
**IN THE MATTER OF A DISCIPLINE PROCEEDING HELD PURSUANT TO THE
*TRUST IN REAL ESTATE SERVICES ACT, 2022***

BETWEEN:

REAL ESTATE COUNCIL OF ONTARIO

- AND -

KULDIP KAUR DHILLON (registered as KAY DHILLON)

DISCIPLINE DECISION AND REASONS FOR DECISION

Subject to Rule 4.02 of the Discipline and Appeals Committee Rules of Practice (*TRESA 2002*), I, the Chair of the Discipline Committee (*TRESA 2002*) have reviewed and considered the Agreed Statement of Facts and Penalty together with the Waiver of Hearing submitted by the Parties to this proceeding and provide the following Order:

FINDINGS: In violation of Sections 1, 2(a), 2(b), 9(1) and 9(2) of the *TRESA 2002* Code of Ethics

ORDER: Fine of \$7,000.00 payable to RECO not later than 120 days after the date of the Decision of the Discipline Committee on this matter - on or before March 19, 2026

WRITTEN REASONS:

REASONS FOR DECISION

INTRODUCTION

This matter proceeded on the basis of an Agreed Statement of Facts and Penalty and Waiver of Hearing, pursuant to Rule 4.02 of the Rules of Practice (*TRESA 2002*).

The Agreed Statement of Facts and Penalty read:

AGREED STATEMENT OF FACTS AND PENALTY

It is agreed as follows:

1. Kay Dhillon (“Dhillon”) is and was, at all relevant times, registered as a

salesperson under the *Trust in Real Estate Services Act, 2002* (“Act”) and employed at the brokerage, Brokerage A.

2. Individual A was the owner of a tenanted residential property located at 1A Street, City A (the “Property”).
3. Dhillon represented the buyers who were interested in purchasing the Property (the “Clients”).
4. On or about February 9, 2024, the listing was posted on local real estate board listing service.
5. Appointments to view the Property were booked through a showing management software program that allowed Individual A to directly confirm and/or deny appointment requests.
6. On or about April 25, 2024, at 2:35 p.m., Dhillon received confirmation to view the Property with the Clients on April 26, 2024, at 3:30 p.m.
7. On or about April 26, 2024, at 10:49 a.m., Dhillon requested to change the April 26 appointment to April 29, 2024, at 3:30 p.m.
8. On April 28, 2024, at 2:23 p.m., Dhillon received a notification through Broker Bay that the April 29th appointment had been “denied.”
9. Despite this, on April 29, 2024, at 3:30 p.m. Dhillon attended the Property with the Clients and, using the lockbox code that had been provided as part of the confirmed April 26th appointment, entered, and showed the Property.

SUMMARY OF AGREEMENTS

It is agreed that Dhillon failed to comply with the Code of Ethics (O. Reg. 365/22) as follows:

A. Dhillon accessed a property and conducted a showing without an appointment, without consent of the seller or the seller's representative, or the occupant of the property, contrary to sections 1, 2(a), 2(b), 9(1) and 9(2) of the Code of Ethics.

It is agreed that Dhillon failed to comply with the following sections of the Code of Ethics (O. Reg. 365/22):

Integrity, honesty, good faith, etc.

1. In carrying on business, a registrant shall act with courtesy, honesty, good faith and integrity in relation to every person the registrant deals with.

Unprofessional conduct, etc.

2. A registrant shall not engage in any act or omission that, having regard to all of the circumstances, would reasonably be regarded as,

- (a) being disgraceful, dishonorable, unprofessional or unbecoming a registrant; or
- (b) likely to bring the sector into disrepute or to undermine public confidence the regulation of registrants under the Act.

Conscientious and competent service, etc.

9.(1) A registrant shall provide conscientious, courteous and responsive service to clients and demonstrate reasonable knowledge, skill, judgment and competence in providing such service.

(2) Subject to section 10, in carrying on business, a registrant shall demonstrate reasonable knowledge, skill, judgment and competence in providing opinions, advice, assistance or information to any person.

AGREED PENALTY

The Respondent understands and agrees to the following penalty:

To pay a fine of **\$7,000.00** not later than 120 days after the date of the Decision of the Discipline Committee on this matter.

Respondent acknowledgements:

1. I, **Kay Dhillon**, acknowledge that I have read and understand the penalty outlined herein and agree to the said terms and/or conditions.
2. I, **Kay Dhillon**, acknowledge my right to seek legal counsel in this matter before signing this agreement.
3. I, **Kay Dhillon**, agree, understand, acknowledge and consent to waiving my right to a hearing before the Discipline Committee.

Waiver of hearing before the Discipline Committee:

1. The parties consent to disposing of the matter without a hearing before the Discipline Committee and agree to the terms set out herein.
2. The parties request an Order from the Chair of the Discipline Committee that includes this Agreement of Facts and Penalty as a final settlement of this matter.

By signature below the Parties agree, acknowledge, understand and consent to the final settlement of this matter by way of this Agreed Statement of Facts and Penal

[The Parties duly signed the Agreed Statement.]

DECISION OF THE CHAIR

Having reviewed and considered the Agreed Statement of Facts, the Chair of the Discipline Committee (*TRESA 2002*) concluded that the Respondent breached Sections 1, 2(a), 2(b), 9(1) and 9(2) of the *TRESA 2002* Code of Ethics. The Chair of the Discipline Committee (*TRESA 2002*) is also in agreement with the joint submission of the Parties as to penalty and accordingly makes the following order:

1. DHILLON, KULDIP KAUR registered as DHILLON, KAY is ordered to pay a fine in the amount of \$7,000.00, payable to RECO, not later than 120 days after the date of the Decision of the Discipline Committee on this matter.

Released: November 19, 2025