystem: the city hosts approximately 90 to 100 [coworking spaces](#), Quebec accounts for 314 of Canada's roughly 1,448 tracked coworking businesses (Source: [www.poidata.io](#)), and Montreal's agglomeration is described by commercial real-estate broker MatchOffice as "home to almost 60 thousand businesses" (Source: [www.matchoffice.com](#)). The global virtual office market is projected by Market Research Future to grow from roughly \$24.58 billion in 2025 to \$52.29 billion by 2035 (Source: [www.marketresearchfuture.com](#)). Demand is reinforced by a soft office-leasing market: JLL reports Canada's national office vacancy rate held at 18.1% in the first quarter of 2026, with Montreal recording its first quarterly vacancy decline since 2020 (Source: [www.jll.com](#)), pushing landlords and flex-space operators alike to compete on price and amenities for exactly the tenants a virtual office serves.

For most freelancers, e-commerce sellers, and small companies, the practical decision is not whether a virtual office is legal (it generally is, with structure-specific caveats) but which tier of service matches their compliance and credibility needs: a bare mailing address for REQ filings, a scanned-mail subscription for daily operations, or a full package with meeting rooms and phone answering for client-facing work. 2727 Coworking, a Griffintown coworking operator on the Lachine Canal, illustrates the adjacent physical-workspace option that many virtual-office users eventually add: hot desks starting at \$300 per month, dedicated desks at \$450, and private offices from \$600 to \$3,000 depending on team size (Source: [2727coworking.com](#)), with 24/7 access, gigabit internet, and free conference room use included. This report examines the full landscape: what virtual offices include, how Quebec law treats them, how much they cost across a dozen providers, and how to set one up correctly.

Introduction and Background

The phrase "virtual office" covers a wide range of services in Montreal, from a bare mailing address used only on incorporation paperwork to a fully staffed reception desk with phone answering, mail scanning, and bookable meeting rooms. What unites them is the separation of a business's legal or public-facing address from any requirement that its owner actually work from that location. This distinction has become increasingly relevant as remote work, e-commerce, and single-person consultancies have proliferated across Quebec, and as commercial office vacancy has climbed to levels that give tenants unusual negotiating leverage (Source: [www.jll.com](#)).

Three groups drive demand for virtual offices in Montreal. The first is home-based entrepreneurs and [sole proprietors](#) who want to keep their residential address off public corporate registries and business cards. The second is out-of-province or international companies that need a legitimate Quebec or Canadian presence to register with the Registraire des entreprises or to satisfy marketplace and banking requirements, without committing to a lease. The third is small teams and growing startups that need an occasional meeting room or day-office credit alongside their mailing address, but do not yet need permanent desks. Community discussion confirms this pattern is common and generally accepted by regulators: a small-business forum contributor summarized the federal position by noting that government agencies "don't care if it's a co-working space, UPS box, or virtual office, as long as it's valid and consistent" (Source: [www.reddit.com](#)).

Montreal's virtual office market sits inside a broader, well-documented Canadian coworking and flexible-workspace sector. Quebec hosts 314 of the country's approximately 1,448 tracked coworking-category businesses, trailing only Ontario's 480 (Source: [www.poidata.io](#)), and within Montreal specifically, market-data provider Easy Space counts roughly 90 existing coworking spaces against a population of about 1.8 million, categorizing the city as a "moderate market" for new entrants (Source: [easyspace.app](#)). MatchOffice, a commercial real-estate marketplace, separately describes Montreal as Canada's "second-most-populous city, with over 1.7 million residents," home to industries spanning "aerospace, finance, transport, logistics, pharmaceuticals, technology, design, and others" (Source: [www.matchoffice.com](#)). Providers ranging from multinational operators like Regus and Spaces to boutique Montreal firms like Ashanti Business Center, Nuage B, and Swivl, alongside dedicated mail-forwarding specialists like C-Band Mailbox, compete on price, address prestige, and the depth of add-on services.

This report addresses the questions a prospective Montreal virtual office user actually needs answered: what services are typically included, how much they cost across the market, whether and how a virtual address can be used for Quebec business registration, what mailbox alternatives exist, what hidden fees to watch for, and how to evaluate providers. It draws on pricing pages, government registries, and market research current as of July 2026, and it flags the handful of points on which sources genuinely disagree.

What Is a Virtual Office? Definitions, Service Tiers, and How Montreal's Market Is Structured

A **virtual office** is a service that gives a business a physical mailing address and a bundle of address-dependent services (mail handling, occasional meeting room access, sometimes phone answering) without requiring the business to lease or occupy dedicated floor space at that address. It differs from three adjacent, frequently confused products:

- A **PO Box**, rented directly from Canada Post, provides only a box number at a post office; Canada Post's own materials note that boxes "start as low as \$69 for 3 months" and require an in-person visit to retrieve mail (Source: [www.canadapost-postescanada.ca](#)).

- A **virtual mailbox**, offered by specialists like C-Band Mailbox and Swivl, gives a real street address plus digital mail scanning, forwarding, and notification, but typically without meeting rooms or reception services; C-Band frames the core distinction as: "PO Boxes only provide a box number, while virtual mailbox street addresses provide a real street address" (Source: cbandmailbox.com).
- A **full virtual office plan**, offered by IWG brands (Regus, Spaces, HQ), Davinci Virtual, and boutique Montreal operators, layers a prestige business address with mail handling, meeting-room credits, and often a local phone number with live call answering.

Within the "full virtual office" category, providers typically segment their offering into at least three tiers, and understanding which tier a prospective user actually needs is the first decision point. Alliance Virtual Offices, a national U.S. and Canadian aggregator, models this segmentation explicitly across three price bands, describing its cheapest band as running "\$49-\$75 Per Month: Basic Address," its middle band as "\$100-\$150 Per Month: Standard Bundle," and its premium band as "\$150-\$300 Per Month: Full Service" (Source: www.alliancevirtualoffices.com). Montreal's market maps onto this structure closely, as the following tiers show.

Tier One: Business Address Only

The cheapest and most common entry point is a bare business address used on incorporation documents, business cards, and a Google Business Profile, with basic mail receipt. Regus frames this as its lowest-priced virtual office product, explaining that "a business address... is typically the lowest priced option for our virtual office services in Montréal. It allows you to use the address on business documents and receive mail, but it doesn't come with the additional package benefits" (Source: www.regus.com). Instant Offices lists Montreal address-only listings from \$40 to \$139 per month across roughly 40 building locations (Source: www.instantoffices.com), and Davinci Virtual's cheapest Montreal virtual address, at 1155 Metcalfe Street, lists for \$60 per month USD (Source: www.davincivirtual.com). Alliance Virtual Offices describes what this entry tier typically includes: "a professional business address at a staffed commercial office, typically one mail handling per month, and the ability to use the address on your website, business cards, and license applications," while explicitly excluding "a phone number, meeting room access, or receptionist service" (Source: www.alliancevirtualoffices.com).

Tier Two: Address Plus Mail Management

The middle tier adds structured mail handling: scanning to PDF, scheduled forwarding, and package acceptance from carriers beyond Canada Post. Nuage B's Saint-Henri package, priced starting at \$79 per month, bundles mail forwarding and mail scanning with the address itself (Source: nuage-b.com). Swivl's Queen Mary location prices its "Virtual Office Mailbox Membership" from \$69 per month on an annual term to \$89 per month billed monthly, explicitly marketed against the alternative of listing "a PO box number" (Source: swivl.ca).

Tier Three: Full-Service Packages

The top tier adds live reception, telephone answering, and bundled access to private offices, coworking desks, or meeting rooms. Ashanti Business Center's Old Montreal offering separates "Business Domiciliation" (address only, from \$139/month) from a dedicated "Telephone Service" with personalized call answering (from \$279/month) (Source: ashantibusiness.com), while Regus and Spaces both market a combined "Virtual Office Plus" plan; Spaces describes it as including "a business address, phone services, and five days' access each month to private offices or coworking spaces" (Source: www.spacesworks.com). Davinci Virtual's premium Montreal listing, at the McGill Street Executive Center, prices at \$197 per month USD (Source: www.davincivirtual.com).

Core Components: Business Address, Mail Handling, Reception, and Meeting Room Access

Regardless of tier, most Montreal virtual office contracts are built from the same set of discrete, separately priced components. Understanding these components lets buyers compare providers on a like-for-like basis rather than on headline price alone.

- A **physical street address**, used for incorporation filings, business cards, invoices, banking, and online listings. This is the one component every virtual office tier includes, and it is what legally distinguishes a virtual office from a PO Box for most registration purposes, since Quebec's enterprise registry explicitly states that "a natural person's business address is the natural person's main place of work or business. It is not possible to provide a P.O. box as a business address" (Source: www.quebec.ca).
- **Mail receipt and management**, meaning staff physically accept incoming mail and packages at the address. Basic plans stop here; better plans add notification (an email or photo alert when something arrives).

- **Mail scanning**, where incoming envelopes are opened (with consent) and digitized. Davinci Virtual prices this as a distinct add-on at its IA Tower location, listing "Mail Scanning - \$50.00/month" separately from the base address fee (Source: www.davincivirtual.com).
- **Mail forwarding**, physically redirecting mail to another address on a schedule. Davinci separates this into "Weekly Mail Forwarding - \$50.00/month" and "Monthly Mail Forwarding - \$30.00/month" tiers at the same location (Source: www.davincivirtual.com), illustrating how granular add-on pricing can meaningfully change the effective monthly cost beyond the advertised base rate. Spaces describes the same flexibility in general terms, noting that clients "can choose how and when your mail is sent in Montréal, ad hoc, weekly, or monthly," with packages "forwarded anywhere worldwide" (Source: www.spacesworks.com).
- **A lobby directory listing and greeter**, so that walk-in clients or couriers can be directed appropriately; Davinci separately prices this as "Lobby Listing - One-time setup fee: \$165.00 + \$65.00/month" (Source: www.davincivirtual.com).
- **Telephone answering**, a live or automated reception line answering in the company's name. Ashanti prices a dedicated phone service starting at \$279 per month specifically because it requires a trained receptionist rather than a mailroom clerk (Source: ashantibusiness.com), a cost driver industry pricing guides consistently identify as the single biggest jump between an address-only plan and a full-service one, since staffed reception requires trained personnel available during business hours rather than automated mail handling.
- **Meeting room and day-office credits**, allowing the virtual-office holder to bring clients or a team on-site occasionally. Swivl includes "4 hours of conference room access per month" in its second-tier membership and layers a discount on additional flex-space rentals onto its base plan (Source: swivl.ca).

For users who ultimately need daily desk access rather than occasional drop-in use, the natural upgrade path is a coworking membership. 2727 Coworking's Griffintown location, situated "in front of the Canal Lachine Park" (Source: 2727coworking.com), prices hot desks at \$300 per month, dedicated desks at \$450, and private one-person offices at \$600, scaling to a ten-person office at \$3,000, with 24/7 building access, a free-access conference room, a fully equipped kitchen, and gigabit internet bundled into every tier. Its virtual tour materials describe the space as offering "private offices" for "teams of 1-10 people," positioned "steps from Charlevoix metro and the Canal Lachine" (Source: 2727coworking.com) (Source: 2727coworking.com), which is a useful reference point for buyers comparing a pure mail-and-address subscription against the cost of stepping up to physical desk space.

The Legal Framework: Registering and Operating a Business at a Virtual Address in Quebec

The single most consequential question for anyone considering a Montreal virtual office is whether the resulting address will satisfy Quebec's and Canada's business registration rules. The answer depends heavily on legal structure.

Sole Proprietorships

In Quebec, most enterprises, including sole proprietorships operating under a name other than the owner's own legal name, must register with the Registraire des entreprises: the rules state that a declaration of registration is required from "natural persons who operate a sole proprietorship in Québec under a name that does not include their first and last names" (Source: www.quebec.ca). Crucially, the REQ's own description of what "domicile address" means for a sole proprietor specifies that "for natural persons operating a sole proprietorship, this is their home address" (Source: www.quebec.ca), which is distinct from the "adresse professionnelle" (professional address) or "adresse du domicile élu" (elected domicile) fields, the latter defined as the "address of the person mandated to receive enterprise documents for the purposes of the Act respecting the legal publicity of enterprises" (Source: www.quebec.ca). In practice, this means a sole proprietor can list a virtual office as their "professional address" or as an elected domicile for receiving official correspondence, which keeps a home address off the public register, but the underlying domicile field for an individual remains tied to their actual residence rather than a rented mailbox. The registry is unambiguous on one point that eliminates a common shortcut: "it is not possible to provide a P.O. box as a business address" (Source: www.quebec.ca), which is exactly why virtual mailbox providers emphasize that they issue "a real street address," not a box number (Source: cbandmailbox.com).

Incorporated Entities

For provincially or federally incorporated businesses, the requirement shifts from a personal domicile to a corporate registered office. Quebec's registry defines this for legal persons as follows: "Adresse du domicile. For legal persons, this is the address of the head office" (Source: www.quebec.ca). At the federal level, Corporations Canada requires every incorporated business to "have a registered office address," where "official documents will be served on the corporation," warning founders to "choose an address where you will be sure to receive any documents sent there since, legally, they will be assumed to have been received by the corporation" (Source: ised-isde.canada.ca). Neither regulator requires the registered

office to be a leased, staffed premises; a monitored virtual office address that reliably receives and forwards mail satisfies this requirement, which is precisely why community discussion of incorporating with a virtual address concludes that "you can incorporate with a virtual address. It just needs to be a Canadian mailing address where gov mail can reliably reach you" (Source: www.reddit.com). One nuance surfaced in that same discussion deserves a caveat: corporate minute books are a separate legal record from the registered office address, and while most are now maintained digitally, one commenter cautioned that "for physical minute book storage a virtual address is not suitable," so buyers should confirm with counsel or their virtual office provider how physical corporate records, if any exist, will be stored (Source: www.reddit.com).

Registration Costs

Quebec's Registraire des entreprises publishes its complete fee schedule in the annual "Tarifs et modalités de paiement" (RE-101) document, effective January 1, 2026, which sets the standard declaration-of-registration fee at \$41.00 for a natural person on regular processing (\$61.50 for priority processing), versus \$63.00 for a for-profit legal person or trust (\$94.50 for priority) (Source: cdn-contenu.quebec.ca). At the federal level, Corporations Canada's online incorporation costs "\$200 (online)" (Source: ised-isde.canada.ca, a figure independently confirmed by a Canadian incorporation service, which notes "federal corporations have a government incorporation fee of \$200" (Source: www.corpcentre.ca).

Extrajurisdictional and Cross-Border Registration

Businesses based outside Quebec, or outside Canada entirely, face an additional threshold question: does using a Montreal virtual office trigger a Quebec registration obligation in the first place? The government's guidance answers this with a functional test rather than a physical-presence test. An enterprise is considered to be carrying on an activity in Quebec, and therefore subject to registration, in any of several circumstances, including simply because "it possesses a Québec address" or because "it or its representative possess an establishment or post office box in Québec" (Source: www.quebec.ca). In practice, this means an out-of-province or foreign company that adopts a Montreal virtual address for credibility purposes has, by that same act, likely created a Quebec registration obligation it would not otherwise have had, a nuance many first-time buyers overlook when they assume a virtual address is a purely cosmetic choice. Community discussion of similar arrangements elsewhere in Canada echoes this practical reality: one small-business forum contributor recommended national mail-store chains as a workable registered address, noting that "the UPS Stores are generally a good option" since regulators like the Canada Revenue Agency "basically just need a physical address" that reliably receives mail (Source: www.reddit.com). Quebec's rules also carve out a narrow reciprocal exemption for certain Ontario-domiciled legal persons, whose registration fees (though not their obligation to register if they otherwise carry on activity in Quebec) can be waived under specific conditions tied to the statute governing their incorporation.

Sales Tax Registration

A virtual office address does not change a business's obligation to register for consumption taxes once revenue thresholds are crossed. Revenu Québec requires GST and QST registration once "total worldwide taxable supplies... exceed \$30,000 in a given calendar quarter or in the four preceding calendar quarters" (Source: www.revenuquebec.ca), a "small supplier" threshold that applies identically whether the business operates from a home office, a virtual address, or a leased storefront.

Choosing a Provider: Setup Process, Hidden Costs, and Practical Considerations

Selecting a Montreal virtual office provider involves more than comparing headline monthly prices. The following factors materially affect total cost and suitability.

Contract Terms and Setup Process

Many established providers require multi-month commitments; Davinci Virtual's Montreal listings note a "Minimum 6 month term applies" for most of its facility partnerships (Source: www.davincivirtual.com), while dedicated virtual-mailbox operators tend to offer month-to-month flexibility rather than the multi-month rental agreements Canada Post requires for its comparable postal box product. Longer contract terms are typically discounted across the industry precisely because they give providers revenue certainty, which is why month-to-month plans almost always carry a price premium over annual commitments. The setup process itself is straightforward across providers: select an address and plan, sign a service agreement (checking minimum term and cancellation notice), and provide government-issued identification, a requirement Canada Post also imposes for its comparable postal box product, instructing renters to "bring government-issued photo ID" (Source: www.canadapost-postescanada.ca).

Hidden Costs to Watch For

Base monthly rates frequently exclude one-time or recurring add-ons, and this is where advertised prices can diverge sharply from the real monthly bill. Davinci's IA Tower location layers a "Mail Pick Up Fee (required for mail pick up) - \$13.00/month" on top of its base plan (Source: www.davincivirtual.com, and its Metcalfe Street listing charges "Personal Suite Number - \$20.00/month" for a feature some competitors bundle for free (Source: www.davincivirtual.com). Alliance Virtual Offices catalogs several categories of hidden fees buyers should ask about before signing, including setup or activation fees "\$50 to \$200" that some providers charge but others waive (Source: www.alliancevirtualoffices.com, per-piece mail forwarding charges once a plan's included volume is exceeded, meeting-room overage charges beyond a plan's included allotment, and introductory-rate traps in which a promotional first-quarter rate quietly triples after the trial period ends. Buyers should request an all-in monthly total, including tax and any per-piece or per-hour charges, before comparing providers on headline price alone.

Address Prestige and Neighborhood

Downtown, Old Montreal, and Mile End addresses generally command higher prices than peripheral locations; Ashanti markets its Old Montreal address explicitly on prestige grounds, describing itself as offering the prestige of a recognized commercial address, while Nuage B positions its Saint-Henri location as a lower-cost alternative near downtown rather than in the commercial core itself. This mirrors the general pricing principle that location is the single biggest driver of virtual office price across the industry: a prime downtown address commands a premium over an equivalent service in a secondary neighborhood, in Montreal just as in larger North American markets.

Typical Activation Timeline

Most Montreal virtual office subscriptions activate quickly once identification and payment are on file, often within one to two business days for a bare address plan and slightly longer for plans that bundle a dedicated local phone number, since number porting and receptionist onboarding take extra coordination. Buyers who need the address in hand before filing REQ or Corporations Canada paperwork should confirm activation timing explicitly rather than assuming same-day availability, particularly around statutory holidays or provider-side backlogs during peak incorporation season in the first quarter of the calendar year, when many businesses file annual updates and new registrations simultaneously.

Upgrade Path and Flexibility

Buyers anticipating growth should confirm whether their virtual office provider offers day passes or discounted coworking upgrades; Swivl bundles a "30% discount on all Flex Space rentals" into its virtual membership specifically so members can transition to in-person work without switching providers (Source: swivl.ca), and Regus advertises that customers can relocate their virtual address between its centers "at no extra cost," noting that "if you need to move your address to another center, we'll do this for you at no extra cost" (Source: www.regus.com), a feature worth confirming with smaller independent providers before signing a longer-term contract.

Data Analysis and Evidence

Table 1 below summarizes advertised monthly pricing across the Montreal address and virtual-office market, drawn from provider pricing pages accessed in July 2026.

PROVIDER	ENTRY PRICE (\$/MONTH)	TOP ADVERTISED TIER	INCLUDED SERVICES	MINIMUM TERM
Instant Offices (aggregator)	\$40 (Source: www.instantoffices.com)	\$139/mth (Source: www.instantoffices.com)	Address, mail receipt, varies by building	Varies by center
Davinci Virtual	\$60/mo USD (Source: www.davincivirtual.com)	\$197/mo USD	Address, lobby greeter, mail add-ons	6 months
Nuage B	\$79/month (Source: nuage-b.com)	\$79/month (single tier)	Address, mail forwarding, mail scanning, meeting room access	None advertised
Ashanti Business Center	\$139/month (Source: ashantibusiness.com)	\$279/month (phone service)	Address, call answering, network access	Not specified
Swivl	\$69/month (annual) (Source: swivl.ca)	\$109/month	Mailbox, scanning, 4 hrs/month meeting room	Monthly/semi-annual/yearly options
Regus (IWG)	\$3/day (Source: www.regus.com)	Virtual Office Plus (address + phone + workspace days)	Address, global network access (4,000+ locations)	6+ months for best rate
Spaces (IWG)	\$3/day (Source: www.spacesworks.com)	Business Address at \$10/person/day	Address, mail forwarding, phone answering	Month-to-month or 6+ months
C-Band Mailbox	\$4.99 CAD/mo (Source: cbandmailbox.com)	Not tiered on this page	Real address, scanning, forwarding, all-carrier packages	Month-to-month
Canada Post Postal Box	\$69/3 months (Source: www.canadapost-postescanada.ca)	Larger box sizes, priced on inquiry	Box number only; no street address	3-12 months
2727 Coworking (physical desk, for comparison)	\$300/month (hot desk) (Source: 2727coworking.com)	\$3,000/month (10-person office)	24/7 access, gigabit internet, free conference room	Not specified

This comparison shows a clear stratification: dedicated virtual mailbox services (C-Band, Swivl's base tier) undercut general-purpose virtual office providers on pure address-and-mail pricing, while multinational operators like Regus and Spaces compete less on the headline daily rate and more on network breadth, since a Regus customer can "join the largest network of businesses addresses globally, with over 4000 locations in over 100 countries" (Source: www.regus.com). Boutique Montreal-only operators like Ashanti and Nuage B price in between, trading network scale for a curated local address and, in Ashanti's case, a networking-club style membership positioned as a benefit rather than a pure administrative service. The overall market-wide range that MatchOffice quotes for Montreal, "\$30 to \$350 per month" (Source: www.matchoffice.com), brackets essentially every provider in Table 1.

Table 2 below compares the four common Canadian mail and address solutions on the features that matter most for compliance and convenience.

FEATURE	CANADA POST PO BOX	VIRTUAL MAILBOX	FULL VIRTUAL OFFICE
Real street address	No, box number only	Yes	Yes
Accepted for REQ business address	Not accepted (P.O. boxes barred)	Generally accepted	Generally accepted
Package acceptance	Canada Post only	All carriers	All carriers (varies)
Mail scanning	Not available	Same-day (varies by provider)	Add-on, e.g. \$50/month
Meeting room access	No	Rarely	Yes, often included or discounted
Typical starting price	\$69/3 months	\$4.99 to \$25/month	\$79 to \$300+/month
Minimum commitment	3-12 months	Month-to-month	Often 6+ months

The source data underlying Table 2 comes from the same comparison C-Band Mailbox publishes for its own product against a Canada Post box, where it states that "Canada Post PO Boxes start around \$15-\$25 CAD/month depending on size and location" against its own "\$4.99 CAD/month" starting rate (Source: cbandmailbox.com). The practical implication of Table 2 is that PO Boxes remain viable only for personal or low-stakes correspondence; any business that needs to satisfy REQ or Corporations Canada address requirements, or that wants to display a credible address to clients, needs at minimum a virtual mailbox and, for client-facing work, a full virtual office.

Beyond Montreal, the underlying pattern of a coworking-adjacent, address-driven business repeats across Canada's other major markets, with poidata.io's business database showing British Columbia and Alberta as the next-largest provincial coworking markets after Ontario and Quebec, at 207 and 110 tracked businesses respectively (Source: www.poidata.io). Spaces, IWG's coworking-oriented sister brand to Regus, illustrates how the same provider can price a bare business address and a staffed dedicated desk on entirely different bases within one product line: its Montreal business-address product lists from "\$10Per person per day" while its dedicated-desk product lists from the same per-person daily rate, reflecting how thinly IWG differentiates pure address services from lightly staffed desk access at the entry tier (Source: www.spacesworks.com). On market scale, Market Research Future estimates the global virtual office market at "22.79 USD Billion in 2024," projecting growth "from 24.58 USD Billion in 2025 to 52.29 USD Billion by 2035, exhibiting a compound annual growth rate (CAGR) of 7.84%" (Source: www.marketresearchfuture.com). That report also finds hosted virtual office services remain the largest segment by revenue, describing the "Hosted Virtual Office segment" as "the dominant player in the Virtual Office Market" (Source: www.marketresearchfuture.com), while coworking-style products are identified as the faster-growing segment and small and medium-sized enterprises as the dominant customer base. Locally, Montreal's coworking backdrop, against which many virtual office add-on upgrades are priced, averages a commercial rent of \$28 per square foot and a hot-desk price of \$280 per month according to Easy Space's market model (Source: easyspace.app) (Source: easyspace.app), figures broadly consistent with 2727 Coworking's own \$300 hot-desk listing. Internet infrastructure supporting remote and hybrid work in the city averages 190 Mbps, per the same model (Source: easyspace.app), and nationally, Ontario and Quebec together account for the majority of Canada's coworking supply, with poidata.io's business database recording "480 businesses and 314 businesses, respectively" against a national total of 1,448 (Source: www.poidata.io).

Case Studies and Real-World Examples

Home-Based Sole Proprietor Registering with the REQ (Hypothetical Example)

Consider a freelance graphic designer operating under a trade name in Montreal. Under REQ rules, she must file a declaration of registration because she operates "under a name that does not include their first and last names" (Source: www.quebec.ca). Rather than listing her home address on the public register, she subscribes to a \$79-per-month virtual address in Saint-Henri, uses it as her elected domicile for receiving official correspondence, and pays the standard \$41.00 REQ registration fee for a natural person (Source: nuage-b.com) (Source: cdn-contenu.quebec.ca). Her actual domicile address remains her home, per REQ's definition for sole proprietors, but her public-facing correspondence address never appears in client-visible records.

Out-of-Province E-Commerce Seller Incorporating Federally (Hypothetical Example)

An Ontario-based e-commerce founder wants a federally incorporated entity with a Quebec-recognized presence to access certain distribution partnerships. She incorporates federally for \$200 online through Corporations Canada (Source: [ised-isde.canada.ca](https://www.ised-isde.canada.ca), designating a Montreal virtual office as her registered office address, since Corporations Canada requires only that the address reliably receive documents that "legally... will be assumed to have been received by the corporation" (Source: [ised-isde.canada.ca](https://www.ised-isde.canada.ca)). She selects a Davinci Virtual listing with mail scanning so that documents reach her digitally regardless of her physical location.

Small Consultancy Scaling from Virtual Address to Coworking Membership (Hypothetical Example)

A two-person consultancy starts with a \$139-per-month Ashanti Business Center address to establish credibility with clients while working remotely. As the firm grows and needs occasional in-person client meetings, it adds access to Ashanti's "elegant meeting rooms" available to virtual office subscribers (Source: [ashantibusiness.com](https://www.ashantibusiness.com)), and eventually, once daily desk access becomes necessary, migrates to a dedicated desk at a Griffintown coworking operator for \$450 per month (Source: [2727coworking.com](https://www.2727coworking.com)), illustrating the typical progression from address-only to full physical workspace as a business matures.

Snowbird and Remote-Traveling Professional Using a Virtual Mailbox

Beyond incorporated businesses, individuals who travel extensively also rely on Montreal-area virtual mailboxes. As one C-Band Mailbox customer testimonial describes, a retiree "spending winters in the US" needed remote access to Canadian mail because a PO Box was "useless" while traveling, since it required physically asking neighbours to check it; a virtual mailbox instead "scans and forwards everything" (Source: [cbandmailbox.com](https://www.cbandmailbox.com)). This case underscores that virtual address services in the Montreal and broader Quebec market serve individual and business needs alike, not only formal company registration.

Implications and Future Directions

Several structural forces are likely to keep demand for Montreal virtual offices elevated through the remainder of the decade. First, Canada's national office vacancy rate remained stable at 18.1% in the first quarter of 2026, with JLL reporting that "most markets see vacancy fall, including Montreal's first quarterly vacancy decrease since 2020" (Source: www.jll.com), suggesting landlords and flexible-space operators will continue competing aggressively on price for exactly the small-footprint tenants that virtual offices and coworking desks serve, even as the market shows early signs of tightening. Second, sector-level growth projections from Market Research Future point to continued expansion of the underlying virtual office category through 2035 at a 7.84% compound annual growth rate (Source: www.marketresearchfuture.com, a projection consistent with JLL's broader observation that, outside of Calgary and Ottawa, "all major markets" in Canada "are now seeing a downward trend in vacancy" (Source: www.jll.com), which points to gradually firming, rather than softening, competitive conditions for flexible-space buyers over the medium term even as absolute vacancy remains historically elevated.

Third, the regulatory environment in Quebec has not moved to restrict virtual addresses; if anything, the REQ's own published rules accommodate the practice by separating a natural person's private domicile from their professional or elected-domicile address, while requiring only that documents can reliably reach the business. Fourth, the market is bifurcating between low-cost, digitally native virtual mailbox specialists priced under \$10 per month and full-service operators bundling address, reception, and workspace, a bifurcation likely to sharpen as buyers become more sophisticated about unbundling exactly which services they need rather than defaulting to a bundled full-service plan that includes phone-answering minutes or meeting-room hours they will not use.

Businesses evaluating providers should expect this segmentation to continue, meaning price comparisons must specify tier (address-only, address-plus-mail, or full-service) to be meaningful, since headline monthly prices across the Montreal market span nearly two orders of magnitude, from roughly \$5 to \$350 per month (Source: www.matchoffice.com), depending entirely on what is bundled. Looking forward, hybrid work patterns and the continued growth of e-commerce and single-person consultancies in Quebec suggest that demand will keep favoring flexible, unbundled address and mail products over traditional long-term office leases, particularly for the earliest stages of a company's life, before it needs the daily desk access that a coworking membership or full private office provides.

Frequently Asked Questions (FAQs)

Is a virtual office legal for business registration in Montreal? Yes, with structure-specific caveats. Incorporated businesses can use a virtual office as their registered office address, since the requirement is only that the address reliably receive legal documents (Source: [ised-isde.canada.ca](https://www.ised-isde.canada.ca)). Sole proprietors can use a virtual address as their professional or elected-domicile address, though their underlying REQ domicile field for a natural person remains their home address (Source: www.quebec.ca).

Can I use a PO Box as my Montreal business address? No. Quebec's enterprise registry explicitly states "it is not possible to provide a P.O. box as a business address" (Source: www.quebec.ca), and most banks, marketplaces, and registries follow the same rule, which is why virtual mailbox providers market themselves specifically around providing a real street address instead of a box number.

What is the cheapest virtual office option in Montreal? Pure virtual mailbox services are the least expensive tier, with entry plans available for under \$10 per month, and Instant Offices listing several Montreal address-only options at \$40 per month (Source: www.instantoffices.com). Buyers on tight budgets should confirm whether these entry-level prices include mail scanning or only bare receipt, and watch for the setup and per-piece fees that can add up beyond the base rate, as detailed in the hidden-costs discussion above.

How much does a virtual mailbox cost in Montreal? Dedicated virtual mailbox subscriptions in the broader Canadian market range from roughly \$4.99 to \$89 per month depending on features and provider, compared to a Canada Post postal box starting around "\$69 for 3 months" (Source: www.canadapost-postescanada.ca).

Do I need to register for the QST and GST if I only use a virtual office? Registration triggers on revenue, not address type. Once total taxable supplies exceed \$30,000 across four consecutive calendar quarters, GST and QST registration is mandatory regardless of whether the business operates from a home office, a virtual address, or leased premises (Source: www.revenuquebec.ca).

Is coworking space the same as a virtual office? No, though the two are frequently bundled or offered as an upgrade path. A virtual office provides an address and mail services without requiring physical attendance, while coworking, as offered at operators like 2727 Coworking, provides physical hot desks, dedicated desks, and private offices starting at \$300 per month for daily on-site use. Many providers, including Swivl and Spaces, sell both and offer discounted crossover access between the two.

How much does it cost to incorporate a business that will use a Montreal virtual office? Federal incorporation costs \$200 online through Corporations Canada (Source: [ised-isde.canada.ca](https://www.ised-isde.canada.ca)), while Quebec's REQ registration fee for a for-profit legal person is \$63.00 for regular processing (Source: cdn-contenu.quebec.ca); the virtual office subscription itself is a separate, ongoing monthly cost layered on top of these one-time filing fees.

Can I open a business bank account using a Montreal virtual office address? Generally yes, provided the bank can independently verify the underlying business registration. Since a virtual office address can satisfy both REQ professional-address requirements and Corporations Canada's registered-office requirement, most Canadian banks will accept it as the business's address of record once the NEQ (Québec enterprise number) or federal corporation number is issued (Source: www.quebec.ca). Banks may still request additional identity verification for the business owner personally, independent of the address itself.

Are there free virtual office options in Montreal? Not genuinely free ones, though several providers run promotional first-month-free offers to win new subscribers; Nuage B, for example, advertises "First Month FREE!" on its Saint-Henri prestigious address package before reverting to its standard \$79 monthly rate (Source: nuage-b.com). Buyers should always budget for the standard renewal rate rather than the promotional price.

Conclusion

Montreal's virtual office market offers genuine flexibility at nearly every price point, from a \$4.99-per-month digital mailbox to a \$300-per-month prestige downtown address with reception and meeting rooms, a range corroborated independently by Alliance Virtual Offices' national estimate of \$49 to \$300 per month and MatchOffice's Montreal-specific quote of \$30 to \$350 per month. The legal foundation for using these services is solid for incorporated businesses, whose registered office requirement is satisfied by any address that reliably receives mail, and workable with minor caveats for sole proprietors, whose home address remains their formal domicile even when a virtual address handles day-to-day correspondence. The clearest hard rule across the market is that a PO Box, unlike a virtual mailbox or full virtual office, cannot serve as a business address for Quebec registration purposes.

Buyers should treat headline monthly prices with caution until they confirm what is actually bundled: base address service, mail scanning, mail forwarding, phone answering, and meeting room access are frequently priced and sold separately, minimum contract terms range from month-to-month to six months or longer, and hidden setup or per-piece fees can meaningfully raise the effective monthly cost beyond the advertised rate. A disciplined comparison process, requesting an all-in monthly total including tax and add-ons from at least three providers across the address-only, address-plus-mail, and full-service tiers, remains the single most reliable way to avoid overpaying for services a given business will not actually use.



For businesses anticipating growth beyond a mailing address, providers that offer a discounted upgrade path to coworking desks or private offices, whether through their own network or a partner space like 2727 Coworking in Griffintown, offer the most continuity as needs evolve from a simple registered address toward daily physical workspace.

References

- Registraire des entreprises, Gouvernement du Québec: business registration and address rules
- Corporations Canada (ISED): federal incorporation requirements and fees
- Revenu Québec: GST/QST registration thresholds
- Canada Post: postal box rental terms
- JLL and Market Research Future: office vacancy and virtual office market sizing
- Provider pricing pages: Regus, Spaces, Davinci Virtual, Instant Offices, Ashanti Business Center, Nuage B, Swivl, C-Band Mailbox, Alliance Virtual Offices, MatchOffice, 2727 Coworking

Tags: virtual office montreal, virtual business address montreal, montreal virtual office price, cheap virtual office montreal, business address registration montreal, quebec business registry, virtual mailbox montreal, coworking montreal

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