

# ***Canadian Consumer Handbook*** ***([www.consumerhandbook.ca](http://www.consumerhandbook.ca))***

Note: The following content was extracted from the online version of the Canadian Consumer Handbook ([www.consumerhandbook.ca](http://www.consumerhandbook.ca)) on February 6, 2012.

## **About the Canadian Consumer Handbook**

The Consumer Handbook is intended to help you become a better-informed and more confident consumer. It offers information on a wide range of topics such as online shopping, contracts, housing and home renovations, identity theft, collection agencies, and much more, to help you build your buying skills.

Knowing what's on offer in today's marketplace and whether it suits your needs –in other words being a well informed consumer - is key to protecting yourself. Critically examine product and service offerings before purchasing to make sure there are no unexpected or negative implications. Always remember – if it seems too good to be true, it usually is.

Along with consumer tips, the Handbook includes a directory of government and non-government contacts useful to consumers.

The Handbook was created and is updated by the [Consumer Measures Committee](#). This Committee is a joint federal/provincial/territorial committee which provides a forum for national cooperation to improve the marketplace for Canadian consumers, through the harmonization of laws, regulations and practices and through actions to raise public awareness.

The Office of Consumer Affairs at Industry Canada, as Secretariat for the Consumer Measures Committee, is responsible for maintaining the Canadian Consumer Handbook.

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# 1. Advance Fee Scams

Be cautious about advertisements promising guaranteed jobs, guaranteed loans, credit repair, debt consolidation or similar claims. In many cases, you will be asked to send money in advance to a company but will receive little or nothing in return.

There have been a number of cases where consumers have been contacted via email and through the mail by bogus retailers attempting to fraudulently obtain credit card information and other personal data. More information on common scams can be found on the Fraud Prevention section of [Competition Bureau's website](#).

Consumers should be aware of the following:

Be cautious when responding to advertisements, particularly those that use 1-900 telephone numbers. You can be charged large amounts for calls to 1-900 numbers.

Be careful about giving out any of your personal information, including your social insurance number, credit card numbers and bank account numbers. Fraudulent businesses could use this information to make unauthorized charges to your credit card or to withdraw money from your bank account. In the case of your social insurance number, while there are no laws preventing businesses from asking for it, you are only required to give it out for a very few specific reasons, such as for tax purposes. Go to the website of the [Federal Privacy Commissioner](#) for more information.

Before you make any payment, ask the business to send you a contract and other information stating the terms of the service and whether you may cancel the service and get a refund.

Ask how long the firm has been in business and, if required, whether it is licensed in your municipality, province or territory. Review all contracts carefully. If you are unsure about a contract, take it to a lawyer or trusted advisor for his or her opinion before you sign.

Contact your provincial or territorial consumer affairs office or the Better Business Bureau to find out about legislation governing business practices where you live.

When you suspect that advertising is fraudulent, contact the local police, your provincial or territorial consumer affairs office or the [Competition Bureau](#).

You can also learn about consumer scams and find advice on how to deal with them on the [Royal Canadian Mounted Police website](#). Contact your [provincial or territorial consumer affairs office](#) or the [Better Business Bureau](#) to find out about legislation governing business practices where you live.

## Contacts For Advance Fee Scams

### Competition Bureau Canada

#### Head Office

50 Victoria Street Gatineau, Quebec K1A 0C9 Telephone: 819-997-4282 Toll Free: 1-800-348-5358 Phone (TTY): 1-800-642-3844 Fax: 819-997-0324 Website: [www.competitionbureau.gc.ca](http://www.competitionbureau.gc.ca)

### Royal Canadian Mounted Police (RCMP)

#### RCMP Public Affairs and Communications Services

Headquarters Building 1200 Vanier Parkway

Ottawa, Ontario K1A 0R2 Telephone: 613-993-7267 Fax: 613-993-0260

Website: [www.rcmp.gc.ca](http://www.rcmp.gc.ca)

### Office of the Privacy Commissioner of Canada

112 Kent Street Place de Ville Tower B 3rd Floor

Ottawa, Ontario K1A 1H3 Telephone: 613-995-8210 Toll Free: 1-800-282-1376 Phone (TTY): 613-992-9190 Fax: 613-947-6850 Website: [www.priv.gc.ca](http://www.priv.gc.ca)

### Provincial and Territorial Consumer Affairs Offices

#### Alberta Service Alberta, Consumer Contact Centre

3rd Floor Commerce Place 10155-102 Street

Edmonton, Alberta T5J 4G8 Telephone: 780-427-4088 Toll Free: 1-877-427-4088 Email: [service.alberta@gov.ab.ca](mailto:service.alberta@gov.ab.ca)

Website: [www.servicealberta.ca](http://www.servicealberta.ca)

### British Columbia Consumer Protection BC

#307-3450 Uptown Blvd PO Box 9244

Victoria, British Columbia V8W 9J2 Telephone: 604-320-1667 Toll Free: 1-888-564-9963 Fax: 250-920-7181  
Email: [info@consumerprotectionbc.ca](mailto:info@consumerprotectionbc.ca) Website: [www.consumerprotectionbc.ca](http://www.consumerprotectionbc.ca)

**Manitoba Consumer Protection Office, Manitoba Family Services and Consumer Affairs**

302-258 Portage Avenue Winnipeg, Manitoba R3C 0B6 Telephone:  
204-945-3800 Toll Free: 1-800-782-0067 Fax: 204-945-0728

Email: [consumers@gov.mb.ca](mailto:consumers@gov.mb.ca) Website: [www.manitoba.ca/fs/cca/cpo](http://www.manitoba.ca/fs/cca/cpo)

**New Brunswick Department of Justice and Consumer Affairs**

Kings Place (King Tower) 440 King Street

Fredericton, New Brunswick E3B 5H8 Telephone: 506-453-2659 Fax: 506-444-4494 Email: [justice.comments@gnb.ca](mailto:justice.comments@gnb.ca)  
Website: [www.gnb.ca/0062/rentalsman/index-e.asp](http://www.gnb.ca/0062/rentalsman/index-e.asp)

**Newfoundland and Labrador Service NL**

PO Box 8700 St. John's, Newfoundland and Labrador A1B 4J6 Telephone: 709-729-4834 Toll Free: 1-877-968-2600 Fax: 709-729-6998 Email: [gsinfo@gov.nl.ca](mailto:gsinfo@gov.nl.ca) Website: [www.gs.gov.nl.ca/index.html](http://www.gs.gov.nl.ca/index.html)

**Northwest Territories Consumer Affairs, Department of Municipal and Community Affairs**

5201-50th Avenue, Suite 600 PO Box 1320

Yellowknife, Northwest Territories X1A 3S9 Telephone: 867-873-7125 Fax: 867-873-0309 Email: [michael.gagnon@gov.nt.ca](mailto:michael.gagnon@gov.nt.ca)  
Website: [www.maca.gov.nt.ca/operations/consumer\\_affairs/index.html](http://www.maca.gov.nt.ca/operations/consumer_affairs/index.html)

**Nova Scotia Service Nova Scotia and Municipal Relations, Public Enquiries**

Mail Room, 8 South Maritime Centre 1505 Barrington Street

Halifax, Nova Scotia B3J 3K5 Telephone: 902-424-5200 Toll Free: 1-800-670-4357 Fax: 902-424-0720  
Email: [askus@gov.ns.ca](mailto:askus@gov.ns.ca) Website: [www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp](http://www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp)

**Nunavut Consumer Affairs, Department of Community and Government Services**

267 Qaiqtuq Building  
P.O. Box 440

Baker Lake, Nunavut X0C 0A0 Telephone: 867-793-3303 Toll Free: 1-866-223-8139 Fax: 867-793-3321  
Email: [Laupaluktuq@gov.nu.ca](mailto:Laupaluktuq@gov.nu.ca) Website: [www.gov.nu.ca/english/](http://www.gov.nu.ca/english/)

**Ontario Consumer Protection Branch, Ministry of Consumer Services**

5775 Yonge Street, Suite 1500 Toronto, Ontario M7A 2E5 Telephone: 416-326-8800 Toll Free: 1-800-889-9768 Phone (TTY):  
416-229-6086 Phone (TTY) 2: 1-877-666-6545 Fax: 416-326-8665 Email: [consumer@ontario.ca](mailto:consumer@ontario.ca)  
Website: [www.ontario.ca/consumerprotection](http://www.ontario.ca/consumerprotection)

**Prince Edward Island Consumer Services, Office of the Attorney General**

Shaw Building, 4th Floor 95 Rochford Street PO Box 2000

Charlottetown, Prince Edward Island C1A 7N8 Telephone: 902-368-4580 Telephone: 902-368-4550 Toll Free: 1-800-658-1799  
Fax: 902-368-5283 Website: [www.gov.pe.ca/jps/index.php3?number=1002799&lang=E](http://www.gov.pe.ca/jps/index.php3?number=1002799&lang=E)

**Quebec Office de la protection du consommateur**

400 Jean-Lesage Boulevard, Suite 450 Québec, Quebec G1K 8W4 Telephone: 418-643-1484 Toll Free: 1-888-672-2556 Fax:

418-528-0976 Website: [www.opc.gouv.qc.ca](http://www.opc.gouv.qc.ca)

**Saskatchewan Consumer Protection Branch, Ministry of Justice and Attorney General**

1919 Saskatchewan Drive, Suite 500 Regina, Saskatchewan S4P 4H2 Telephone: 306-787-5550 Toll Free: 1-888-374-4636  
Fax: 306-787-9779 Email: [consumerprotection@gov.sk.ca](mailto:consumerprotection@gov.sk.ca) Website: [www.justice.gov.sk.ca/cpb](http://www.justice.gov.sk.ca/cpb)

**Yukon Consumer Services & Infrastructure Development, Department of Community Services**

Andrew Philipson Law Centre 2130 Second Avenue, 3rd Floor  
PO Box 2703 (C-5)

Whitehorse, Yukon Y1A 2C6 Telephone: 867-667-5111 Toll Free: 1-800-661-0408 ext. 5111 Fax: 867-667-3609  
Email: [consumer@gov.yk.ca](mailto:consumer@gov.yk.ca) Website: [www.community.gov.yk.ca/consumer/index.html](http://www.community.gov.yk.ca/consumer/index.html)

**Better Business Bureaus**

**Canadian Council of Better Business Bureaus**

2 St. Clair Avenue East Suite 800

Toronto, Ontario M4T 2T5 Telephone: 416-644-4936 Fax: 416-644-4945 Website: [www.bbb.org/canada](http://www.bbb.org/canada)

**Better Business Bureau of Central and Northern Alberta**

888 Capital Place 9707-110 Street

Edmonton, Alberta T5K 2L9 Telephone: 780-482-2341 Toll Free: 1-800-232-7298 Fax: 780-482-1150  
Email: [info@edmontonbbb.org](mailto:info@edmontonbbb.org) Website: [www.edmonton.bbb.org](http://www.edmonton.bbb.org)

**Better Business Bureau of Southern Alberta**

Suite 350 7330 Fisher Street SE

Calgary, Alberta T2H 2H8 Telephone: 403-531-8784 Fax: 403-640-2514

Email: [info@betterbusinessbureau.ca](mailto:info@betterbusinessbureau.ca) Website: [calgary.bbb.org](http://calgary.bbb.org)

**Better Business Bureau of Mainland B.C.**

Suite 404 788 Beatty Street

Vancouver, British Columbia V6B 2M1 Telephone: 604-682-2711 Fax: 604-681-1544 Email: [contactus@mbc.bbb.org](mailto:contactus@mbc.bbb.org)  
Website: [mbc.bbb.org/](http://mbc.bbb.org/)

**Better Business Bureau of Vancouver Island**

220-1175 Cook Street Victoria, British Columbia V8V 4A1 Telephone: 250-386-6348 Toll Free: 1-877-826-4222 Fax: 250-386-2367  
Email: [info@vi.bbb.org](mailto:info@vi.bbb.org) Website: [vi.bbb.org](http://vi.bbb.org)

**Better Business Bureau of Manitoba and Northwestern Ontario**

1030B Empress Street Winnipeg, Manitoba R3G 3H4 Telephone: 204-989-9010 Toll Free: 1-800-385-3074 Fax: 204-989-9016  
Email: [bbbinquries@mts.net](mailto:bbbinquries@mts.net) Website: [manitoba.bbb.org](http://manitoba.bbb.org)

**Better Business Bureau of the Maritime Provinces**

Suite 805 1888 Brunswick Street

Halifax, Nova Scotia B3J 3J8 Telephone: 902-422-6581 Fax: 902-429-6457 Email: [bbbmp@bbbmp.ca](mailto:bbbmp@bbbmp.ca)  
Website: [www.bbbmp.ca](http://www.bbbmp.ca)

**Better Business Bureau of Eastern, Northern Ontario and the Outaouais**

505-700 Industrial Avenue Ottawa, Ontario K1G 0Y9  
Telephone: 613-237-4856 Toll Free: 1-877-859-8566 Fax:  
613-237-4878

Email: [info@ottawa.bbb.org](mailto:info@ottawa.bbb.org) Website: [ottawa.bbb.org](http://ottawa.bbb.org)

**Better Business Bureau of Mid-western and Central Ontario**

354 Charles Street East Kitchener, Ontario N2G 4L5 Telephone: 519-579-3080 Toll Free: 1-800-459-8875 Fax: 519-570-0072  
Email: [info@bbbmwo.ca](mailto:info@bbbmwo.ca) Website: [mwco.bbb.org](http://mwco.bbb.org)

**Better Business Bureau of Mid-western and Central Ontario**

1 Eva Road Toronto, Ontario M9C 4Z5 Telephone: 416-621-9184

**Better Business Bureau of Western Ontario**

Suite 308 200 Queens Avenue PO Box 2153

London, Ontario N6A 4E3 Telephone: 519-673-3222 Toll Free: 1-877-283-9222 Fax: 519-673-5966

Email: [info@london.bbb.org](mailto:info@london.bbb.org) Website: [london.bbb.org](http://london.bbb.org)

**Better Business Bureau of Saskatchewan**

980 Albert Street Regina, Saskatchewan S4R 2P7 Telephone: 306-352-7601 Toll Free: 1-888-352-7601 Fax: 306-565-6236

Email: [info@bbbsask.com](mailto:info@bbbsask.com) Website: [sask.bbb.org](http://sask.bbb.org)

**Better Business Bureau of Mainland B.C. - B.C. Interior**

Toll Free: 1-888-803-1222 Fax: 604-681-1544 Email: [contactus@mbc.bbb.org](mailto:contactus@mbc.bbb.org) Website: [www.interior.bbbvan.org](http://www.interior.bbbvan.org)

**Better Business Bureau of the Maritime Provinces - Yarmouth Office**

Telephone: 902-742-2432 Fax: 902-742-1248

**Better Business Bureau of Mid-western and Central Ontario - Business Office**

1 Eva Road Toronto, Ontario M9C 4Z5 Telephone: 416-621-9184

**Better Business Bureau of Windsor and Southwestern Ontario - Chatham Office**

Telephone: 519-351-0592













## 2. Apparel and Textile Care







The Canadian General Standards Board (CGSB) standard (CAN/CGSB-86.1-2003), developed in 2003, provides industry symbols to help consumers clean and launder clothing safely. The revised standard (CAN/CGSB-86.1-2003) reflects the labelling practices being discussed by the North American Free Trade Agreement (NAFTA) and is also harmonized with the American and international standard on care labelling.

Five basic symbols identify care treatments for washing, bleaching, drying, ironing and professional cleaning. The symbols are in black and white, replacing the "traffic-light" colours of green, amber and red of the standard previous to 2003.

The temperature of a treatment appears either in degrees Celsius or is defined by a series of dots (a hand iron symbol with one dot means the garment can be safely ironed at a temperature of 110°C). And bars help illustrate the severity of the treatment (one bar below a wash tub means the garment should be machine washed using a mild treatment).




Other symbols define techniques for professional cleaning, hand washing, and natural drying — dry flat, line dry, drip dry, dry in the shade.

| Washing Symbols  |   |
|--|---|
| Symbol   | Description   |
|    | Wash in commercial machine in water not exceeding 95°C, at normal setting.                      |
|    | Wash in commercial machine in water not exceeding 95°C, at permanent press setting.             |
|    | Wash in domestic or commercial machine in water not exceeding 70°C, at normal setting.          |
|   | Wash in domestic or commercial machine in water not exceeding 60°C, at normal setting.          |
|  | Wash in domestic or commercial machine in water not exceeding 60°C, at permanent press setting. |
|  | Wash in domestic or commercial machine in water not exceeding 50°C, at normal setting.          |
|  | Wash in domestic or commercial machine in water not exceeding 50°C, at permanent press setting. |
|  | Wash in domestic or commercial machine in water not exceeding 50°C, at delicate/gentle setting. |
|  | Wash in domestic or commercial machine in water not exceeding 40°C, at normal setting.          |
|  | Wash in domestic or commercial machine in water not exceeding 40°C, at permanent press setting. |
|  | Wash in domestic or commercial machine in water not exceeding 40°C, at delicate/gentle setting. |
|  | Wash in domestic or commercial machine in water not exceeding 30°C, at normal setting.          |

|  |   |
|--|---|
|  | Wash in domestic or commercial machine in water not exceeding 30°C, at permanent press setting. |
|  | Wash in domestic or commercial machine in water not exceeding 30°C, at delicate/gentle setting. |
|  | Wash gently by hand in water not exceeding 40°C.  |
|  | Wash gently by hand in water not exceeding 30°C.  |
|  | Wash in domestic or commercial machine at any temperature, at normal setting.                   |
|  | Do not wash.  |








### Bleaching Symbols

#### Symbol Description

|  |   |
|--|---|
|    | Use any bleach when needed.               |
|   | Use only non-chlorine bleach when needed. |
|  | Do not bleach.                            |

### Drying Symbols

#### Symbol Description

|  |  |
|--|--|
|  | Tumble dry at high heat (not exceeding 75°C) at normal setting.            |
|  | Tumble dry at medium heat (not exceeding 65°C) at normal setting.          |
|  | Tumble dry at medium heat (not exceeding 65°C) at permanent press setting. |
|  | Tumble dry at low heat (not exceeding 55°C) at permanent press setting.    |
|  | Tumble dry at a low heat (not exceeding 55°C) at delicate cycle.           |
|  | Tumble dry any heat.   |
|  | Tumble dry no heat/air dry.  |



|  |   |
|--|---|
|  | Do not tumble dry.  |
|  | After extraction of excess water, line dry/hang to dry.                       |
|  | Hang up the soaking wet article to "drip" dry.                                |
|  | After extraction of excess water, dry the article on a suitable flat surface. |
|  | Dry in the shade (symbol added to line dry, drip dry, or dry flat).           |
|  | Do not dry. <i>To be used with "Do not wash" symbol.</i>                      |

### Ironing/Pressing Symbols

#### Symbol Description

|  |   |
|--|---|
|  | Iron with or without steam by hand, or press on commercial equipment, at a high temperature (not exceeding 200°C). <i>Recommended temperature for cotton and linen textiles.</i>  |
|  | Iron with or without steam by hand, or press on commercial equipment, at a medium temperature (not exceeding 150°C). <i>Recommended temperature for polyester, rayon, silk, triacetate and wool textiles.</i>                 |
|  | Iron with or without steam by hand, or press on commercial equipment, at a low temperature (not exceeding 110°C). <i>Recommended temperature for acetate, acrylic, modacrylic, nylon, polypropylene and spandex textiles.</i> |
|  | Do not steam.   |
|  | Do not iron or press.   |






### Professional Textile Care Symbols

#### Symbol Description




|  |  |
|--|--|
|  | Dry-clean, normal cycle. Any solvent except trichloroethylene. |
|  | Dry-clean, normal cycle. Petroleum solvent only.               |
|  | Do not dry-clean.  |

### Use of Dots For Defining Temperature of Water for Washing Symbol

| Symbol | Definition | Description |
|--------|------------|-------------|
|        | 95°C       | Near boil   |

|   |      |               |
|---|------|---------------|
|   | 70°C | Extremely hot |
|   | 60°C | Very hot      |
|   | 50°C | Hot           |
|   | 40°C | Warm          |
|  | 30°C | Cool          |

**Supplementary Care Symbol**

| Symbol  | Description       |
|---|-------------------|
|   | Do not wring      |
|   | Wet-clean         |
|  | Do not wet-clean. |

## **Contacts For Apparel and Textile**

**Canadian General Standards Board (CGSD)**

Place du Portage III, 6B1 11 Laurier Street

Gatineau, Quebec K1A 1G6 Telephone: 819-956-0425 Toll Free: 1-800-665-2472 Website: [www.tpsgc-pwgsc.gc.ca/cgsb/](http://www.tpsgc-pwgsc.gc.ca/cgsb/)

### 3. Buying Goods and Services

#### Before you Buy

**Stick to a spending plan** to keep your finances in check. Ask yourself if this purchase fits into your budget.

**Research products** before you buy – especially big ticket items. Compare prices, service and warranties.

**Read the fine print** on a contract before you sign. Ask questions – it is your money.

**Ask for references** and check them before you hire a contractor. Your local Better Business Bureau can help.

**Walk away, hang up, delete or shred** an offer that sounds too good to be true.

**Negotiate the price** of an item with the seller. You may have better luck if you are polite and reasonable.

**Check the return policy.** Unless stated in their policy, stores do not have to provide a refund or exchange.

**Avoid using credit.** Make sure a credit purchase is something you really need and that you can afford the payments. Debt can pile up quickly.

#### After you Buy

**Keep receipts, warranties and service contracts.** You may need these to make a claim.

**Take responsibility for your debts.** If you can't pay your bills, talk to your creditors or ask a budget counsellor for help.

**Say “No Thank You”** to anyone who says they can repair your credit history. Only YOU can do this, by paying bills on time.

Get a copy of your credit report every year and check it for mistakes.

**Give the seller a chance** to correct any problems before you complain to someone else. If they can't or won't help, contact your provincial or territorial consumer affairs office.

#### Environmentally Responsible Consumer Tip:

If you are thinking of buying new appliances, electronics, heating, cooling or lighting equipment, look for the ENERGY STAR symbol. This symbol is a simple way for consumers to identify products that are among the most energy-efficient on the market. For more information, go to [www.oeenrcan.gc.ca/energystar](http://www.oeenrcan.gc.ca/energystar).

### Contacts For Buying Goods and Services

#### Provincial and Territorial Consumer Affairs Offices

##### Alberta Service Alberta, Consumer Contact Centre

3rd Floor Commerce Place 10155-102 Street

Edmonton, Alberta T5J 4G8 Telephone: 780-427-4088 Toll Free: 1-877-427-4088 Email: [service.alberta@gov.ab.ca](mailto:service.alberta@gov.ab.ca)

Website: [www.servicealberta.ca](http://www.servicealberta.ca)

##### British Columbia Consumer Protection BC

#307-3450 Uptown Blvd PO Box 9244

Victoria, British Columbia V8W 9J2 Telephone: 604-320-1667 Toll Free: 1-888-564-9963 Fax: 250-920-7181

Email: [info@consumerprotectionbc.ca](mailto:info@consumerprotectionbc.ca) Website: [www.consumerprotectionbc.ca](http://www.consumerprotectionbc.ca)

##### Manitoba Consumer Protection Office, Manitoba Family Services and Consumer Affairs

302-258 Portage Avenue Winnipeg, Manitoba R3C 0B6 Telephone: 204-945-3800 Toll Free: 1-800-782-0067 Fax: 204-945-0728 Email: [consumers@gov.mb.ca](mailto:consumers@gov.mb.ca) Website: [www.manitoba.ca/fs/cca/cpo](http://www.manitoba.ca/fs/cca/cpo)

##### New Brunswick Department of Justice and Consumer Affairs

Kings Place (King Tower) 440 King Street

Fredericton, New Brunswick E3B 5H8 Telephone: 506-453-2659 Fax: 506-444-4494 Email: [justice.comments@gnb.ca](mailto:justice.comments@gnb.ca)

Website: [www.gnb.ca/0062/rentalsman/index-e.asp](http://www.gnb.ca/0062/rentalsman/index-e.asp)

##### Newfoundland and Labrador Service NL

PO Box 8700 St. John's, Newfoundland and Labrador A1B 4J6 Telephone: 709-729-4834 Toll Free: 1-877-968-2600 Fax: 709-

729-6998 Email: [gsinfo@gov.nl.ca](mailto:gsinfo@gov.nl.ca) Website: [www.gs.gov.nl.ca/index.html](http://www.gs.gov.nl.ca/index.html)

**Northwest Territories Consumer Affairs, Department of Municipal and Community Affairs**  
5201-50th Avenue, Suite 600 PO Box 1320

Yellowknife, Northwest Territories X1A 3S9 Telephone: 867-873-7125 Fax: 867-873-0309 Email: [michael.gagnon@gov.nt.ca](mailto:michael.gagnon@gov.nt.ca)  
Website: [www.maca.gov.nt.ca/operations/consumer\\_affairs/index.html](http://www.maca.gov.nt.ca/operations/consumer_affairs/index.html)

**Nova Scotia Service Nova Scotia and Municipal Relations, Public Enquiries**  
Mail Room, 8 South Maritime Centre 1505 Barrington Street

Halifax, Nova Scotia B3J 3K5 Telephone: 902-424-5200 Toll Free: 1-800-670-4357 Fax: 902-424-0720 Email: [askus@gov.ns.ca](mailto:askus@gov.ns.ca) Website: [www.gove.ns.ca/snsmr/access/individuals/consumer-awareness.asp](http://www.gove.ns.ca/snsmr/access/individuals/consumer-awareness.asp)

**Nunavut Consumer Affairs, Department of Community and Government Services**  
267 Qaiqtuq Building  
P.O. Box 440

Baker Lake, Nunavut X0C 0A0 Telephone: 867-793-3303 Toll Free: 1-866-223-8139 Fax: 867-793-3321  
Email: [Laupaluktuq@gov.nu.ca](mailto:Laupaluktuq@gov.nu.ca) Website: [www.gov.nu.ca/english/](http://www.gov.nu.ca/english/)

**Ontario Consumer Protection Branch, Ministry of Consumer Services**

5775 Yonge Street, Suite 1500 Toronto, Ontario M7A 2E5 Telephone: 416-326-8800 Toll Free: 1-800-889-9768 Phone (TTY): 416-229-6086 Phone (TTY) 2: 1-877-666-6545 Fax: 416-326-8665 Email: [consumer@ontario.ca](mailto:consumer@ontario.ca)  
Website: [www.ontario.ca/consumerprotection](http://www.ontario.ca/consumerprotection)

**Prince Edward Island Consumer Services, Office of the Attorney General**  
Shaw Building, 4th Floor 95 Rochford Street PO Box 2000

Charlottetown, Prince Edward Island C1A 7N8 Telephone: 902-368-4580 Telephone: 902-368-4550 Toll Free: 1-800-658-1799  
Fax: 902-368-5283 Website: [www.gov.pe.ca/jps/index.php3?number=1002799&lang=E](http://www.gov.pe.ca/jps/index.php3?number=1002799&lang=E)

**Quebec Office de la protection du consommateur**

400 Jean-Lesage Boulevard, Suite 450 Québec, Quebec G1K 8W4 Telephone: 418-643-1484 Toll Free : 1-888-672-2556 Fax : 418-528-0976 Website : [www.opc.gouv.qc.ca](http://www.opc.gouv.qc.ca)

**Saskatchewan Consumer Protection Branch, Ministry of Justice and Attorney General**

1919 Saskatchewan Drive, Suite 500 Regina, Saskatchewan S4P 4H2 Telephone: 306-787-5550 Toll Free: 1-888-374-4636  
Fax: 306-787-9779 Email: [consumerprotection@gov.sk.ca](mailto:consumerprotection@gov.sk.ca) Website: [www.justice.gov.sk.ca/cpb](http://www.justice.gov.sk.ca/cpb)

**Yukon Consumer Services & Infrastructure Development, Department of Community Services**

Andrew Philipson Law Centre 2130 Second Avenue, 3rd Floor  
PO Box 2703 (C-5)

Whitehorse, Yukon Y1A 2C6 Telephone: 867-667-5111 Toll Free: 1-800-661-0408 ext. 5111 Fax: 867-667-3609  
Email: [consumer@gov.yk.ca](mailto:consumer@gov.yk.ca) Website: [www.community.gov.yk.ca/consumer/index.html](http://www.community.gov.yk.ca/consumer/index.html)

## 4. Cellphones

Canadians are purchasing cellphones in record numbers. There are so many choices in the cellphone marketplace that you need to carefully review what is being offered to make sure you choose the right option for you.

Whether you are planning to purchase a new phone or service, or to change what you already have, it is important to take the time to think about what you need and talk to as many providers as you can. This is a complex purchase, so the more time you put into thinking about what you need, the more likely you are to get what you need at a price you can afford. Below are a few tips to help you understand your cellphone needs.

**Estimate the number of minutes you will need and when you will likely use them.** Think about whether you will use your phone during the day, in the evening or on weekends. Many cellphone providers charge different rates for weekday minutes, weekday evening minutes and weekend minutes. The start and end time of these time periods can vary by provider and by cell plan, so don't assume that all evenings and weekends start at the same time. Evening start times can make a big difference in cellphone costs. It is important to choose a plan that matches your usage.

Remember that, in most cases, you not only pay for the calls you make and the text messages you send, but also the ones you receive.

**Decide what features are, and are not, important to you.** Common services are call display, voice mail and text messaging. Choose carefully, since the more features you want, the more you may end up paying.

Although the phone you purchase may allow you to do certain things like take and send photos, send and receive email, access the Internet or play or download music, always check with your provider about the fees for using these features. They may not be included in the cell plan you have chosen.

**Bundling Features.** Many service providers bundle features together as a package, charging one amount for a group of features. This may save you money, but make sure you are only selecting and paying for features you truly need and will use. It is best to research the cost of the different features carefully.

**Consider the physical features of the phone.** Is it convenient to use? Find out about the battery life and volume and if possible check out the phone in the store to see if the keypad and screen are easy to use. Some phones may not let you use features you want such as text messaging or taking pictures. On the other hand, some cellphones may have more features than you will use and may be more expensive as a result.

**Contract or no contract?** You may choose to commit to a long-term contract, purchase prepaid cards or commit on a month-to-month basis. There are advantages and disadvantages to each of these options. Long-term contracts may offer lower rates per minute or discounts on the phone itself, but these come with a long term commitment and can be very expensive to break if you want to switch to a different plan with another provider. Prepaid cards allow for greater budgetary control, especially for low volume users, but may not offer the best price per minute. Keep in mind that you may need to purchase a cellphone from the provider. If you choose a month to month or prepaid plan, you may have to pay the full price of the cellphone, but won't be tied to a long-term contract.

**Link between the phone and the contract.** When you sign a long-term contract, the cost of purchasing a cellphone is usually tied to the length of the contract term. In most cases, the greater the discount on the cellphone (including the offer of a free phone), the longer the contract period you have to commit to.

If you have committed to a contract, you are usually eligible to upgrade your phone after a certain time for a reduced cost. However, this may involve renewing the contract for an additional term, locking you into a new 12, 24 or 36 month contract. Always check with the provider to ensure that you understand the terms and conditions of the contract.

If you change providers, your existing cellphone may not be compatible with the technology of the other provider's network. You can, however, keep the same cellphone number if you are changing to a provider within the same general metropolitan area or local calling area. In order to retain your number you may have to set up a new account with the new provider before you terminate your existing account. Cellphone service providers may require notice to terminate your contract. Contact your provider for more information about the notification period needed to terminate your contract.

**Fees and Charges.** Be aware that there may be monthly add-on fees with any cellphone service. The plan price may not be all that you will be paying. Each month a system access fee, a 911 service fee and taxes may be added to your bill. You will also be charged for any minutes you used over and above what your monthly plan covers (overage) as well as fees for options you used that are not included in the base price of your plan. A system access fee, 911 service fee and taxes may also be charged every month for prepaid services. Check with the provider for more information, and before committing to a plan make sure you ask what your total bill will be each month based on the number of minutes you plan to use and the time of day when you plan to use these minutes, plus any additional features you order and any additional fees that may be included.

If you already have a plan, carefully go over each line of your bill when it arrives. Are you in the right plan? If your cellphone habits no longer seem to match your plan, talk to your service provider to see whether another plan might better suit your needs.

**Coverage.** The coverage area refers to the region within which a cellphone can reliably receive and make calls and send and receive data. Check to make sure that there are no coverage gaps in the areas where you will regularly use your phone.

**Roaming.** Roaming is a service offered by most cellphone service providers that allows their subscribers to use another provider's system. This extends the geographic coverage area and allows you to continue using your phone when you leave your provider's coverage area – when you are traveling on holiday for example.

There are additional roaming charges for calls you make and receive outside your provider's coverage area. Fees vary depending on the provider used. Check with your provider before you head out.

**Complaints.** If you are unable to resolve a cellphone-related dispute directly with a particular provider, you can use the services of the

### [Commissioner for Complaints for Telecommunications Services \(CCTS\)](#)

The CCTS, of which most cellphone providers are members, is an independent, non-governmental agency with a mandate to receive, to facilitate the resolution of, and, if necessary, to resolve eligible consumer and small business complaints relating to certain retail telecommunications services, including wireless telephone services.

You may also contact your provincial or territorial consumer affairs office for advice or assistance relating to the terms and conditions of your contract, billing issues or the provider's business practices.

For more information and tools on buying a cellphone and cellphone services, consult [www.ConsumerInformation.ca](http://www.ConsumerInformation.ca).

#### **Environmentally Responsible Consumer Tip:**

When you have finished with your old cellphone or battery, do not throw either of them out. Your community may have a recycling program to help you dispose of them in a sustainable and responsible manner. Check with your municipality, or go to [www.Recyclemycell.ca](http://www.Recyclemycell.ca) to find a drop-off location near you, or to print out a pre-paid shipping label. Remember to remove all of your personal information from the phone before recycling it.

## **Contacts For Cellphones**

### **Commissioner for Complaints for Telecommunications Services**

P.O. Box 81088 Ottawa, Ontario K1P 1B1 Toll Free: 1-888-221-1687 Phone (TTY): 1-877-782-2384 Fax: 1-877-782-2924  
Email: [response@ccts-cprst.ca](mailto:response@ccts-cprst.ca) Website: [www.ccts-cprst.ca](http://www.ccts-cprst.ca)

### **Federal Consumer Affairs Office**

#### **Office of Consumer Affairs**

235 Queen Street Ottawa, Ontario K1A 0H5 Telephone: 613 946 2576 Fax: 613-952-6927  
Email: [consumer.information@ic.gc.ca](mailto:consumer.information@ic.gc.ca) Website: [www.ic.gc.ca/consumer](http://www.ic.gc.ca/consumer)

### **Provincial and Territorial Consumer Affairs Offices**

#### **Alberta**

#### **Service Alberta, Consumer Contact Centre**

3rd Floor Commerce Place 10155-102 Street

Edmonton, Alberta T5J 4G8 Telephone: 780-427-4088 Toll Free: 1-877-427-4088 Email: [service.alberta@gov.ab.ca](mailto:service.alberta@gov.ab.ca)  
Website: [www.servicealberta.ca](http://www.servicealberta.ca)

#### **British Columbia Consumer Protection BC**

#307-3450 Uptown Blvd PO Box 9244

Victoria, British Columbia V8W 9J2 Telephone: 604-320-1667 Toll Free: 1-888-564-9963 Fax: 250-920-7181  
Email: [info@consumerprotectionbc.ca](mailto:info@consumerprotectionbc.ca) Website: [www.consumerprotectionbc.ca](http://www.consumerprotectionbc.ca)

#### **Manitoba Consumer Protection Office, Manitoba Family Services and Consumer Affairs**

302-258 Portage Avenue Winnipeg, Manitoba R3C 0B6 Telephone: 204-945-3800 Toll Free: 1-800-782-0067 Fax: 204-945-0728 Email: [consumers@gov.mb.ca](mailto:consumers@gov.mb.ca) Website: [www.manitoba.ca/fs/cca/cpo](http://www.manitoba.ca/fs/cca/cpo)

#### **New Brunswick Department of Justice and Consumer Affairs**

Kings Place (King Tower) 440 King Street

Fredericton, New Brunswick E3B 5H8 Telephone: 506-453-2659 Fax: 506-444-4494 Email: [justice.comments@gnb.ca](mailto:justice.comments@gnb.ca)  
Website: [www.gnb.ca/0062/rentalsman/index-e.asp](http://www.gnb.ca/0062/rentalsman/index-e.asp)

**Newfoundland and Labrador Service NL**

PO Box 8700 St. John's, Newfoundland and Labrador A1B 4J6 Telephone: 709-729-4834 Toll Free: 1-877-968-2600 Fax: 709-729-6998

Email: [gsinfo@gov.nl.ca](mailto:gsinfo@gov.nl.ca) Website: [www.gs.gov.nl.ca/index.html](http://www.gs.gov.nl.ca/index.html)

**Northwest Territories Consumer Affairs, Department of Municipal and Community Affairs**

5201-50th Avenue, Suite 600 PO Box 1320

Yellowknife, Northwest Territories X1A 3S9 Telephone: 867-873-7125 Fax: 867-873-0309 Email: [michael.gagnon@gov.nt.ca](mailto:michael.gagnon@gov.nt.ca)

Website: [www.maca.gov.nt.ca/operations/consumer\\_affairs/index.html](http://www.maca.gov.nt.ca/operations/consumer_affairs/index.html)

**Nova Scotia Service Nova Scotia and Municipal Relations, Public Enquiries**

Mail Room, 8 South Maritime Centre 1505 Barrington Street

Halifax, Nova Scotia B3J 3K5 Telephone: 902-424-5200 Toll Free: 1-800-670-4357 Fax: 902-424-0720

Email: [askus@gov.ns.ca](mailto:askus@gov.ns.ca) Website: [www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp](http://www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp)

**Nunavut Consumer Affairs, Department of Community and Government Services**

267 Qaiqtuq Building

P.O. Box 440

Baker Lake, Nunavut X0C 0A0 Telephone: 867-793-3303 Toll Free: 1-866-223-8139 Fax: 867-793-3321

Email: [Laupaluktuq@gov.nu.ca](mailto:Laupaluktuq@gov.nu.ca) Website: [www.gov.nu.ca/english/](http://www.gov.nu.ca/english/)

**Ontario Consumer Protection Branch, Ministry of Consumer Services**

5775 Yonge Street, Suite 1500 Toronto, Ontario M7A 2E5 Telephone: 416-326-8800 Toll Free: 1-800-889-9768 Phone (TTY): 416-229-6086 Phone (TTY) 2: 1-877-666-6545 Fax: 416-326-8665 Email: [consumer@ontario.ca](mailto:consumer@ontario.ca)

Website: [www.ontario.ca/consumerprotection](http://www.ontario.ca/consumerprotection)

**Prince Edward Island Consumer Services, Office of the Attorney General**

Shaw Building, 4th Floor 95 Rochford Street PO Box 2000

Charlottetown, Prince Edward Island C1A 7N8 Telephone: 902-368-4580 Telephone: 902-368-4550 Toll Free: 1-800-658-1799

Fax: 902-368-5283 Website: [www.gov.pe.ca/jps/index.php3?number=1002799&lang=E](http://www.gov.pe.ca/jps/index.php3?number=1002799&lang=E)

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418-528-0976 Website: [www.opc.gouv.qc.ca](http://www.opc.gouv.qc.ca)

**Saskatchewan Consumer Protection Branch, Ministry of Justice and Attorney General**

1919 Saskatchewan Drive, Suite 500 Regina, Saskatchewan S4P 4H2 Telephone: 306-787-5550 Toll Free: 1-888-374-4636

Fax: 306-787-9779 Email: [consumerprotection@gov.sk.ca](mailto:consumerprotection@gov.sk.ca) Website: [www.justice.gov.sk.ca/cpb](http://www.justice.gov.sk.ca/cpb)

**Yukon Consumer Services & Infrastructure Development, Department of Community Services**

Andrew Philipson Law Centre 2130 Second Avenue, 3rd Floor

PO Box 2703 (C-5)

Whitehorse, Yukon Y1A 2C6 Telephone: 867-667-5111 Toll Free: 1-800-661-0408 ext. 5111 Fax: 867-667-3609

Email: [consumer@gov.yk.ca](mailto:consumer@gov.yk.ca) Website: [www.community.gov.yk.ca/consumer/index.html](http://www.community.gov.yk.ca/consumer/index.html)

**Recycle My Cell**

**Canadian Wireless Telecommunications Association**

1110-130 Albert St. Ottawa, Ontario K1P 5G4 Toll Free: 1-888-797-1740 Email: [info@RecycleMyCell.ca](mailto:info@RecycleMyCell.ca)

Website: [www.recyclemycell.ca](http://www.recyclemycell.ca)



## 5. Charities

Donations are a critical source of funding for many worthwhile causes and charities. Unfortunately, individuals may pretend to raise money for charity, while in fact keeping the donations. As a donor, it is important to be informed so that you can feel confident about where your money is going.

### Become an Informed Donor

Gather as much information as possible on the charity and find out how much of your donation will go to charitable activity.

Visit the [Canada Revenue Agency website](#) for an online list of registered charities to confirm whether a charity is registered under the *Income Tax Act* and to access its annual information return. Only registered charities may issue official donation receipts.

### Beware of:

- High-pressure solicitors who want you to contribute immediately. Remember that you are entitled to take as much time as you need to make your decision and to say "no" if you wish.
- Someone who contacts you to thank you for a pledge you do not remember making. These people want to lure you into believing that your previous donation made a difference, when, in fact, you never gave money to this fraudulent organization.
- Names that are similar to those of well-known charities. Scam artists will use similar wording, logos and graphics to make you believe you are giving to a well-known charitable organization.

Never give out personal information (such as your credit card number or banking information) to a person or organization you do not know.

If you have been a victim of a charitable donations fraud, contact the [Canadian Anti-fraud Call Centre](#) and for incidents of online fraud, send an email through [Reporting Economic Crime Online \(RECOL\)](#), which is run by the [Royal Canadian Mounted Police \(RCMP\)](#). Charities fall under provincial jurisdiction. Contact your provincial Consumer Affairs office for more information.

## Contacts For Charities

### Canadian Revenue Agency

#### Charities Client Assistance

250 Albert Street 13th Floor

Ottawa, Ontario K1A 0L5 Toll Free: 1-800-267-2384 Website: [www.cra.gc.ca](http://www.cra.gc.ca)

### The Canadian Anti-fraud Centre

Box 686 North Bay, Ontario P1B 8J8 Telephone: 1-705-495-8501 (Overseas and Local) Toll Free: 1-888-495-8501

Website: [www.antifraudcentre-centreantifraude.ca](http://www.antifraudcentre-centreantifraude.ca)

## 6. Collection Agencies

### What is a Collection Agency?

A collection agency is a business that obtains or arranges for payment of money owed to either a person or a company. When you have an account with a business that is "past due" or in default, the business may turn your account over to a collection agency.

### How do I Deal with Collection Agencies?

In most provinces and territories you must be notified in writing that an account has been turned over to a collection agency. (Agencies are required to do this or to make a reasonable attempt to do so.) The agency will contact you to attempt to collect the money you owe to its client. Once the account has been officially turned over to a collection agency, you'll be dealing only with that agency when making arrangements for payment. It may be best not to contact the original business—this just creates confusion—unless there's an error in the account. When this is the case, advise both the business and the collection agency.

When possible, pay the money you owe. You won't have to deal with the agency once you have paid back the full amount. The agency is not allowed to collect more than the amount you owe and cannot charge for its costs to collect the debt.

When it's impossible for you to pay the full amount right away, explain why.

Offer some alternative method of repayment, either a lump sum at a later date or a series of monthly payments.

Never send cash. Always make payments in such a way that you have a receipt—either a cancelled cheque from your own bank or a receipt from the agency.

Always be sure to have enough money in your account to cover any cheques you write to pay back your debt and never miss payments.

When your financial circumstances change, contact the collection agency immediately and explain how things have changed. Follow up in writing.

Do not treat debts lightly. Leaving them unpaid long enough can result in court action, which could lead to money being taken from your paycheque and/or your assets being seized.

### I Feel I'm Being Treated Unfairly by a Collection Agency

While rules vary across Canada, generally collection agencies are forbidden from doing the following:

- Trying to collect a debt without first notifying you in writing or making a reasonable attempt to do so.
- Recommending or starting legal or court action to collect a debt without first notifying you.
- Communicating with you or your family such that the communication amounts to harassment, or calling to collect a debt at certain prohibited times (which vary from one province or territory to another).
- Implying or giving false or misleading information to anyone.
- Communicating or attempting to communicate with you without identifying themselves, saying who is owed the money and stating the amount owed.
- Continuing to demand payment from a person who claims not to owe the money, unless the agency first takes all reasonable steps to ensure that the person does, in fact, owe the money.
- Contacting your friends, employer, relatives or neighbours for information, other than to get your telephone number or address. An exception would be if any of these people have guaranteed the debt or if you have asked the agency to contact them to discuss the debt or, in the case of your employer, to confirm your employment, your job title and your work address.

If you have concerns about the actions of a collection agency, contact your [provincial or territorial consumer affairs office](#).

## Contacts For Collection Agencies

### Provincial and Territorial Consumer Affairs Offices

#### Alberta Service Alberta, Consumer Contact Centre

3rd Floor Commerce Place 10155-102 Street

Edmonton, Alberta T5J 4G8 Telephone: 780-427-4088 Toll Free: 1-877-427-4088 Email: [service.alberta@gov.ab.ca](mailto:service.alberta@gov.ab.ca)

Website: [www.servicealberta.ca](http://www.servicealberta.ca)

#### British Columbia Consumer Protection BC

#307-3450 Uptown Blvd PO Box 9244

Victoria, British Columbia V8W 9J2 Telephone: 604-320-1667 Toll Free: 1-888-564-9963 Fax: 250-920-7181

Email: [info@consumerprotectionbc.ca](mailto:info@consumerprotectionbc.ca) Website: [www.consumerprotectionbc.ca](http://www.consumerprotectionbc.ca)

#### Manitoba Consumer Protection Office, Manitoba Family Services and Consumer Affairs

302-258 Portage Avenue Winnipeg, Manitoba R3C 0B6 Telephone: 204-945-3800 Toll Free: 1-800-782-0067 Fax: 204-945-0728 Email: [consumers@gov.mb.ca](mailto:consumers@gov.mb.ca) Website: [www.manitoba.ca/fs/ccca/cpo](http://www.manitoba.ca/fs/ccca/cpo)

#### New Brunswick Department of Justice and Consumer Affairs

Kings Place (King Tower) 440 King Street

Fredericton, New Brunswick E3B 5H8 Telephone: 506-453-2659 Fax: 506-444-4494 Email: [justice.comments@gnb.ca](mailto:justice.comments@gnb.ca)

Website: [www.gnb.ca/0062/rentalsman/index-e.asp](http://www.gnb.ca/0062/rentalsman/index-e.asp)

**Newfoundland and Labrador Service NL**

PO Box 8700 St. John's, Newfoundland and Labrador A1B 4J6 Telephone: 709-729-4834 Toll Free: 1-877-968-2600 Fax: 709-729-6998 Email: [gsinfo@gov.nl.ca](mailto:gsinfo@gov.nl.ca) Website: [www.gs.gov.nl.ca/index.html](http://www.gs.gov.nl.ca/index.html)

**Northwest Territories Consumer Affairs, Department of Municipal and Community Affairs**

5201-50th Avenue, Suite 600 PO Box 1320 Yellowknife, Northwest Territories  
X1A 3S9 Telephone: 867-873-7125 Fax: 867-873-0309  
Email: [michael.gagnon@gov.nt.ca](mailto:michael.gagnon@gov.nt.ca)  
Website: [www.maca.gov.nt.ca/operations/consumer\\_affairs/index.html](http://www.maca.gov.nt.ca/operations/consumer_affairs/index.html)

**Nova Scotia Service Nova Scotia and Municipal Relations, Public Enquiries**

Mail Room, 8 South Maritime Centre 1505 Barrington Street

Halifax, Nova Scotia B3J 3K5 Telephone: 902-424-5200 Toll Free: 1-800-670-4357 Fax: 902-424-0720  
Email: [askus@gov.ns.ca](mailto:askus@gov.ns.ca) Website: [www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp](http://www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp)

**Nunavut Consumer Affairs, Department of Community and Government Services**

267 Qaiqtuq Building  
P.O. Box 440

Baker Lake, Nunavut X0C 0A0 Telephone: 867-793-3303 Toll Free: 1-866-223-8139 Fax: 867-793-3321  
Email: [Laupaluktuq@gov.nu.ca](mailto:Laupaluktuq@gov.nu.ca) Website: [www.gov.nu.ca/english/](http://www.gov.nu.ca/english/)

**Ontario Consumer Protection Branch, Ministry of Consumer Services**

5775 Yonge Street, Suite 1500 Toronto, Ontario M7A 2E5 Telephone: 416-326-8800 Toll Free: 1-800-889-9768 Phone (TTY): 416-229-6086 Phone (TTY) 2: 1-877-666-6545 Fax: 416-326-8665 Email: [consumer@ontario.ca](mailto:consumer@ontario.ca)  
Website: [www.ontario.ca/consumerprotection](http://www.ontario.ca/consumerprotection)

**Prince Edward Island Consumer Services, Office of the Attorney General**

Shaw Building, 4th Floor 95 Rochford Street PO Box 2000 Charlottetown, Prince Edward  
Island C1A 7N8 Telephone: 902-368-4580 Telephone: 902-368-4550 Toll Free: 1-800-658-  
1799 Fax: 902-368-5283  
Website: [www.gov.pe.ca/jps/index.php3?number=1002799&lang=E](http://www.gov.pe.ca/jps/index.php3?number=1002799&lang=E)

**Quebec Office de la protection du consommateur**

400 Jean-Lesage Boulevard, Suite 450 Québec, Quebec G1K 8W4 Telephone: 418-643-1484 Toll Free: 1-888-672-2556 Fax: 418-528-0976 Website: [www.opc.gouv.qc.ca](http://www.opc.gouv.qc.ca)

**Saskatchewan Consumer Protection Branch, Ministry of Justice and Attorney General**

1919 Saskatchewan Drive, Suite 500 Regina, Saskatchewan S4P 4H2 Telephone: 306-787-5550 Toll Free: 1-888-374-4636  
Fax: 306-787-9779 Email: [consumerprotection@gov.sk.ca](mailto:consumerprotection@gov.sk.ca) Website: [www.justice.gov.sk.ca/cpb](http://www.justice.gov.sk.ca/cpb)

**Yukon Consumer Services & Infrastructure Development, Department of Community Services**

Andrew Philipson Law Centre 2130 Second Avenue, 3rd Floor  
PO Box 2703 (C-5)

Whitehorse, Yukon Y1A 2C6 Telephone: 867-667-5111 Toll Free: 1-800-661-0408 ext. 5111 Fax: 867-667-3609  
Email: [consumer@gov.yk.ca](mailto:consumer@gov.yk.ca) Website: [www.community.gov.yk.ca/consumer/index.html](http://www.community.gov.yk.ca/consumer/index.html)

# 7. Complaints

## How to Complain Effectively

Consumers are often faced with several challenges when they wish to complain about a product or service. A good resource to help you complain effectively is the Complaint Courier, which is featured at [www.ComplaintCourier.ca](http://www.ComplaintCourier.ca). This powerful online tool provides instant access to the resources and expert advice you will need to navigate your way through the complaint process from start to finish, and explains how to make any type of complaint in a clear, organized and effective way. The following guidelines will also help you to complain more effectively.

### First Things First

Give the merchant the first chance to solve the problem. Contact the salesperson, retailer or business when you have a complaint about any goods or services you bought. When there is a complaints department, use it. When there isn't, talk to someone in authority, such as a manager. A face-to-face discussion is best. Be firm and businesslike, but polite. Calmly and accurately describe the problem and what you want the company to do to resolve it.

If the problem is not resolved that way, ask for the telephone number of the company headquarters and contact the customer service department. Request specifics about how and when something will be done, and get the company representative's name in case you have to refer to the conversation later. Write down any details of your complaint and keep them in a file. Make sure to date your notes.

If your call doesn't produce satisfactory results, write a letter to someone higher up, such as the general manager or owner (see sample letter). Provide all the details of the problem and explain your efforts to resolve it. Ask for action. In the case of products, send a copy of your letter to the manufacturer, and be sure to keep a copy of it yourself.

If none of these steps work to your satisfaction, consult the key consumer contacts of this Handbook for government offices and consumer organizations that apply to your situation. If you don't know where to start, call the [federal-provincial-territorial government consumer affairs](#) office where you live. Someone there will direct you to the right organization. Or, use the [Complaint Courier](#) to file your complaint online.

Taking legal action should be your last choice. If you decide to sue, remember that there are often time limitations on filing lawsuits. You may wish to check with a lawyer about the legal process and any limitations that may apply to your case in your province or territory.

### Strategies for Success

Do not be afraid to complain. Good businesses will be pleased to correct any mistake on their part. They know that customer goodwill is the best form of advertising.

Always keep a file of important information related to your purchase, include the sales receipts, repair orders, warranties, cancelled cheques, contracts and any letters you have written to or received from the company concerned.

Do not procrastinate. When a product is defective or unsatisfactory, it is important that you return it quickly so that you do not lose the right to get your money back or to collect damages in some cases. Always check the return policy before you buy.

### Sample Complaint Letter

*(Your Address)*

*(Your City, Province or Territory, Postal Code)*

*(Your Email Address, if you have an email address where you can be contacted)*

*(Date)*

*(Name of contact person, if available)*

*(Title, if available)*

*(Consumer Complaint Division, when you have no contact person)*

*(Company name)*

*(Street address)*

*(City, province or territory, postal code)*

Dear *(Contact Person)*:

Re: *(account number, if applicable)*:

On *(date)*, I *(bought, leased, rented or had repaired)* a *(name of the product with serial or model number or service performed)* at *(location)*.

Unfortunately, your product has not performed well *(or the service was inadequate)*. I am disappointed because *(explain the problem: for example, the product does not work properly, the service was not performed correctly, I was billed the wrong amount, something was not disclosed clearly or was misrepresented at the time of sale)*.

To resolve the problem, I would appreciate *(state the specific action you would like: money back, charge card credit, repair or exchange, for example)*.

Enclosed are copies *(do not send originals)* of my records *(include receipts, guarantees, warranties, cancelled cheques, contracts, and any other documents associated with the purchase)*.

I look forward to your reply and to your resolving my problem, and will wait until *(set a time limit: usually 10 working days is sufficient)* before seeking help from a consumer protection agency or filing a complaint with the Better Business Bureau. Please contact me at the above address or by telephone at *(home and/or office number with area codes)*

Sincerely,  
*(your name)*

Enclosure(s)

Cc: (indicate to whom you are sending a copy of this letter, e.g. product manufacturer)

## What to Do When You Have Complained Without Any Results?

If you feel you have given the company enough time and that your problem has not been resolved, send a copy of your complaint letter and copies of supporting documents (not originals) to, or file a consumer complaint with, your [provincial or territorial consumer affairs office](#) or [Better Business Bureau](#). If you use the [Complaint Courier](#) it will give you the option to automatically forward your complaint to the appropriate government office.

### Small Claims Court

Small claims court can be an informal and relatively inexpensive way to resolve disputes when the amount involved is less than \$3,000 or, in some provinces, up to \$25,000. However, you will have to pay a fee to file a claim. Once the suit is launched, you may have costs for such things as serving orders, payments to witnesses and travel expenses. You do not need a lawyer to go to small claims court, although in most provinces and territories the help of a lawyer is allowed. The court staff is experienced in helping consumers prepare the necessary forms, and the judges have the power to settle disputes. This court allows each side to explain its story and does not expect consumers to know legal technicalities. For information on how to proceed, contact the small claims or provincial or territorial court nearest you (look in the government listings in your phone book). The websites of these courts also often list the procedures to follow and have copies of the forms you will need to complete.

### Class Action Suits

The purpose of a class action is to permit a large number of individuals who have suffered similar losses or injuries to band together in an attempt to recover damages. This means that individuals who might not be able to afford to sue on their own can act with others in the same situation against the same defendant. All the participants in the class action suit share both the costs and the outcome. With a class action, consumers with legitimate cases can afford what could otherwise be an expensive legal procedure. Currently, class actions are only allowed in some provinces in Canada. There are a number of steps to a class action, including having the suit certified by a court in order for it to proceed. Seeking advice from a lawyer on the process and the costs involved is a good first step.

## Contacts For Complaints

### Provincial and Territorial Consumer Affairs Offices

#### Alberta Service Alberta, Consumer Contact Centre

3rd Floor Commerce Place 10155-102 Street

Edmonton, Alberta T5J 4G8 Telephone: 780-427-4088 Toll Free: 1-877-427-4088 Email: [service.alberta@gov.ab.ca](mailto:service.alberta@gov.ab.ca)

Website: [www.servicealberta.ca](http://www.servicealberta.ca)

#### British Columbia Consumer Protection BC

#307-3450 Uptown Blvd PO Box 9244

Victoria, British Columbia V8W 9J2 Telephone: 604-320-1667 Toll Free: 1-888-564-9963 Fax: 250-920-7181

Email: [info@consumerprotectionbc.ca](mailto:info@consumerprotectionbc.ca) Website: [www.consumerprotectionbc.ca](http://www.consumerprotectionbc.ca)

#### Manitoba Consumer Protection Office, Manitoba Family Services and Consumer Affairs

302-258 Portage Avenue Winnipeg, Manitoba R3C 0B6 Telephone: 204-945-3800 Toll Free: 1-800-782-0067 Fax: 204-945-0728 Email: [consumers@gov.mb.ca](mailto:consumers@gov.mb.ca) Website: [www.manitoba.ca/fs/cc/cpo](http://www.manitoba.ca/fs/cc/cpo)

#### New Brunswick Department of Justice and Consumer Affairs

Kings Place (King Tower) 440 King Street

Fredericton, New Brunswick E3B 5H8 Telephone: 506-453-2659 Fax: 506-444-4494 Email: [justice.comments@gnb.ca](mailto:justice.comments@gnb.ca)

Website: [www.gnb.ca/0062/rentalsman/index-e.asp](http://www.gnb.ca/0062/rentalsman/index-e.asp)

#### Newfoundland and Labrador Service NL

PO Box 8700 St. John's, Newfoundland and Labrador A1B 4J6 Telephone: 709-729-4834 Toll Free: 1-877-968-2600 Fax: 709-729-6998 Email: [gsinfo@gov.nl.ca](mailto:gsinfo@gov.nl.ca) Website: [www.gs.gov.nl.ca/index.html](http://www.gs.gov.nl.ca/index.html)

#### Northwest Territories Consumer Affairs, Department of Municipal and Community Affairs

5201-50th Avenue, Suite 600 PO Box 1320

Yellowknife, Northwest Territories X1A 3S9 Telephone: 867-873-7125 Fax: 867-873-0309 Email: [michael.gagnon@gov.nt.ca](mailto:michael.gagnon@gov.nt.ca)

Website: [www.maca.gov.nt.ca/operations/consumer\\_affairs/index.html](http://www.maca.gov.nt.ca/operations/consumer_affairs/index.html)

**Nova Scotia Service Nova Scotia and Municipal Relations, Public Enquiries**  
Mail Room, 8 South Maritime Centre 1505 Barrington Street

Halifax, Nova Scotia B3J 3K5

Telephone: 902-424-5200 Toll Free: 1-800-670-4357 Fax: 902-424-0720 Email: [askus@gov.ns.ca](mailto:askus@gov.ns.ca)  
Website: [www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp](http://www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp)

**Nunavut Consumer Affairs, Department of Community and Government Services**  
267 Qaiqtuq Building  
P.O. Box 440

Baker Lake, Nunavut X0C 0A0 Telephone: 867-793-3303 Toll Free: 1-866-223-8139 Fax: 867-793-3321  
Email: [Laupaluktuq@gov.nu.ca](mailto:Laupaluktuq@gov.nu.ca) Website: [www.gov.nu.ca/english/](http://www.gov.nu.ca/english/)

**Ontario Consumer Protection Branch, Ministry of Consumer Services**  
5775 Yonge Street, Suite 1500 Toronto, Ontario M7A 2E5 Telephone: 416-326-8800 Toll Free: 1-800-889-9768 Phone (TTY):  
416-229-6086 Phone (TTY) 2: 1-877-666-6545 Fax: 416-326-8665 Email: [consumer@ontario.ca](mailto:consumer@ontario.ca)  
Website: [www.ontario.ca/consumerprotection](http://www.ontario.ca/consumerprotection)

**Prince Edward Island Consumer Services, Office of the Attorney General**  
Shaw Building, 4th Floor 95 Rochford Street PO Box 2000

Charlottetown, Prince Edward Island C1A 7N8 Telephone: 902-368-4580 Telephone: 902-368-4550 Toll Free: 1-800-658-1799  
Fax: 902-368-5283 Website: [www.gov.pe.ca/jps/index.php3?number=1002799&lang=E](http://www.gov.pe.ca/jps/index.php3?number=1002799&lang=E)

**Quebec Office de la protection du consommateur**  
400 Jean-Lesage Boulevard, Suite 450 Québec, Quebec G1K 8W4 Telephone: 418-643-1484 Toll Free: 1-888-672-2556 Fax:  
418-528-0976  
Website: [www.opc.gouv.qc.ca](http://www.opc.gouv.qc.ca)

**Saskatchewan Consumer Protection Branch, Ministry of Justice and Attorney General**  
1919 Saskatchewan Drive, Suite 500 Regina, Saskatchewan S4P 4H2 Telephone: 306-787-5550 Toll Free: 1-888-374-4636  
Fax: 306-787-9779 Email: [consumerprotection@gov.sk.ca](mailto:consumerprotection@gov.sk.ca) Website: [www.justice.gov.sk.ca/cpb](http://www.justice.gov.sk.ca/cpb)

**Yukon Consumer Services & Infrastructure Development, Department of Community Services**  
Andrew Philipson Law Centre 2130 Second Avenue, 3rd Floor  
PO Box 2703 (C-5)

Whitehorse, Yukon Y1A 2C6 Telephone: 867-667-5111 Toll Free: 1-800-661-0408 ext. 5111 Fax: 867-667-3609  
Email: [consumer@gov.yk.ca](mailto:consumer@gov.yk.ca) Website: [www.community.gov.yk.ca/consumer/index.html](http://www.community.gov.yk.ca/consumer/index.html)

#### **Better Business Bureaus**

**Canadian Council of Better Business Bureaus**  
2 St. Clair Avenue East Suite 800

Toronto, Ontario M4T 2T5 Telephone: 416-644-4936 Fax: 416-644-4945 Website: [www.bbb.org/canada](http://www.bbb.org/canada)

**Better Business Bureau of Central and Northern Alberta**  
888 Capital Place 9707-110 Street

Edmonton, Alberta T5K 2L9 Telephone: 780-482-2341 Toll Free: 1-800-232-7298 Fax: 780-482-1150  
Email: [info@edmontonbbb.org](mailto:info@edmontonbbb.org) Website: [www.edmonton.bbb.org](http://www.edmonton.bbb.org)

**Better Business Bureau of Southern Alberta**  
Suite 350 7330 Fisher Street SE

Calgary, Alberta T2H 2H8 Telephone: 403-531-8784 Fax: 403-640-2514 Email: [info@betterbusinessbureau.ca](mailto:info@betterbusinessbureau.ca)  
Website: [calgary.bbb.org](http://calgary.bbb.org)

**Better Business Bureau of Mainland B.C.**  
Suite 404 788 Beatty Street

Vancouver, British Columbia V6B 2M1 Telephone: 604-682-2711 Fax: 604-681-1544 Email: [contactus@mbc.bbb.org](mailto:contactus@mbc.bbb.org)  
Website: [mbc.bbb.org/](http://mbc.bbb.org/)

**Better Business Bureau of Vancouver Island**  
220-1175 Cook Street Victoria, British Columbia V8V 4A1 Telephone: 250-386-6348 Toll Free: 1-877-826-4222 Fax: 250-386-2367 Email: [info@vi.bbb.org](mailto:info@vi.bbb.org) Website: [vi.bbb.org](http://vi.bbb.org)

**Better Business Bureau of Manitoba and Northwestern Ontario**  
1030B Empress Street Winnipeg, Manitoba R3G 3H4 Telephone: 204-989-9010 Toll Free: 1-800-385-3074 Fax: 204-989-9016  
Email: [bbbinquiries@mts.net](mailto:bbbinquiries@mts.net) Website: [manitoba.bbb.org](http://manitoba.bbb.org)

**Better Business Bureau of the Maritime Provinces**  
Suite 805 1888 Brunswick Street

Halifax, Nova Scotia B3J 3J8 Telephone: 902-422-6581 Fax: 902-429-6457 Email: [bbbmp@bbbmp.ca](mailto:bbbmp@bbbmp.ca)  
Website: [www.bbbmp.ca](http://www.bbbmp.ca)

**Better Business Bureau of Eastern, Northern Ontario and the Outaouais**  
505-700 Industrial Avenue Ottawa, Ontario K1G 0Y9 Telephone: 613-237-4856 Toll Free: 1-877-859-8566 Fax: 613-237-4878  
Email: [info@ottawa.bbb.org](mailto:info@ottawa.bbb.org) Website: [ottawa.bbb.org](http://ottawa.bbb.org)

**Better Business Bureau of Mid-western and Central Ontario**  
354 Charles Street East Kitchener, Ontario N2G 4L5 Telephone: 519-579-3080 Toll Free: 1-800-459-8875 Fax: 519-570-0072  
Email: [info@bbbmwo.ca](mailto:info@bbbmwo.ca) Website: [mwco.bbb.org](http://mwco.bbb.org)

**Better Business Bureau of Mid-western and Central Ontario**  
1 Eva Road Toronto, Ontario M9C 4Z5 Telephone: 416-621-9184

**Better Business Bureau of Western Ontario**  
Suite 308 200 Queens Avenue PO Box 2153

London, Ontario N6A 4E3 Telephone: 519-673-3222 Toll Free: 1-877-283-9222 Fax: 519-673-5966  
Email: [info@london.bbb.org](mailto:info@london.bbb.org) Website: [london.bbb.org](http://london.bbb.org)

**Better Business Bureau of Saskatchewan**  
980 Albert Street Regina, Saskatchewan S4R 2P7 Telephone: 306-352-7601 Toll Free: 1-888-352-7601 Fax: 306-565-6236  
Email: [info@bbbsask.com](mailto:info@bbbsask.com) Website: [sask.bbb.org](http://sask.bbb.org)

**Better Business Bureau of Mainland B.C. - B.C. Interior**  
Toll Free: 1-888-803-1222 Fax: 604-681-1544

Email: [contactus@mbc.bbb.org](mailto:contactus@mbc.bbb.org) Website: [www.interior.bbbvan.org](http://www.interior.bbbvan.org)

**Better Business Bureau of the Maritime Provinces - Yarmouth Office**  
Telephone: 902-742-2432 Fax: 902-742-1248



**Better Business Bureau of Mid-western and Central Ontario - Business Office**  
1 Eva Road Toronto, Ontario M9C 4Z5 Telephone: 416-621-9184

**Better Business Bureau of Windsor and Southwestern Ontario - Chatham Office**  
Telephone: 519-351-0592

## 8. Consumer Privacy

With all the advances in electronic communications over the past years, consumer privacy has become a very important issue. You must guard your personal information at all times.

It is possible for people who obtain very basic personal information about you to drain your bank accounts or charge purchases to your credit cards. They could even open new accounts in your name, costing you a great deal of time and money. They can also bombard you with unwanted solicitations and marketing.

By taking some simple precautions, you can go a long way towards guarding your privacy, finances and peace of mind.

Ask manufacturers, catalogue or magazine subscription companies, charities and others with whom you do business not to sell your name to others for marketing purposes. Also, be sure to check their privacy policy.

When companies ask for your social insurance number (SIN) or for personal information that is not essential for the transaction, ask them why they need it. Be wary about giving out your SIN. While there are no laws preventing businesses from asking for it, you are only required to give it out for a very few specific reasons, such as for tax purposes. For more information, please consult the SIN number fact sheet on the website of the [Office of the Privacy Commissioner](#).

- Don't give anyone your credit card or bank account numbers unless you're making purchases with them and don't put credit card numbers on your cheques.
- When filling out warranty or other information cards, don't include optional or unnecessary personal information.  
Check out companies promoting sweepstakes, contests and prize offers before deciding to do business with them or releasing personal or financial information.
- Always check your credit card, cellphone, telephone and other bills to make sure that all the charges are for items that you authorized.
- When using a credit or debit card, don't leave the receipt behind.
- Shield your personal identification number (PIN) when using a debit card.

For information on guarding your privacy and personal information, please consult the [Consumer Identity Theft Kit](#) prepared by the Consumer Measures Committee.

### Contacts For Consumer Privacy

#### Office of the Privacy Commissioner of Canada

112 Kent Street Place de Ville Tower B 3rd Floor

Ottawa, Ontario K1A 1H3 Telephone: 613-995-8210 Toll Free: 1-800-282-1376 Phone (TTY): 613-992-9190 Fax: 613-947-6850 Website: [www.priv.gc.ca](http://www.priv.gc.ca)

#### Industry Canada

##### Canadian Consumer Information Gateway Office of Consumer Affairs

235 Queen Street Ottawa, Ontario K1A 0H5 Fax: 613-952-6927 Email: [consumer.information@ic.gc.ca](mailto:consumer.information@ic.gc.ca)

Website: [www.consumerinformation.ca](http://www.consumerinformation.ca)

##### Financial Consumer Agency of Canada

6th Floor 427 Laurier Avenue West

Ottawa, Ontario K1R 1B9 Telephone: 613-996-5454 Toll Free: 1-866-461-FCAC (3222) Phone (TTY): 1-866-914-6097 Fax: 613-941-1436 Email: [info@fcac-acfc.gc.ca](mailto:info@fcac-acfc.gc.ca) Website: [www.fcac-acfc.gc.ca](http://www.fcac-acfc.gc.ca)

##### The Canadian Anti-fraud Centre

Box 686 North Bay, Ontario P1B 8J8 Telephone: 1-705-495-8501 (Overseas and Local) Toll Free: 1-888-495-8501

Website: [www.antifraudcentre-centreantifraude.ca](http://www.antifraudcentre-centreantifraude.ca)

##### Royal Canadian Mounted Police (RCMP)

##### RCMP Public Affairs and Communications Services

Headquarters Building 1200 Vanier Parkway

Ottawa, Ontario K1A 0R2 Telephone: 613-993-7267 Fax: 613-993-0260

Website: [www.rcmp.gc.ca](http://www.rcmp.gc.ca)

## 9. Consumers and the Environment

This guide explains some of the common green claims and labels you will see in Canada.

### EcoLogo

The Canadian EcoLogo (also known as Environmental Choice) helps you identify products and services that have been independently certified to meet strict environmental standards that reflect their entire life cycle—from manufacturing to disposal. EcoLogo standards are designed so that only the top 20% of products available on the market can achieve certification. More than 7000 products—from paint to paper—carry this logo.

For more information, go to [www.terrachoice-certified.com/en/](http://www.terrachoice-certified.com/en/).



### Energy Efficiency

#### ENERGY STAR

The international **ENERGY STAR** symbol marks products that are among the most energy efficient on the market. ENERGY STAR-qualified products include: major appliances, heating, cooling and ventilation equipment, lighting products, electronics, office equipment, windows, doors and skylights.

#### EnerGuide

The Canadian **EnerGuide** label lists a product's estimated annual energy consumption and compares it to the energy performance of similar products. The EnerGuide label appears on products such as major household appliances, heating, cooling and ventilation equipment, new houses and automobiles.

For more information, go to <http://oe.nrcan.gc.ca>.



### Forest Products

Forest certification logos indicate that forest products, such as wood and paper, come from sustainably managed forests. The following three internationally recognized forest certification systems are used in Canada. All three provide consumers with independent, third party assurance of sustainable forest management, ethical behaviour and adherence to local laws.



[Forest Stewardship Council Sustainable Forestry Initiative](http://www.fsc.org)



[Canadian Standards Association](http://www.csa.ca)

### Food Products

Marine Stewardship Council Certification Logo

Products bearing the Marine Stewardship Council (MSC) label come from fisheries certified to have met the MSC's standard for sustainable fishing. These fisheries must show how they minimize environmental impact, and that they have sustainable fish stocks and an effective management system in place that meets all local and international laws. For more information, go to [www.msc.org](http://www.msc.org).



Food products that meet the Canadian standard for organic production (at all stages, from growing to marketing) and contain at least 95 percent organic ingredients and no GMOs (genetically modified organisms) may display the Canada Organic label. Producers must also follow sustainable management practices to avoid damage to the environment and ensure the ethical treatment of livestock.

For more information, go to [www.inspection.gc.ca/english/fssa/orgbio/orgbioe.shtml](http://www.inspection.gc.ca/english/fssa/orgbio/orgbioe.shtml).



the livelihood of farmers and other workers in the developing world.

## Recycling Symbols



### Möbius loop

The recycling symbol (or Möbius loop) indicates that a product or packaging is recyclable, contains recycled content, or both. When used to show that a product or packaging contains recycled content, the percentage of recycled content should appear, either inside or next to the symbol. When a Möbius loop is used to indicate a product is both recyclable and contains recycled content, there must be an explanatory statement supporting both claims.

### Society of the Plastics Industry Symbols

Many plastic and packaging products display a symbol that looks like the Möbius loop, but has a different purpose and meaning. This symbol is part of a resin coding system produced by the Society of the Plastics Industry (SPI) that identifies the different resins found in plastic bottles and rigid containers. Recycling firms have varying standards for the plastics they accept and the presence of an SPI code does not mean the product is recyclable or recycled in your community.

Check with your municipality to see which types of plastics and other materials are collected locally.

## Other Environmental Claims

Manufacturers, importers, distributors or anyone who promotes a product or service may decide to make environmental claims about it. These claims are usually based on a single attribute (for example, that a product is biodegradable or recyclable), rather than on the environmental impact of the product's entire life cycle, and may not be independently tested or certified. To learn more about these claims, go to [Environmental claims: A guide for industry and advertisers](#). The Competition Bureau has developed this guide in partnership with the Canadian Standards Association, to help businesses ensure their environmental advertising is not misleading. Consumers may also find the guidelines helpful when trying to evaluate environmental claims. For more information on green claims visit the following:

- [Ecolabelling.org](http://Ecolabelling.org)



- [Environment Canada – Green buying: Guide to ecolabels](#)
- [Global Ecolabelling Network](#)
- [Consumer Reports: Greener Choices Eco-labels Center](#)

## Fair Trade

TransFair Canada Logo

Fair trade schemes, such as [TransFair Canada](#), set standards to ensure that certified products are produced in a socially and economically fair, and environmentally responsible manner. These programs promote sustainable development and work to improve

## **Contacts For Consumers and the Environment**

### **Natural Resources Canada**

**Office of Energy Efficiency**  
18th Floor 580 Booth Street

Ottawa, Ontario K1A 0E4 Telephone: 613-995-2943 Phone (TTY): 613-996-4397 Fax: 613-943-1590  
Website: [www.oeec.nrcan.gc.ca](http://www.oeec.nrcan.gc.ca)

### **Environment Canada**

351 St. Joseph Boulevard Place Vincent Massey 8th Floor Gatineau, Quebec K1A 0H3 Telephone: 819-997-2800 Toll Free: 1 800 668-6767 Phone (TTY): 819-994-0736 Fax: 819-994-1412 Email: [enviroinfo@ec.gc.ca](mailto:enviroinfo@ec.gc.ca) Website: [www.ec.gc.ca](http://www.ec.gc.ca)

### **Environmental Choice**

#### **Eco-logo Program**

5 Alderney Drive Dartmouth, Nova Scotia B2Y 2N6 Telephone: 902-426-7231 Phone (TTY): 819-994-0736 Fax: 902-426-6348  
Email: [15th.reception@ec.gc.ca](mailto:15th.reception@ec.gc.ca) Website: [www.ecologo.org](http://www.ecologo.org)

### **Canadian Environmental Network**

300-945 Wellington Street West Ottawa, Ontario K1Y 2X5 Telephone: 613-728-9810 Fax: 613-728-2963 Email: [info@cen-rce.org](mailto:info@cen-rce.org) Website: [www.cen-rce.org](http://www.cen-rce.org)

### **Canadian Centre for Pollution Prevention**

Suite 134 215 Spadina Avenue

Toronto, Ontario M5T 2C7 Telephone: 416-979-3534 Toll Free: 1-800-667-9790 Fax: 416-979-3936  
Email: [info@c2p2online.com](mailto:info@c2p2online.com) Website: [www.c2p2online.com](http://www.c2p2online.com)

### **One Earth**

Unit 1205 – 1255 Main Street

Vancouver, British Columbia V6A 4G5 Telephone: 604-669-5143 Telephone: 604-805-0282 Email: [info@OneEarthWeb.org](mailto:info@OneEarthWeb.org)  
Website: [www.oneearthweb.org](http://www.oneearthweb.org)

### **My Sustainable Canada**

743 Avondale Avenue Kitchener, Ontario N2M 2W6 Telephone: 519-886-3699 Email: [info@mysuscan.org](mailto:info@mysuscan.org)  
Website: [www.mysustainablecanada.org](http://www.mysustainablecanada.org)

## 10. Contracts

A contract is a written or spoken agreement between two or more parties, intended to be enforceable by law. Contract law is a very complex topic and can be confusing to both consumers and businesses alike.

Always read over a contract carefully and do not agree to it unless you are confident that you understand it completely. When possible, have your lawyer or another trusted person review anything that you intend to sign.

Generally, a contract is binding when the following is true:

- the parties intend to make a contract;
- there is an offer and an acceptance; and
- the parties receive something (e.g. the company receives money and you receive a service) in return for their promises.

In some provinces and territories, there is an automatic cancellation (cooling-off) period for contracts for items or services such as credit, dating clubs, health clubs, funeral and cemetery services, time-shares, natural gas, electricity and door-to-door sales, whether the company tells you about it or not. The cooling-off period, which varies by product and province or territory, is defined as a specific period of time in which you may reconsider your decision and cancel the contract, for any reason you like. Remember this applies only to certain kinds of contracts.

Contact your [provincial or territorial consumer affairs office](#) to find out more about the cooling-off period, whether it applies in your province or territory, how many days it encompasses and to what products and services it applies.

Unless the contract is subject to an automatic cooling-off period, remember that it might be difficult or impossible to cancel: don't sign unless you are positive you want the product or service.

## Special Contracts

### Health Clubs

When you are considering joining a health club, be cautious about the following:

- Joining clubs that have not opened: they might never open.
- Low-cost "bait" advertisements: many "switch" you to expensive long-term contracts.
- Promises that you may cancel any time and stop paying: check the written contract for the terms of membership and any other promises.
- The fine print: the advertisements and contracts for many low-cost offers severely restrict hours of use and services.
- Signing long-term contracts: many consumers quit using the club within a few months.
- Unbelievably low one-time fees with no monthly dues.

Before you sign, be sure to do the following:

- Check with your doctor (you should do this before you begin any exercise program).
- Visit the club at the hours you will be using it.
- Check that promised equipment and services are actually available.
- Talk to current members about their satisfaction with the club.
- Check out several clubs.
- Consider your commitment to a long-term program: good intentions seem to fade as the reality of the hard work sets in.
- Read the contract carefully to find out whether you will be charged interest for a payment plan and whether all of the salesperson's verbal promises are in writing.
- Check with your [provincial or territorial consumer affairs office](#) for any cooling-off periods or other rights that apply where you live.

### Timeshares

- Overvalued or misrepresented prizes and awards are sometimes used to promote time-shares and campgrounds. Free awards might "bait" you into driving a long distance to the property, but offering, once you get there, only a long, high-pressure sales pitch to obtain your prize.
- Be realistic. Make your decision based on how much you will use the property and whether it provides the recreational and vacation opportunities you want. Don't decide to purchase based only on an investment possibility. The property might be difficult to resell.
- Ask about additional costs, such as finance charges, annual fees and maintenance fees. Maintenance fees can go up yearly.
- Compare your total annual cost of the time-share with your normal vacation expenses.
- Ask about availability during your vacation periods. Ask what other timeshares or campgrounds you may use with your membership.
- Talk to individuals who have already purchased from the company about services, availability, upkeep and reciprocal rights to use other facilities.
- Get everything in writing and make sure verbal promises are in the written contract. Have an independent attorney review any contracts and documents, and make sure there are no blanks on papers you sign.
- Ensure that cancellation rights and the cooling-off period are spelled out in the contract before you sign.
- Check with the Better Business Bureau for any complaints against the company, seller, developer or management company.
- Check that the property complies with local and provincial or territorial laws regarding features such as smoke detectors, exist and fire proofing

## Contacts For Contracts

### Provincial and Territorial Consumer Affairs Offices

**Alberta Service Alberta, Consumer Contact Centre**  
3rd Floor Commerce Place 10155-102 Street

Edmonton, Alberta T5J 4G8 Telephone: 780-427-4088 Toll Free: 1-877-427-4088 Email: [service.alberta@gov.ab.ca](mailto:service.alberta@gov.ab.ca)  
Website: [www.servicealberta.ca](http://www.servicealberta.ca)

**British Columbia Consumer Protection BC**

#307-3450 Uptown Blvd PO Box 9244

Victoria, British Columbia V8W 9J2 Telephone: 604-320-1667 Toll Free: 1-888-564-9963 Fax: 250-920-7181

Email: [info@consumerprotectionbc.ca](mailto:info@consumerprotectionbc.ca) Website: [www.consumerprotectionbc.ca](http://www.consumerprotectionbc.ca)

**Manitoba Consumer Protection Office, Manitoba Family Services and Consumer Affairs**

302-258 Portage Avenue Winnipeg, Manitoba R3C 0B6 Telephone: 204-945-3800 Toll Free: 1-800-782-0067 Fax: 204-945-0728 Email: [consumers@gov.mb.ca](mailto:consumers@gov.mb.ca) Website: [www.manitoba.ca/fs/cca/cpo](http://www.manitoba.ca/fs/cca/cpo)

**New Brunswick Department of Justice and Consumer Affairs**

Kings Place (King Tower) 440 King Street

Fredericton, New Brunswick E3B 5H8 Telephone: 506-453-2659 Fax: 506-444-4494 Email: [justice.comments@gnb.ca](mailto:justice.comments@gnb.ca)

Website: [www.gnb.ca/0062/rentalsman/index-e.asp](http://www.gnb.ca/0062/rentalsman/index-e.asp)

**Newfoundland and Labrador Service NL**

PO Box 8700 St. John's, Newfoundland and Labrador A1B 4J6 Telephone: 709-729-4834 Toll Free: 1-877-968-2600 Fax: 709-729-6998 Email: [gsinfo@gov.nl.ca](mailto:gsinfo@gov.nl.ca) Website: [www.gs.gov.nl.ca/index.html](http://www.gs.gov.nl.ca/index.html)

**Northwest Territories Consumer Affairs, Department of Municipal and Community Affairs**

5201-50th Avenue, Suite 600 PO Box 1320

Yellowknife, Northwest Territories X1A 3S9 Telephone: 867-873-7125 Fax: 867-873-0309 Email: [michael.gagnon@gov.nt.ca](mailto:michael.gagnon@gov.nt.ca)

Website: [www.maca.gov.nt.ca/operations/consumer\\_affairs/index.html](http://www.maca.gov.nt.ca/operations/consumer_affairs/index.html)

**Nova Scotia Service Nova Scotia and Municipal Relations, Public Enquiries**

Mail Room, 8 South Maritime Centre 1505 Barrington Street

Halifax, Nova Scotia B3J 3K5 Telephone: 902-424-5200 Toll Free: 1-800-670-4357 Fax: 902-424-0720

Email: [askus@gov.ns.ca](mailto:askus@gov.ns.ca) Website: [www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp](http://www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp)

**Nunavut Consumer Affairs, Department of Community and Government Services**

267 Qaiqtuq Building

P.O. Box 440

Baker Lake, Nunavut X0C 0A0 Telephone: 867-793-3303 Toll Free: 1-866-223-8139 Fax: 867-793-3321

Email: [Laupaluktuq@gov.nu.ca](mailto:Laupaluktuq@gov.nu.ca) Website: [www.gov.nu.ca/english/](http://www.gov.nu.ca/english/)

**Ontario Consumer Protection Branch, Ministry of Consumer Services**

5775 Yonge Street, Suite 1500 Toronto, Ontario M7A 2E5 Telephone: 416-326-8800 Toll Free: 1-800-889-9768 Phone (TTY):

416-229-6086 Phone (TTY) 2: 1-877-666-6545 Fax: 416-326-8665 Email: [consumer@ontario.ca](mailto:consumer@ontario.ca)

Website: [www.ontario.ca/consumerprotection](http://www.ontario.ca/consumerprotection)

**Prince Edward Island Consumer Services, Office of the Attorney General**

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Charlottetown, Prince Edward Island C1A 7N8 Telephone: 902-368-4580 Telephone: 902-368-4550 Toll Free: 1-800-658-1799

Fax: 902-368-5283 Website: [www.gov.pe.ca/jps/index.php3?number=1002799&lang=E](http://www.gov.pe.ca/jps/index.php3?number=1002799&lang=E)

**Quebec Office de la protection du consommateur**



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**Saskatchewan Consumer Protection Branch, Ministry of Justice and Attorney General**

1919 Saskatchewan Drive, Suite 500 Regina, Saskatchewan S4P 4H2 Telephone: 306-787-5550 Toll Free: 1-888-374-4636 Fax: 306-787-9779 Email: [consumerprotection@gov.sk.ca](mailto:consumerprotection@gov.sk.ca) Website: [www.justice.gov.sk.ca/cpb](http://www.justice.gov.sk.ca/cpb)

**Yukon Consumer Services & Infrastructure Development, Department of Community Services**

Andrew Philipson Law Centre 2130 Second Avenue, 3rd Floor  
PO Box 2703 (C-5)

Whitehorse, Yukon Y1A 2C6

Telephone: 867-667-5111 Toll Free: 1-800-661-0408 ext. 5111 Fax: 867-667-3609 Email: [consumer@gov.yk.ca](mailto:consumer@gov.yk.ca)  
Website: [www.community.gov.yk.ca/consumer/index.html](http://www.community.gov.yk.ca/consumer/index.html)

#### **Better Business Bureaus**

**Canadian Council of Better Business Bureaus**  
2 St. Clair Avenue East Suite 800

Toronto, Ontario M4T 2T5 Telephone: 416-644-4936 Fax: 416-644-4945 Website: [www.bbb.org/canada](http://www.bbb.org/canada)

**Better Business Bureau of Central and Northern Alberta**  
888 Capital Place 9707-110 Street

Edmonton, Alberta T5K 2L9 Telephone: 780-482-2341 Toll Free: 1-800-232-7298 Fax: 780-482-1150  
Email: [info@edmontonbbb.org](mailto:info@edmontonbbb.org) Website: [www.edmonton.bbb.org](http://www.edmonton.bbb.org)

**Better Business Bureau of Southern Alberta**  
Suite 350 7330 Fisher Street SE

Calgary, Alberta T2H 2H8 Telephone: 403-531-8784 Fax: 403-640-2514 Email: [info@betterbusinessbureau.ca](mailto:info@betterbusinessbureau.ca)  
Website: [calgary.bbb.org](http://calgary.bbb.org)

**Better Business Bureau of Mainland B.C.**  
Suite 404 788 Beatty Street

Vancouver, British Columbia V6B 2M1 Telephone: 604-682-2711 Fax: 604-681-1544 Email: [contactus@mbc.bbb.org](mailto:contactus@mbc.bbb.org)  
Website: [mbc.bbb.org/](http://mbc.bbb.org/)

**Better Business Bureau of Vancouver Island**

220-1175 Cook Street Victoria, British Columbia V8V 4A1 Telephone: 250-386-6348 Toll Free: 1-877-826-4222 Fax: 250-386-2367 Email: [info@vi.bbb.org](mailto:info@vi.bbb.org) Website: [vi.bbb.org](http://vi.bbb.org)

**Better Business Bureau of Manitoba and Northwestern Ontario**

1030B Empress Street Winnipeg, Manitoba R3G 3H4 Telephone: 204-989-9010 Toll Free: 1-800-385-3074 Fax: 204-989-9016  
Email: [bbbinquries@mts.net](mailto:bbbinquries@mts.net) Website: [manitoba.bbb.org](http://manitoba.bbb.org)

**Better Business Bureau of the Maritime Provinces**  
Suite 805 1888 Brunswick Street

Halifax, Nova Scotia B3J 3J8 Telephone: 902-422-6581 Fax: 902-429-6457 Email: [bbbmp@bbbmp.ca](mailto:bbbmp@bbbmp.ca)  
Website: [www.bbbmp.ca](http://www.bbbmp.ca)

**Better Business Bureau of Eastern, Northern Ontario and the Outaouais**

505-700 Industrial Avenue Ottawa, Ontario K1G 0Y9 Telephone: 613-237-4856 Toll Free: 1-877-859-8566 Fax: 613-237-4878  
Email: [info@ottawa.bbb.org](mailto:info@ottawa.bbb.org) Website: [ottawa.bbb.org](http://ottawa.bbb.org)

**Better Business Bureau of Mid-western and Central Ontario**

354 Charles Street East Kitchener, Ontario N2G 4L5 Telephone: 519-579-3080 Toll Free: 1-800-459-8875 Fax: 519-570-0072  
Email: [info@bbbmwo.ca](mailto:info@bbbmwo.ca) Website: [mwco.bbb.org](http://mwco.bbb.org)

**Better Business Bureau of Mid-western and Central ontario**

1 Eva Road Toronto, Ontario M9C 4Z5 Telephone: 416-621-9184

**Better Business Bureau of Western Ontario**

Suite 308 200 Queens Avenue PO Box 2153

London, Ontario N6A 4E3 Telephone: 519-673-3222 Toll Free: 1-877-283-9222 Fax: 519-673-5966

Email: [info@london.bbb.org](mailto:info@london.bbb.org) Website: [london.bbb.org](http://london.bbb.org)

**Better Business Bureau of Saskatchewan**

980 Albert Street Regina, Saskatchewan S4R 2P7 Telephone: 306-352-7601 Toll Free: 1-888-352-7601 Fax: 306-565-6236

Email: [info@bbbsask.com](mailto:info@bbbsask.com) Website: [sask.bbb.org](http://sask.bbb.org)

**Better Business Bureau of Mainland B.C. - B.C. Interior**

Toll Free: 1-888-803-1222 Fax: 604-681-1544 Email: [contactus@mbc.bbb.org](mailto:contactus@mbc.bbb.org) Website: [www.interior.bbbvan.org](http://www.interior.bbbvan.org)

**Better Business Bureau of the Maritime Provinces - Yarmouth Office**

Telephone: 902-742-2432 Fax: 902-742-1248

**Better Business Bureau of Mid-western and Central Ontario - Business Office**

1 Eva Road Toronto, Ontario M9C 4Z5 Telephone: 416-621-9184

**Better Business Bureau of Windsor and Southwestern Ontario - Chatham Office**

Telephone: 519-351-0592

# 11. Credit Reporting

Your credit report is a snapshot of your credit history. It is one of the main tools lenders use to decide whether or not to give you credit.

Your credit report contains information about your past and present personal financial situation, including information about any credit you may currently have, such as a loan or credit cards, banking information, whether you have ever had a debt referred to a collection agency and details of any enquiries anyone has made about your credit.

Your credit report also lists your credit rating on a scale from 1 (you pay your bills within 30 days of the due date) to 9 (you never pay your bills at all or have made a consumer debt repayment proposal to a lender). The report also includes a chart showing your payment history over the last two years and a scale that shows the number of times you paid your bills 30, 60 or 90 days after the due date.

You should check your credit report every year. To get a copy of your credit report, contact each of Canada's major credit reporting agencies (Equifax or TransUnion). Check that the report is accurate. If there are mistakes you can't fix yourself through the credit bureau, contact your provincial or territorial consumer affairs office for help.

You might see or hear advertisements from companies that promise to clean up or erase your bad credit report. They charge fees, usually hundreds of dollars, but may not deliver on their promises. In fact, no credit repair company can do anything you can't do yourself.

No one can force a credit bureau to remove accurate negative information before the legal time that it must appear on your credit report is up. There are no loopholes or laws that credit repair companies can use to get correct information off your credit report. The only way to repair bad credit is with good credit practices over time.

To learn more about your credit report and credit score, consult *Understanding Your Credit Report and Credit Score*, produced by the [Financial Consumer Agency of Canada \(FCAC\)](#). It can be found under the Consumer Publications section of their website.

## Contacts For Credit Reporting

### Credit Reporting Agencies

**TransUnion Canada Consumer Relations**  
709 Main Street West PO Box 338 LCD 1

Hamilton, Ontario L8L 7W2 Telephone: 905-525-0262 Toll Free: 1-800-663-9980 Website: [www.tuc.ca](http://www.tuc.ca)

**TransUnion Canada Consumer Relations [For Quebec Residents]**  
Suite 370 1 Place Laval West

Laval, Quebec H7N 1A1 Telephone: 514-335-0374 Toll Free: 1-877-713-3393 Website: [www.tuc.ca](http://www.tuc.ca)

### Equifax Canada Inc. Consumer Relations Department

PO Box 190 Jean Talon Station Montréal, Quebec H1S 2Z2 Telephone: 514-493-2314 Toll Free: 1-800-465-7166 Fax: 514-355-8502 Email: [consumer.relations@equifax.com](mailto:consumer.relations@equifax.com) Website: [www.equifax.ca](http://www.equifax.ca)

### Financial Consumer Agency of Canada (FCAC)

6th Floor 427 Laurier Avenue West

Ottawa, Ontario K1R 1B9 Telephone: 613-996-5454 Toll Free: 1-866-461-FCAC (3222) Toll Free 2: 1-866-914-6097 Phone (TTY): 613-947-7771 Fax: 613-941-1436 Email: [info@fcac-acfc.gc.ca](mailto:info@fcac-acfc.gc.ca) Website: [www.fcac-acfc.gc.ca](http://www.fcac-acfc.gc.ca)

### Provincial and Territorial Consumer Affairs Offices

**Alberta Service Alberta, Consumer Contact Centre**  
3rd Floor Commerce Place 10155-102 Street

Edmonton, Alberta T5J 4G8 Telephone: 780-427-4088 Toll Free: 1-877-427-4088 Email: [service.alberta@gov.ab.ca](mailto:service.alberta@gov.ab.ca) Website: [www.servicealberta.ca](http://www.servicealberta.ca)

**British Columbia Consumer Protection BC**

#307-3450 Uptown Blvd PO Box 9244

Victoria, British Columbia V8W 9J2 Telephone: 604-320-1667 Toll Free: 1-888-564-9963 Fax: 250-920-7181

Email: [info@consumerprotectionbc.ca](mailto:info@consumerprotectionbc.ca) Website: [www.consumerprotectionbc.ca](http://www.consumerprotectionbc.ca)

**Manitoba Consumer Protection Office, Manitoba Family Services and Consumer Affairs**

302-258 Portage Avenue Winnipeg, Manitoba R3C 0B6 Telephone: 204-945-3800 Toll Free: 1-800-782-0067 Fax: 204-945-

0728 Email: [consumers@gov.mb.ca](mailto:consumers@gov.mb.ca) Website: [www.manitoba.ca/fs/cca/cpo](http://www.manitoba.ca/fs/cca/cpo)

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Website: [www.gnb.ca/0062/rentalsman/index-e.asp](http://www.gnb.ca/0062/rentalsman/index-e.asp)

**Newfoundland and Labrador Service NL**

PO Box 8700 St. John's, Newfoundland and Labrador A1B 4J6 Telephone: 709-729-4834 Toll Free: 1-877-968-2600 Fax: 709-

729-6998 Email: [gsinfo@gov.nl.ca](mailto:gsinfo@gov.nl.ca) Website: [www.gs.gov.nl.ca/index.html](http://www.gs.gov.nl.ca/index.html)

**Northwest Territories Consumer Affairs, Department of Municipal and Community Affairs**

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Yellowknife, Northwest Territories X1A 3S9 Telephone: 867-873-7125 Fax: 867-873-0309 Email: [michael.gagnon@gov.nt.ca](mailto:michael.gagnon@gov.nt.ca)

Website: [www.maca.gov.nt.ca/operations/consumer\\_affairs/index.html](http://www.maca.gov.nt.ca/operations/consumer_affairs/index.html)

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Halifax, Nova Scotia B3J 3K5

Telephone: 902-424-5200 Toll Free: 1-800-670-4357 Fax: 902-424-0720 Email: [askus@gov.ns.ca](mailto:askus@gov.ns.ca)  
Website: [www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp](http://www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp)

**Nunavut Consumer Affairs, Department of Community and Government Services**

267 Qaiqtuq Building  
P.O. Box 440

Baker Lake, Nunavut X0C 0A0 Telephone: 867-793-3303 Toll Free: 1-866-223-8139 Fax: 867-793-3321  
Email: [Laupaluktuq@gov.nu.ca](mailto:Laupaluktuq@gov.nu.ca) Website: [www.gov.nu.ca/english/](http://www.gov.nu.ca/english/)

**Ontario Consumer Protection Branch, Ministry of Consumer Services**

5775 Yonge Street, Suite 1500 Toronto, Ontario M7A 2E5 Telephone: 416-326-8800 Toll Free: 1-800-889-9768 Phone (TTY): 416-229-6086 Phone (TTY) 2: 1-877-666-6545 Fax: 416-326-8665 Email: [consumer@ontario.ca](mailto:consumer@ontario.ca)  
Website: [www.ontario.ca/consumerprotection](http://www.ontario.ca/consumerprotection)

**Prince Edward Island Consumer Services, Office of the Attorney General**

Shaw Building, 4th Floor 95 Rochford Street PO Box 2000

Charlottetown, Prince Edward Island C1A 7N8 Telephone: 902-368-4580 Telephone: 902-368-4550 Toll Free: 1-800-658-1799  
Fax: 902-368-5283 Website: [www.gov.pe.ca/jps/index.php3?number=1002799&lang=E](http://www.gov.pe.ca/jps/index.php3?number=1002799&lang=E)

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Website: [www.opc.gouv.qc.ca](http://www.opc.gouv.qc.ca)

**Saskatchewan Consumer Protection Branch, Ministry of Justice and Attorney General**

1919 Saskatchewan Drive, Suite 500 Regina, Saskatchewan S4P 4H2 Telephone: 306-787-5550 Toll Free: 1-888-374-4636  
Fax: 306-787-9779 Email: [consumerprotection@gov.sk.ca](mailto:consumerprotection@gov.sk.ca) Website: [www.justice.gov.sk.ca/cpb](http://www.justice.gov.sk.ca/cpb)

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PO Box 2703 (C-5)

Whitehorse, Yukon Y1A 2C6 Telephone: 867-667-5111 Toll Free: 1-800-661-0408 ext. 5111 Fax: 867-667-3609  
Email: [consumer@gov.yk.ca](mailto:consumer@gov.yk.ca) Website: [www.community.gov.yk.ca/consumer/index.html](http://www.community.gov.yk.ca/consumer/index.html)

## 12. Debit Card Fraud

To guard yourself from debit card fraud, follow these steps:

- Keep your debit card in a safe place and never lend it to anyone.
- Never give your personal identification number (PIN) or password to anyone, including friends, family, staff at your financial institution or the police. If you suspect that someone other than you knows your PIN, change it immediately and notify your financial institution.
- Memorize your PIN and avoid writing it down. When you must do so, make sure that it is well disguised, for example, by re-arranging the numerals or substituting other numerals or symbols, and keep it within a record of other information that you store separately from your debit card.
- When selecting a PIN do not use obvious information. The bank might not reimburse you for any money you lost if you used your name, address, telephone number, date of birth or social insurance number for your PIN.
- If your card is lost, stolen or gets stuck in the bank machine, notify your financial institution immediately.
- If you notice anything on your monthly statement that doesn't seem quite right (an extra or a missing purchase, for example), notify your financial institution immediately and change your PIN. It is possible that the information on your card has been stolen at a bogus machine and you may be targeted for theft.

When purchasing goods or services or when using a bank machine, remember these tips:

- Never let your debit card out of your sight; swipe the card yourself, if you can. When you can't swipe it yourself, watch to make sure that it is not being double-swiped.
- Watch out for "shoulder surfers"—people who read your PIN as you enter it. Use your hand or body to shield the keypad to prevent others from seeing you enter your PIN.
- Only conduct debit transactions when and where you feel secure.
- If anyone tries to distract you at a bank machine, complete what you are doing and retrieve your card and money before talking to the person.
- After completing a transaction, remember to take your card and the transaction record.

If you've already been defrauded, notify your financial institution and the police. There are other steps you may wish to take as well. For more information on those steps and on how to protect yourself against debit card fraud, go to *Protecting Yourself Against Debit Card Fraud*, found on the [Office of Consumer Affairs' website](#).

The *Canadian Code of Practice for Consumer Debit Card Services* is a voluntary code that outlines consumers' and the financial industry's responsibilities in debit card fraud. Visit the [Financial Consumer Agency of Canada \(FCAC\)](#) to view the code.

### Contacts For Debit Card Fraud

#### Financial Consumer Agency of Canada (FCAC)

6th Floor 427 Laurier Avenue West

Ottawa, Ontario K1R 1B9 Telephone: 613-996-5454 Toll Free: 1-866-461-FCAC (3222) Toll Free 2: 1-866-914-6097 Phone (TTY): 613-947-7771 Fax: 613-941-1436 Email: [info@fcac-acfc.gc.ca](mailto:info@fcac-acfc.gc.ca) Website: [www.fcac-acfc.gc.ca](http://www.fcac-acfc.gc.ca)

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3rd Floor Commerce Place 10155-102 Street Edmonton, Alberta T5J 4G8 Telephone: 780-427-4088 Toll Free: 1-877-427-4088 Email: [service.alberta@gov.ab.ca](mailto:service.alberta@gov.ab.ca) Website: [www.servicealberta.ca](http://www.servicealberta.ca)

##### British Columbia Consumer Protection BC

#307-3450 Uptown Blvd PO Box 9244

Victoria, British Columbia V8W 9J2 Telephone: 604-320-1667 Toll Free: 1-888-564-9963 Fax: 250-920-7181 Email: [info@consumerprotectionbc.ca](mailto:info@consumerprotectionbc.ca) Website: [www.consumerprotectionbc.ca](http://www.consumerprotectionbc.ca)

##### Manitoba Consumer Protection Office, Manitoba Family Services and Consumer Affairs

302-258 Portage Avenue Winnipeg, Manitoba R3C 0B6 Telephone: 204-945-3800 Toll Free: 1-800-782-0067 Fax: 204-945-0728 Email: [consumers@gov.mb.ca](mailto:consumers@gov.mb.ca) Website: [www.manitoba.ca/fs/ccca/cpo](http://www.manitoba.ca/fs/ccca/cpo)

##### New Brunswick Department of Justice and Consumer Affairs

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Fredericton, New Brunswick E3B 5H8 Telephone: 506-453-2659 Fax: 506-444-4494 Email: [justice.comments@gnb.ca](mailto:justice.comments@gnb.ca) Website: [www.gnb.ca/0062/rentalsman/index-e.asp](http://www.gnb.ca/0062/rentalsman/index-e.asp)

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PO Box 8700 St. John's, Newfoundland and Labrador A1B 4J6 Telephone: 709-729-4834 Toll Free: 1-877-968-2600 Fax: 709-729-6998 Email: [gsinfo@gov.nl.ca](mailto:gsinfo@gov.nl.ca) Website: [www.gs.gov.nl.ca/index.html](http://www.gs.gov.nl.ca/index.html)

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5201-50th Avenue, Suite 600 PO Box 1320

Yellowknife, Northwest Territories X1A 3S9 Telephone: 867-873-7125 Fax: 867-873-0309 Email: [michael.gagnon@gov.nt.ca](mailto:michael.gagnon@gov.nt.ca)  
Website: [www.maca.gov.nt.ca/operations/consumer\\_affairs/index.html](http://www.maca.gov.nt.ca/operations/consumer_affairs/index.html)

**Nova Scotia Service Nova Scotia and Municipal Relations, Public Enquiries**

Mail Room, 8 South Maritime Centre 1505 Barrington Street

Halifax, Nova Scotia B3J 3K5 Telephone: 902-424-5200 Toll Free: 1-800-670-4357 Fax: 902-424-0720  
Email: [askus@gov.ns.ca](mailto:askus@gov.ns.ca) Website: [www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp](http://www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp)

**Nunavut Consumer Affairs, Department of Community and Government Services**

267 Qaiqtuq Building  
P.O. Box 440

Baker Lake, Nunavut X0C 0A0 Telephone: 867-793-3303 Toll Free: 1-866-223-8139 Fax: 867-793-3321  
Email: [Laupaluktuq@gov.nu.ca](mailto:Laupaluktuq@gov.nu.ca) Website: [www.gov.nu.ca/english/](http://www.gov.nu.ca/english/)

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Website: [www.ontario.ca/consumerprotection](http://www.ontario.ca/consumerprotection)

**Prince Edward Island Consumer Services, Office of the Attorney General**

Shaw Building, 4th Floor 95 Rochford Street PO Box 2000

Charlottetown, Prince Edward Island C1A 7N8 Telephone: 902-368-4580 Telephone: 902-368-4550 Toll Free: 1-800-658-1799  
Fax: 902-368-5283 Website: [www.gov.pe.ca/jps/index.php3?number=1002799&lang=E](http://www.gov.pe.ca/jps/index.php3?number=1002799&lang=E)

**Quebec Office de la protection du consommateur**

400 Jean-Lesage Boulevard, Suite 450 Québec, Quebec G1K 8W4 Telephone: 418-643-1484 Toll Free: 1-888-672-2556 Fax: 418-528-0976 Website: [www.opc.gouv.qc.ca](http://www.opc.gouv.qc.ca)

**Saskatchewan Consumer Protection Branch, Ministry of Justice and Attorney General**

1919 Saskatchewan Drive, Suite 500 Regina, Saskatchewan S4P 4H2 Telephone: 306-787-5550 Toll Free: 1-888-374-4636  
Fax: 306-787-9779 Email: [consumerprotection@gov.sk.ca](mailto:consumerprotection@gov.sk.ca) Website: [www.justice.gov.sk.ca/cpb](http://www.justice.gov.sk.ca/cpb)

**Yukon Consumer Services & Infrastructure Development, Department of Community Services**

Andrew Philipson Law Centre 2130 Second Avenue, 3rd Floor  
PO Box 2703 (C-5)

Whitehorse, Yukon Y1A 2C6 Telephone: 867-667-5111 Toll Free: 1-800-661-0408 ext. 5111 Fax: 867-667-3609  
Email: [consumer@gov.yk.ca](mailto:consumer@gov.yk.ca) Website: [www.community.gov.yk.ca/consumer/index.html](http://www.community.gov.yk.ca/consumer/index.html)



## 13. Debt

### Warning Signs

If you frequently pay bills after their due date, regularly bounce cheques or receive calls from a collection agency, you may be carrying more debt than you can handle. Now is the time to take action. Depending on your personal circumstances and the size of your debt, you have several options to help you better manage your money and debt.

### The starting point: A budget

A budget is a tool that allows you to take control of your personal finances. It can help you make the best use of your income, plan for the future and, most importantly, know exactly where and how your money is being spent. The Financial Consumer Agency of Canada has a [Budget Calculator](#) to help you make a realistic budget. You may also download a paper version of a budget worksheet from the [Take Charge of your Debts](#) tool. Choose, "Before going further" then "Rework your budget". Budget / Credit Counselling If you are struggling financially and feel that you need help, consider talking to a budget advisor or credit counsellor. A counsellor will help you establish a realistic plan for managing your money and offer suggestions to help you get out of debt.

You can use a counselling service even when you do not currently have any problems. Such services are there to help you with financial strategies to avoid trouble in the future.

Many community and consumer organizations offer this service for free or for only a small fee, although it is often possible to find no-cost options, for those services.

Private organizations may charge a fee. Make sure to get details about these fees. Is the first consultation free? What about the costs for any subsequent consultations?

If a debt consolidation or debt management plan is proposed to you, double-check before signing anything. What will be the total costs (they may be built into your overall monthly payment)? How much of your payments will go directly to reducing your debt?

What is the length of the program that you are committing to and what are the terms and conditions (for example, if you want to opt out)? Be wary of any counsellor who pressures you to sign up for such a plan, without first taking the time to fully evaluate your situation and discuss options.

Take your time when choosing a counsellor. There are people who appear to be offering to help but may end up taking advantage of your vulnerability. Call your [provincial or territorial consumer affairs office](#) for help or the [Better Business Bureau](#) to see whether any complaints have been filed against the person or company you are considering.

For more information on debt, go to:

[The Collection Agencies section in the Handbook](#)  
[Take Charge of your Debts](#)  
[Be Informed About Debt](#)

For those who declare bankruptcy, the [Office of the Superintendent of Bankruptcy](#) works to ensure that the bankruptcy process is conducted in a fair and orderly manner. Under certain circumstances the Office will assist debtors in finding a trustee in bankruptcy. It also investigates complaints from debtors regarding a possible wrong. You may contact an office in your area.

## Contacts For Debt

### Credit/Budget Counselling Services

Information on other non-profit organizations than those listed below and for-profit companies that provide credit counselling services can be found in your local phone book.

#### Credit Counselling Canada

Website: [www.creditcounsellingcanada.ca](http://www.creditcounsellingcanada.ca)

#### Ontario Ontario Association of Credit Counselling Services

Toll Free: 1-888-746-3328 Website: [www.oaccs.com/agencies.html](http://www.oaccs.com/agencies.html)

#### Coalition des associations de consommateurs du Québec

Suite 393 1600 De Lorimier Avenue

Montréal, Quebec H2K 3W5 Telephone: 514-362-8623 Toll Free: 1-877-962-2227 Fax: 514-598-5863 Email: [info@cacq.ca](mailto:info@cacq.ca)

Website: [www.cacq.ca](http://www.cacq.ca)

#### Union des consommateurs

6226 St-Hubert Street Montréal, Quebec H2S 2M2 Telephone: 514-521-6820 Toll Free: 1-888-521-6820 Fax: 514-521 0736

Email: [union@consommateur.qc.ca](mailto:union@consommateur.qc.ca) Website: [www.consommateur.qc.ca/union](http://www.consommateur.qc.ca/union)

## **Provincial Government Credit Counselling Services**

**Provincial Mediation Board**  
Suite 120 2151 Scarth Street

Regina, Saskatchewan S4P 2H8 Telephone: 306-787-5387 Toll Free: 1-888-215-2222 Fax: 306-787-5574 Fax 2: 1-888-867-7776 Website: [www.justice.gov.sk.ca/provincialmediationboard](http://www.justice.gov.sk.ca/provincialmediationboard)

## **Provincial Mediation Board**

Main Floor Sturdy Stone Building 122-3rd Avenue North

Saskatoon, Saskatchewan S7K 2H6 Telephone: 306-933-6520 Fax: 306-933-7030

## **Nova Scotia Debtor Assistance Program**

Telephone: 902-424-5200 Toll Free: 1-800-670-4357

Website: [www.gov.ns.ca/snsmr/consumer/debtor](http://www.gov.ns.ca/snsmr/consumer/debtor)

## **Office of the Superintendent of Bankruptcy**

### **National Headquarters**

4th Floor 155 Queen Street

Ottawa, Ontario K1A 0H5 Telephone: 613-941-1000 Fax: 613-941-2862 Website: [www.ic.gc.ca/osb](http://www.ic.gc.ca/osb)

## **Provincial/Territorial Offices of the Superintendent of Bankruptcy**

### **Alberta**

Standard Life Tower 639 Fifth Avenue SW Suite 510

Calgary, Alberta T2P 0M9 Telephone: 403-292-5607 Fax: 403-292-5188

### **Alberta**

Canada Place Building 9700 Jasper Avenue Suite 725

Edmonton, Alberta T5J 4C3 Telephone: 780-495-2476 Fax: 780-495-2466

### **British Columbia**

300 Georgia Street W Suite 2000

Vancouver, British Columbia V6B 6E1 Telephone: 604-666-5007 Fax: 604-666-4610

### **Manitoba**

400 St. Mary Avenue 4th Floor

Winnipeg, Manitoba R3C 4K5 Telephone: 204-983-3229 Fax: 204-983-8904

### **Nova Scotia**

Maritime Centre 1505 Barrington Street 16th Floor

Halifax, Nova Scotia B3J 3K5 Telephone: 902-426-2900 Fax: 902-426-7275

### **Ontario**

Place Bell Building 160 Elgin Street 11thFloor Suite B-100

Ottawa, Ontario K2P 2P7 Telephone: 613-995-2994 Fax: 613-996-0949

**Ontario**

25 St. Clair Avenue E 6th Floor

Toronto, Ontario M4T 1M2 Telephone: 416-973-6486 Fax: 416-973-7440

**Ontario**

Federal Building 55 Bay Street N 9thFloor

Hamilton, Ontario L8R 3P7 Telephone: 905-572-2847 Fax: 905-572-4066

**Ontario**

Federal Building 451 Talbot Street Suite 303

London, Ontario N6A 5C9 Telephone: 519-645-4034 Fax: 519-645-5139

**Québec**

1141 Route de l'Église 4th Floor

Québec, Quebec G1V 3W5 Telephone: 418-648-4280 Fax: 418-648-4120

**Québec**

5 Place Ville-Marie Suite 800

Montréal, Quebec H3B 2G2 Telephone: 514-283-6192 Fax: 514-283-9795

**Saskatchewan**

1945 Hamilton Street Suite 600

Regina, Saskatchewan S4P 2C7 Telephone: 306-780-5391 Fax: 306-780-6947

**Saskatchewan**

123 Second Avenue S 7thFloor

Saskatoon, Saskatchewan S7K 7E6 Telephone: 306-975-4298 Fax: 306-975-5317

**Provincial and Territorial Consumer Affairs Offices**

**Alberta Service Alberta, Consumer Contact Centre**

3rd Floor Commerce Place 10155-102 Street

Edmonton, Alberta T5J 4G8 Telephone: 780-427-4088 Toll Free: 1-877-427-4088 Email: [service.alberta@gov.ab.ca](mailto:service.alberta@gov.ab.ca)

Website: [www.servicealberta.ca](http://www.servicealberta.ca)

**British Columbia Consumer Protection BC**

#307-3450 Uptown Blvd PO Box 9244

Victoria, British Columbia V8W 9J2 Telephone: 604-320-1667 Toll Free: 1-888-564-9963 Fax: 250-920-7181

Email: [info@consumerprotectionbc.ca](mailto:info@consumerprotectionbc.ca) Website: [www.consumerprotectionbc.ca](http://www.consumerprotectionbc.ca)

**Manitoba Consumer Protection Office, Manitoba Family Services and Consumer Affairs**

302-258 Portage Avenue Winnipeg, Manitoba R3C 0B6 Telephone: 204-945-3800 Toll Free: 1-800-782-0067 Fax: 204-945-0728 Email: [consumers@gov.mb.ca](mailto:consumers@gov.mb.ca) Website: [www.manitoba.ca/fs/cca/cpo](http://www.manitoba.ca/fs/cca/cpo)

**New Brunswick Department of Justice and Consumer Affairs**

Kings Place (King Tower) 440 King Street

Fredericton, New Brunswick E3B 5H8 Telephone: 506-453-2659 Fax: 506-444-4494 Email: [justice.comments@gnb.ca](mailto:justice.comments@gnb.ca)  
Website: [www.gnb.ca/0062/rentalsman/index-e.asp](http://www.gnb.ca/0062/rentalsman/index-e.asp)

**Newfoundland and Labrador Service NL**

PO Box 8700 St. John's, Newfoundland and Labrador A1B 4J6 Telephone: 709-729-4834 Toll Free: 1-877-968-2600 Fax: 709-729-6998 Email: [gsinfo@gov.nl.ca](mailto:gsinfo@gov.nl.ca) Website: [www.gs.gov.nl.ca/index.html](http://www.gs.gov.nl.ca/index.html)

**Northwest Territories Consumer Affairs, Department of Municipal and Community Affairs**

5201-50th Avenue, Suite 600 PO Box 1320  
Yellowknife, Northwest Territories X1A 3S9 Telephone: 867-873-7125 Fax: 867-873-0309 Email: [Michael.gagnon@gov.nt.ca](mailto:Michael.gagnon@gov.nt.ca)  
Website: [www.maca.gove.nt.ca/operations/consumer\\_affairs/index.html](http://www.maca.gove.nt.ca/operations/consumer_affairs/index.html)

**Nova Scotia Service Nova Scotia and Municipal Relations, Public Enquiries**

Mail Room, 8 South Maritime Centre 1505 Barrington Street

Halifax, Nova Scotia B3J 3K5 Telephone: 902-424-5200 Toll Free: 1-800-670-4357 Fax: 902-424-0720  
Email: [askus@gov.ns.ca](mailto:askus@gov.ns.ca) Website: [www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp](http://www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp)

**Nunavut Consumer Affairs, Department of Community and Government Services**

267 Qaiqtuq Building  
P.O. Box 440

Baker Lake, Nunavut X0C 0A0 Telephone: 867-793-3303 Toll Free: 1-866-223-8139 Fax: 867-793-3321  
Email: [Laupaluktug@gov.nu.ca](mailto:Laupaluktug@gov.nu.ca) Website: [www.gov.nu.ca/english/](http://www.gov.nu.ca/english/)

**Ontario Consumer Protection Branch, Ministry of Consumer Services**

5775 Yonge Street, Suite 1500 Toronto, Ontario M7A 2E5 Telephone: 416-326-8800 Toll Free: 1-800-889-9768 Phone (TTY): 416-229-6086 Phone (TTY) 2: 1-877-666-6545 Fax: 416-326-8665 Email: [consumer@ontario.ca](mailto:consumer@ontario.ca)  
Website: [www.ontario.ca/consumerprotection](http://www.ontario.ca/consumerprotection)

**Prince Edward Island Consumer Services, Office of the Attorney General**

Shaw Building, 4th Floor 95 Rochford Street PO Box 2000

Canadian Consumer Handbook  
<http://www.consumerhandbook.ca>

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Charlottetown, Prince Edward Island C1A 7N8  
Telephone: 902-368-4580  
Telephone: 902-368-4550  
Toll Free: 1-800-658-1799  
Fax: 902-368-5283  
Website: [www.gov.pe.ca/jps/index.php3?number=1002799&lang=E](http://www.gov.pe.ca/jps/index.php3?number=1002799&lang=E)

**Quebec Office de la protection du consommateur**

400 Jean-Lesage Boulevard, Suite 450 Québec, Quebec G1K 8W4 Telephone: 418-643-1484 Toll Free: 1-888-672-2556 Fax: 418-528-0976 Website: [www.opc.gouv.qc.ca](http://www.opc.gouv.qc.ca)

**Saskatchewan Consumer Protection Branch, Ministry of Justice and Attorney General**

1919 Saskatchewan Drive, Suite 500 Regina, Saskatchewan S4P 4H2 Telephone: 306-787-5550 Toll Free: 1-888-374-4636 Fax: 306-787-9779 Email: [consumerprotection@gov.sk.ca](mailto:consumerprotection@gov.sk.ca) Website: [www.justice.gov.sk.ca/cpb](http://www.justice.gov.sk.ca/cpb)

**Yukon Consumer Services & Infrastructure Development, Department of Community Services**

Andrew Philipson Law Centre 2130 Second Avenue, 3rd Floor  
PO Box 2703 (C-5)

Whitehorse, Yukon Y1A 2C6 Telephone: 867-667-5111 Toll Free: 1-800-661-0408 ext. 5111 Fax: 867-667-3609  
Email: [consumer@gov.yk.ca](mailto:consumer@gov.yk.ca) Website: [www.community.gov.yk.ca/consumer/index.html](http://www.community.gov.yk.ca/consumer/index.html)

**Better Business Bureaus**

**Canadian Council of Better Business Bureaus**

2 St. Clair Avenue East Suite 800

Toronto, Ontario M4T 2T5 Telephone: 416-644-4936 Fax: 416-644-4945

Website: [www.bbb.org/canada](http://www.bbb.org/canada)

**Better Business Bureau of Central and Northern Alberta**

888 Capital Place 9707-110 Street

Edmonton, Alberta T5K 2L9 Telephone: 780-482-2341 Toll Free: 1-800-232-7298 Fax: 780-482-1150  
Email: [info@edmontonbbb.org](mailto:info@edmontonbbb.org) Website: [www.edmonton.bbb.org](http://www.edmonton.bbb.org)

**Better Business Bureau of Southern Alberta**

Suite 350 7330 Fisher Street SE

Calgary, Alberta T2H 2H8 Telephone: 403-531-8784 Fax: 403-640-2514 Email: [info@betterbusinessbureau.ca](mailto:info@betterbusinessbureau.ca)  
Website: [calgary.bbb.org](http://calgary.bbb.org)

**Better Business Bureau of Mainland B.C.**

Suite 404 788 Beatty Street

Vancouver, British Columbia V6B 2M1 Telephone: 604-682-2711 Fax: 604-681-1544 Email: [contactus@mbc.bbb.org](mailto:contactus@mbc.bbb.org)  
Website: [mbc.bbb.org/](http://mbc.bbb.org/)

**Better Business Bureau of Vancouver Island**

220-1175 Cook Street Victoria, British Columbia V8V 4A1 Telephone: 250-386-6348 Toll Free: 1-877-826-4222 Fax: 250-386-2367 Email: [info@vi.bbb.org](mailto:info@vi.bbb.org) Website: [vi.bbb.org](http://vi.bbb.org)

**Better Business Bureau of Manitoba and Northwestern Ontario**

1030B Empress Street Winnipeg, Manitoba R3G 3H4 Telephone: 204-989-9010 Toll Free: 1-800-385-3074 Fax: 204-989-9016

Email: [bbbinquiries@mts.net](mailto:bbbinquiries@mts.net) Website: [manitoba.bbb.org](http://manitoba.bbb.org)

**Better Business Bureau of the Maritime Provinces**

Suite 805 1888 Brunswick Street

Halifax, Nova Scotia B3J 3J8 Telephone: 902-422-6581 Fax: 902-429-6457 Email: [bbbmp@bbbmp.ca](mailto:bbbmp@bbbmp.ca)  
Website: [www.bbbmp.ca](http://www.bbbmp.ca)

**Better Business Bureau of Eastern, Northern Ontario and the Outaouais**

505-700 Industrial Avenue Ottawa, Ontario K1G 0Y9 Telephone: 613-237-4856 Toll Free: 1-877-859-8566 Fax: 613-237-4878  
Email: [info@ottawa.bbb.org](mailto:info@ottawa.bbb.org) Website: [ottawa.bbb.org](http://ottawa.bbb.org)

**Better Business Bureau of Mid-western and Central Ontario**

354 Charles Street East Kitchener, Ontario N2G 4L5 Telephone: 519-579-3080 Toll Free: 1-800-459-8875 Fax: 519-570-0072  
Email: [info@bbbmwo.ca](mailto:info@bbbmwo.ca) Website: [mwco.bbb.org](http://mwco.bbb.org)

**Better Business Bureau of Mid-western and Central Ontario**

1 Eva Road Toronto, Ontario M9C 4Z5 Telephone: 416-621-9184

**Better Business Bureau of Western Ontario**

Suite 308 200 Queens Avenue PO Box 2153

London, Ontario N6A 4E3 Telephone: 519-673-3222 Toll Free: 1-877-283-9222 Fax: 519-673-5966

Email: [info@london.bbb.org](mailto:info@london.bbb.org) Website: [london.bbb.org](http://london.bbb.org)

**Better Business Bureau of Saskatchewan**

980 Albert Street Regina, Saskatchewan S4R 2P7 Telephone: 306-352-7601 Toll Free: 1-888-352-7601 Fax: 306-565-6236

Email: [info@bbbsask.com](mailto:info@bbbsask.com) Website: [sask.bbb.org](http://sask.bbb.org)

**Better Business Bureau of Mainland B.C. - B.C. Interior**

Toll Free: 1-888-803-1222 Fax: 604-681-1544 Email: [contactus@mbc.bbb.org](mailto:contactus@mbc.bbb.org) Website: [www.interior.bbbvan.org](http://www.interior.bbbvan.org)

**Better Business Bureau of the Maritime Provinces - Yarmouth Office**

Telephone: 902-742-2432 Fax: 902-742-1248

**Better Business Bureau of Mid-western and Central Ontario - Business Office**

1 Eva Road Toronto, Ontario M9C 4Z5 Telephone: 416-621-9184

**Better Business Bureau of Windsor and Southwestern Ontario - Chatham Office**

Telephone: 519-351-0592

## 14. Door to Door Sales

This method of selling is not as popular as it used to be, but if you do receive a door-to-door salesperson in your home, remember the following tips:

- Ask to see the salesperson's company issued identification and seller's license or registration. Make note of his or her name, the name and address of the company, and whether the salesperson carries proper identification.
- Don't be pressured into buying anything. Watch for the warning signs: an offer of a free gift if you buy a product, an offer that is only good that day or a claim that a neighbour just made a purchase.
- If you are interested in the product, ask for sales literature and then call or visit local stores that sell the same merchandise to compare prices. Some door-to-door products may be overpriced.
- If you feel threatened or intimidated, ask the person to leave. Don't leave the person unattended in any room of your home. When you are suspicious, immediately report the incident to the police.

Every province and territory gives you a specified number of days (a cooling-off period) during which you may cancel a contract you make with a door-to-door salesperson for any reason. To find out the length of the cooling-off period where you live, contact your [provincial or territorial consumer affairs office](#).

### Contacts For Door to Door Sales

#### Provincial and Territorial Consumer Affairs Offices

##### Alberta Service Alberta, Consumer Contact Centre

3rd Floor Commerce Place 10155-102 Street

Edmonton, Alberta T5J 4G8 Telephone: 780-427-4088 Toll Free: 1-877-427-4088 Email: [service.alberta@gov.ab.ca](mailto:service.alberta@gov.ab.ca)

Website: [www.servicealberta.ca](http://www.servicealberta.ca)

##### British Columbia Consumer Protection BC

#307-3450 Uptown Blvd PO Box 9244

Victoria, British Columbia V8W 9J2 Telephone: 604-320-1667 Toll Free: 1-888-564-9963 Fax: 250-920-7181

Email: [info@consumerprotectionbc.ca](mailto:info@consumerprotectionbc.ca) Website: [www.consumerprotectionbc.ca](http://www.consumerprotectionbc.ca)

##### Manitoba Consumer Protection Office, Manitoba Family Services and Consumer Affairs

302-258 Portage Avenue Winnipeg, Manitoba R3C 0B6 Telephone: 204-945-3800 Toll Free: 1-800-782-0067 Fax: 204-945-0728 Email: [consumers@gov.mb.ca](mailto:consumers@gov.mb.ca) Website: [www.manitoba.ca/fs/cca/cpo](http://www.manitoba.ca/fs/cca/cpo)

##### New Brunswick Department of Justice and Consumer Affairs

Kings Place (King Tower) 440 King Street

Fredericton, New Brunswick E3B 5H8 Telephone: 506-453-2659 Fax: 506-444-4494 Email: [justice.comments@gnb.ca](mailto:justice.comments@gnb.ca)

Website: [www.gnb.ca/0062/rentalsman/index-e.asp](http://www.gnb.ca/0062/rentalsman/index-e.asp)

##### Newfoundland and Labrador Service NL

PO Box 8700 St. John's, Newfoundland and Labrador A1B 4J6 Telephone: 709-729-4834 Toll Free: 1-877-968-2600 Fax: 709-729-6998 Email: [gsinfo@gov.nl.ca](mailto:gsinfo@gov.nl.ca) Website: [www.gs.gov.nl.ca/index.html](http://www.gs.gov.nl.ca/index.html)

##### Northwest Territories Consumer Affairs, Department of Municipal and Community Affairs

5201-50th Avenue, Suite 600 PO Box 1320

Yellowknife, Northwest Territories X1A 3S9 Telephone: 867-873-7125 Fax: 867-873-0309 Email: [michael.gagnon@gov.nt.ca](mailto:michael.gagnon@gov.nt.ca)

Website: [www.maca.gov.nt.ca/operations/consumer\\_affairs/index.html](http://www.maca.gov.nt.ca/operations/consumer_affairs/index.html)

##### Nova Scotia Service Nova Scotia and Municipal Relations, Public Enquiries

Mail Room, 8 South Maritime Centre 1505 Barrington Street

Halifax, Nova Scotia B3J 3K5 Telephone: 902-424-5200 Toll Free: 1-800-670-4357 Fax: 902-424-0720

Email: [askus@gov.ns.ca](mailto:askus@gov.ns.ca) Website: [www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp](http://www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp)

**Nunavut Consumer Affairs, Department of Community and Government Services**

267 Qaiqtuq Building Baker Lake, Nunavut X0C 0A0 Telephone: 867-793-3303 Toll Free: 1-866-223-8139 Fax: 867-793-3321  
Email: [Laupaluktuq@gov.nu.ca](mailto:Laupaluktuq@gov.nu.ca) Website: [www.gov.nu.ca/english/](http://www.gov.nu.ca/english/) P.O. Box 440

**Ontario Consumer Protection Branch, Ministry of Consumer Services**

5775 Yonge Street, Suite 1500 Toronto, Ontario M7A 2E5 Telephone: 416-326-8800 Toll Free: 1-800-889-9768 Phone (TTY):  
416-229-6086 Phone (TTY) 2: 1-877-666-6545 Fax: 416-326-8665 Email: [consumer@ontario.ca](mailto:consumer@ontario.ca)  
Website: [www.ontario.ca/consumerprotection](http://www.ontario.ca/consumerprotection)

**Prince Edward Island Consumer Services, Office of the Attorney General**

Shaw Building, 4th Floor 95 Rochford Street PO Box 2000

Charlottetown, Prince Edward Island C1A 7N8 Telephone: 902-368-4580 Telephone: 902-368-4550 Toll Free: 1-800-658-1799  
Fax: 902-368-5283 Website: [www.gov.pe.ca/jps/index.php3?number=1002799&lang=E](http://www.gov.pe.ca/jps/index.php3?number=1002799&lang=E)

**Quebec Office de la protection du consommateur**

400 Jean-Lesage Boulevard, Suite 450 Québec, Quebec G1K 8W4 Telephone: 418-643-1484 Toll Free: 1-888-672-2556 Fax:  
418-528-0976 Website: [www.opc.gouv.qc.ca](http://www.opc.gouv.qc.ca)

**Saskatchewan Consumer Protection Branch, Ministry of Justice and Attorney General**

1919 Saskatchewan Drive, Suite 500 Regina, Saskatchewan S4P 4H2 Telephone: 306-787-5550 Toll Free: 1-888-374-4636  
Fax: 306-787-9779  
Email: [consumerprotection@gov.sk.ca](mailto:consumerprotection@gov.sk.ca) Website: [www.justice.gov.sk.ca/cpb](http://www.justice.gov.sk.ca/cpb)

**Yukon Consumer Services & Infrastructure Development, Department of Community Services**

Andrew Philipson Law Centre 2130 Second Avenue, 3rd Floor  
PO Box 2703 (C-5)

Whitehorse, Yukon Y1A 2C6 Telephone: 867-667-5111 Toll Free: 1-800-661-0408 ext. 5111 Fax: 867-667-3609  
Email: [consumer@gov.yk.ca](mailto:consumer@gov.yk.ca) Website: [www.community.gov.yk.ca/consumer/index.html](http://www.community.gov.yk.ca/consumer/index.html)



## 15. E-waste

Electronics are changing at a quick pace — you no sooner buy a new gadget and a better, faster and sleeker one is developed. Some consumers find it is less expensive for them to get rid of their old electronics and buy new ones than try to repair what they already have. So how do you dispose of your old electronics? We now know enough to recycle cans, plastic, paper and kitchen waste — but what about e-waste? E-waste is electronic waste that includes unwanted electrical equipment and used batteries. E-waste should not be treated as garbage because the items may pose environmental hazards. Electronic equipment contains toxics such as mercury, lead, cadmium and arsenic and when burned, can produce dangerous toxins. We also want to keep e-waste out of our already growing landfills. It is worth noting that parts that make up your electronics — steel, glass, copper, aluminum, plastics and precious metals — can be recovered and made into new products. You might consider donating or selling your electronic item if it is still in working order. Some people may consider buying your device for parts.

**Here's a list of what can be considered e-waste:**

- Amplifiers
- Audio and video players and recorders (e.g. DVD and VCR players)
- Cameras
- Cell phones
- Computers and related equipment (e.g. keyboard, mice)
- Copiers
- Fax machines
- Microwaves
- Monitors
- Pagers and PDAs
- Portable media players (e.g. mp3)
- Printers
- Radios
- Receivers
- Scanners
- Small appliances
- Speakers
- Telephones and answering machines
- Tuners
- Turntables
- Televisions
- Video projectors

**What to do before you discard your e-waste Protect your privacy:** Get rid of all your personal information from computers and cell phones before recycling, selling or donating them. Here are some things to delete from your computer or cell phones:

- Contact lists (which may include addresses and phone numbers)
- Email contacts
- Messages
- All documents
- All files in the operating system recycle bin or trash folder
- Internet files
- All non-transferable software (most software is transferable if you have the original disks, product key or SIM card)

It is not as simple as just pressing the delete key and emptying your deleted items file. Consult the manufacturer's website or the owner's manual for information on how to permanently delete your personal information. For example, if you are discarding a cell phone, copy any information you might need from it and reset its memory before you get rid of it. **Be careful when moving heavy monitors or televisions:** In particular, cathode ray tubes, found in older televisions and monitors can shatter under pressure. Sturdy work gloves are a good idea when carrying or moving heavier electronics.

### Throwing out your cell phone

When you have finished with your old cell phone or battery, do not throw either of them out. Your community may have a recycling program to help you dispose of them in a sustainable and responsible manner. Check with your municipality or visit [www.recyclemycell.ca](http://www.recyclemycell.ca), a national program led by the Canadian Wireless Telecommunications Association. It allows you to find a drop-off location in your area that will accept your device — cell phones, smartphones, wireless devices, batteries and pagers — regardless of brand or condition. If you can't make it to the drop-off locations, Recycle My Cell will accept your device through the mail, free of charge.

### How to keep your e-waste out of landfills

Just like garbage pickup, different jurisdictions have different e-waste programs and different procedures for getting rid of equipment. You can bring your used electronics to a variety of municipal, not-for-profit, retail or other depots or special collection events. The items will either be reused or recycled in an environmentally responsible way.

To find out if there are certified e-waste programs where you live and to obtain more information about these programs, including a detailed list of electronic materials that can and cannot be sent to recycling centres, contact your municipality, your provincial or territorial consumer affairs office or the organizations listed in the "contacts for this topic" tab at the top of this page.

Certified e-waste programs typically work in the following manner:

- All companies that sell certain types of electronics (either at their store or online) need to be certified by the province or territory.
- The certified company who sells the equipment pays an environmental fee for each piece of equipment sold.
- Companies normally then charge this fee to their customers by adding it to the sales price of the items they sell.
- Having paid for the environmental fees at the time of purchase, consumers and businesses can then drop off unwanted electronic equipment, including computers and televisions, without charge at designated e-waste drop-off centres.

- The collected equipment is then shipped to certified recyclers to be recycled in an environmentally sound manner.

If there are no e-waste certification programs where you live, don't throw out your used electronic equipment in the garbage. Your community may have a recycling program to help you dispose of your e-waste in a sustainable and responsible manner. Check with your municipality for more information. From time to time large electronics stores offer a "take-back" day at local stores. Watch for information on local programs in your area.

**Consumer tip:** Beware of firms that misrepresent themselves as certified and charge you non-legitimate environmental fees when you buy your electronics. In provinces with e-waste programs, only those companies who are certified pay environmental fees to help support take-back programs and it is only these companies that can sell you specific electronic equipment. Check with your provincial consumer affairs office to obtain the information.

## Contacts For E-Waste

### Federal Consumer Affairs Office

#### Office of Consumer Affairs

235 Queen Street Ottawa, Ontario K1A 0H5 Telephone: 613 946 2576 Fax: 613-952-6927

Email: [consumer.information@ic.gc.ca](mailto:consumer.information@ic.gc.ca) Website: [www.ic.gc.ca/consumer](http://www.ic.gc.ca/consumer)

### Provincial and Territorial Consumer Affairs Offices

#### Alberta Service Alberta, Consumer Contact Centre

3rd Floor Commerce Place 10155-102 Street

Edmonton, Alberta T5J 4G8 Telephone: 780-427-4088 Toll Free: 1-877-427-4088 Email: [service.alberta@gov.ab.ca](mailto:service.alberta@gov.ab.ca)

Website: [www.servicealberta.ca](http://www.servicealberta.ca)

#### British Columbia Consumer Protection BC

#307-3450 Uptown Blvd PO Box 9244

Victoria, British Columbia V8W 9J2

Telephone: 604-320-1667 Toll Free: 1-888-564-9963 Fax: 250-920-7181 Email: [info@consumerprotectionbc.ca](mailto:info@consumerprotectionbc.ca)  
Website: [www.consumerprotectionbc.ca](http://www.consumerprotectionbc.ca)

**Manitoba Consumer Protection Office, Manitoba Family Services and Consumer Affairs**

302-258 Portage Avenue Winnipeg, Manitoba R3C 0B6 Telephone: 204-945-3800 Toll Free: 1-800-782-0067 Fax: 204-945-0728 Email: [consumers@gov.mb.ca](mailto:consumers@gov.mb.ca) Website: [www.manitoba.ca/fs/cca/cpo](http://www.manitoba.ca/fs/cca/cpo)

**New Brunswick Department of Justice and Consumer Affairs**

Kings Place (King Tower) 440 King Street

Fredericton, New Brunswick E3B 5H8 Telephone: 506-453-2659 Fax: 506-444-4494 Email: [justice.comments@gnb.ca](mailto:justice.comments@gnb.ca)  
Website: [www.gnb.ca/0062/rentalsman/index-e.asp](http://www.gnb.ca/0062/rentalsman/index-e.asp)

**Newfoundland and Labrador Service NL**

PO Box 8700 St. John's, Newfoundland and Labrador A1B 4J6 Telephone: 709-729-4834 Toll Free: 1-877-968-2600 Fax: 709-729-6998 Email: [gsinfo@gov.nl.ca](mailto:gsinfo@gov.nl.ca) Website: [www.gs.gov.nl.ca/index.html](http://www.gs.gov.nl.ca/index.html)

**Northwest Territories Consumer Affairs, Department of Municipal and Community Affairs**

5201-50th Avenue, Suite 600 PO Box 1320

Yellowknife, Northwest Territories X1A 3S9 Telephone: 867-873-7125 Fax: 867-873-0309 Email: [michael.gagnon@gov.nt.ca](mailto:michael.gagnon@gov.nt.ca)  
Website: [www.maca.gov.nt.ca/operations/consumer\\_affairs/index.html](http://www.maca.gov.nt.ca/operations/consumer_affairs/index.html)

**Nova Scotia Service Nova Scotia and Municipal Relations, Public Enquiries**

Mail Room, 8 South Maritime Centre 1505 Barrington Street

Halifax, Nova Scotia B3J 3K5 Telephone: 902-424-5200 Toll Free: 1-800-670-4357 Fax: 902-424-0720  
Email: [askus@gov.ns.ca](mailto:askus@gov.ns.ca) Website: [www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp](http://www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp)

**Nunavut Consumer Affairs, Department of Community and Government Services**

267 Qaiqtuq Building  
P.O. Box 440

Baker Lake, Nunavut X0C 0A0 Telephone: 867-793-3303 Toll Free: 1-866-223-8139 Fax: 867-793-3321  
Email: [Laupaluktuq@gov.nu.ca](mailto:Laupaluktuq@gov.nu.ca) Website: [www.gov.nu.ca/english/](http://www.gov.nu.ca/english/)

**Ontario Consumer Protection Branch, Ministry of Consumer Services**

5775 Yonge Street, Suite 1500 Toronto, Ontario M7A 2E5 Telephone: 416-326-8800 Toll Free: 1-800-889-9768 Phone (TTY): 416-229-6086 Phone (TTY) 2: 1-877-666-6545 Fax: 416-326-8665 Email: [consumer@ontario.ca](mailto:consumer@ontario.ca)  
Website: [www.ontario.ca/consumerprotection](http://www.ontario.ca/consumerprotection)

**Prince Edward Island Consumer Services, Office of the Attorney General**

Shaw Building, 4th Floor 95 Rochford Street PO Box 2000

Charlottetown, Prince Edward Island C1A 7N8 Telephone: 902-368-4580 Telephone: 902-368-4550 Toll Free: 1-800-658-1799  
Fax: 902-368-5283 Website: [www.gov.pe.ca/jps/index.php3?number=1002799&lang=E](http://www.gov.pe.ca/jps/index.php3?number=1002799&lang=E)

**Quebec Office de la protection du consommateur**

400 Jean-Lesage Boulevard, Suite 450 Québec, Quebec G1K 8W4 Telephone: 418-643-1484 Toll Free: 1-888-672-2556 Fax: 418-528-0976 Website: [www.opc.gouv.qc.ca](http://www.opc.gouv.qc.ca)

**Saskatchewan Consumer Protection Branch, Ministry of Justice and Attorney General**

1919 Saskatchewan Drive, Suite 500 Regina, Saskatchewan S4P 4H2 Telephone: 306-787-5550 Toll Free: 1-888-374-4636  
Fax: 306-787-9779 Email: [consumerprotection@gov.sk.ca](mailto:consumerprotection@gov.sk.ca) Website: [www.justice.gov.sk.ca/cpb](http://www.justice.gov.sk.ca/cpb)

**Yukon Consumer Services & Infrastructure Development, Department of Community Services**

Andrew Philipson Law Centre 2130 Second Avenue, 3rd Floor  
PO Box 2703 (C-5)

Whitehorse, Yukon Y1A 2C6 Telephone: 867-667-5111 Toll Free: 1-800-661-0408 ext. 5111 Fax: 867-667-3609  
Email: [consumer@gov.yk.ca](mailto:consumer@gov.yk.ca) Website: [www.community.gov.yk.ca/consumer/index.html](http://www.community.gov.yk.ca/consumer/index.html)

**Recycle My Cell**

**Canadian Wireless Telecommunications Association**

1110-130 Albert St. Ottawa, Ontario K1P 5G4 Toll Free: 1-888-797-1740 Email: [info@RecycleMyCell.ca](mailto:info@RecycleMyCell.ca)  
Website: [www.recyclemycell.ca](http://www.recyclemycell.ca)

## 16. Energy and Utilities

### Energy Efficiency

There are many ways to conserve energy and save money. If you would like information on home improvement, new homes, major appliances, heating, cooling and ventilation equipment and controls, windows, doors, skylights, lighting, office equipment, electronics, ENERGY STAR®, EnerGuide and R-2000, contact the [Office of Energy Efficiency, Natural Resources Canada](#). They also have information on vehicle efficiency.

### Complaints

If you wish to complain about your utility bill, contact your utility company using the contact information on your bill. If you cannot resolve the dispute with the company, contact your provincial utility commission or board. These bodies regulate utility corporations.

## Contacts For Energy and Utilities

### Natural Resources Canada

Office of Energy Efficiency  
18th Floor 580 Booth Street

Ottawa, Ontario K1A 0E4 Telephone: 613-995-2943 Phone (TTY): 613-996-4397 Fax: 613-943-1590  
Website: [www.oeenrncan.gc.ca](http://www.oeenrncan.gc.ca)

### Provincial and Territorial Utility Commissions and Boards

#### Alberta Alberta Utilities Commission (utilities regulator)

4th Floor Fifth Avenue Place 425-1 Street SW

Calgary, Alberta T2P 3L8 Telephone: 403-592-8845 Fax: 403-592-4406 Email: [Info@auc.ab.ca](mailto:Info@auc.ab.ca)  
Website: [www.auc.ab.ca](http://www.auc.ab.ca)

#### Alberta Office of the Utilities Consumer Advocate

TD Tower Suite 1701 10088-102 Avenue

Edmonton, Alberta T5J 2Z1 Telephone: 780-644-5130 Fax: 780-644-5129 Email: [UCAhelps@gov.ab.ca](mailto:UCAhelps@gov.ab.ca) or Alternate Email: [UtilitiesConsumerAdvocate@gov.ab.ca](mailto:UtilitiesConsumerAdvocate@gov.ab.ca) Website: [www.ucahelps.gov.ab.ca](http://www.ucahelps.gov.ab.ca)

#### British Columbia British Columbia Utilities Commission

6th Floor 900 Howe Street PO Box 250

Vancouver, British Columbia V6Z 2N3 Telephone: 604-660-4700 Toll Free: 1-800-663-1385 Fax: 604-660-1102  
Email: [Commission.Secretary@bcuc.com](mailto:Commission.Secretary@bcuc.com) Website: [www.bcuc.com](http://www.bcuc.com)

#### Manitoba Manitoba Public Utilities Board

Suite 400 330 Portage Avenue

Winnipeg, Manitoba R3C 0C4 Telephone: 204-945-2638 Toll Free: 1-866-854-3698 Fax: 204-945-2643  
Email: [publicutilities@gov.mb.ca](mailto:publicutilities@gov.mb.ca) Website: [www.pub.gov.mb.ca](http://www.pub.gov.mb.ca)

#### New Brunswick New Brunswick Energy and Utilities Board

Suite 1400 15 Market Square PO Box 5001

Saint John, New Brunswick E2L 4Y9 Telephone: 506-658-2504 Toll Free: 1-866-766-2782 Fax: 506-643-7300  
Website: [www.nbeub.ca/](http://www.nbeub.ca/)

#### Newfoundland and Labrador Newfoundland and Labrador Board of Commissioners of Public Utilities

Suite E-210 Prince Charles Building 20 Torbay Road PO Box 21040

St. John's, Newfoundland and Labrador A1A 5B2 Telephone: 1-866-782-0006 Fax: 709-726-9604 Email: [ito@pub.nf.ca](mailto:ito@pub.nf.ca)

Website: [www.pub.nf.ca](http://www.pub.nf.ca)

**Northwest Territories Northwest Territories Public Utility Board**  
203-62 Woodland Drive PO Box 4211

Hay River, Northwest Territories X0E 1G1 Telephone: 867-874-3944 Fax: 867-874-3639  
Website: [www.nwtpublicutilitiesboard.ca/about.htm](http://www.nwtpublicutilitiesboard.ca/about.htm)

**Nova Scotia Utility and Review Board**

3rd Floor, Summit Place 1601 Lower Water Street PO Box 1692 Unit M

Halifax, Nova Scotia B3J 3S3 Telephone: 902-424-4448 Fax: 902-424-3919 Email: [uarb.board@gov.ns.ca](mailto:uarb.board@gov.ns.ca)  
Website: [www.nsuarb.ca](http://www.nsuarb.ca)

**Ontario Ontario Energy Board**

PO Box 2319 2300 Yonge Street

Toronto, Ontario M4P 1E4 Telephone: 416-314-2455 Toll Free: 1-877-632-2727 Fax: 416-440-7656  
Website: [www.oeb.gov.on.ca](http://www.oeb.gov.on.ca)

**Prince Edward Island Regulatory and Appeals Commission**

Suite 501 National Bank Tower 134 Kent Street PO Box 577

Charlottetown, Prince Edward Island C1A 7L1 Telephone: 902-892-3501 Toll Free: 1-800-501-6268 Fax: 902-566-4076  
Email: [info@irac.pe.ca](mailto:info@irac.pe.ca)

Website: [www.irac.pe.ca](http://www.irac.pe.ca)

**Québec Régie de l'énergie Québec**

Suite 3.10 1200 Route de l'Église

Québec, Quebec G1V 5A4 Telephone: 418-646-0970 Toll Free: 1-888-527-3443 Fax: 418-646-1021

**Québec**

Suite 255 800 VictoriaPlace PO Box 001

Montréal, Quebec H4Z 1A2 Telephone: 514-873-2452 Toll Free: 1-888-873-2452 Fax: 514-873-2070

**Saskatchewan Saskatchewan does not have a public utilities commission or board. Inquiries may be made by writing to the minister responsible for the respective utility:**

Legislative Buildings Regina, Saskatchewan S4S 0B3

**Yukon Yukon Utilities Board**

PO Box 31728 Whitehorse, Yukon Y1A 6L3 Telephone: 867-667-5058 Fax: 867-667-5059 Email: [yub@northwestel.net](mailto:yub@northwestel.net)  
Website: [www.yukonutilitiesboard.yk.ca](http://www.yukonutilitiesboard.yk.ca)

## 17. Financial Services

If you have a complaint or a problem with a financial institution under federal responsibility, please follow the steps below, given by the Financial Consumer Agency of Canada (FCAC).

The steps must be followed in order, and you should take notes during each step of the process so that you have a record of your conversations and progress in case you are asked.

All banks, and all trust, loan and insurance companies, and retail associations that fall under federal responsibility (or that are incorporated at the federal level) must have a complaint-handling process in place for individuals and small businesses. This process details how a customer may make a complaint, and it must be available in all branches of the institution, on its website, and must be sent in writing to anyone who requests it. For more detailed information on your own financial institution's complaint-handling process contact the [FCAC](#).

### Step 1: Local level

First, try to resolve your problem by dealing directly with the manager or customer service representative of your financial institution. This would involve speaking with branch staff or the branch's local representative, or someone at their call centre.

### Step 2: Senior level and/or internal ombudsperson

If following Step 1 does not resolve your complaint, you can ask to be referred to a senior staff member, a customer care group or an internal ombudsperson — the person in charge of investigating complaints from consumers.

### Step 3: Third-party review

If you are not satisfied with the solution proposed after Step 2, in most cases, you can have your complaint reviewed by an independent third party, also called an external ombudsperson. The table below gives you the contact details of some of the major third party complaint review services in Canada's financial services sector. Who you contact will depend on the type of business you have been dealing with.

| Type of business   | Third-Party Reviewer   |
|--|--|
| Banks and trust companies  | Ombudsman for Banking Services and Investments (OBSI)  |
| Life and health products and services issued by life insurance companies | Ombudservice for Life & Health Insurance (OLHI) (formerly Canadian Life and Health Insurance OmbudService (CLHIO)) |
| Home, car and business insurance   | General Insurance OmbudService (GIO)   |

### Step 4: Provincial regulator (optional)

In some cases, depending on the type of financial institution you are dealing with, or the type of complaint you have, you can also contact your provincial regulator. Examples of financial services providers that are regulated by provincial regulators include investment dealers, credit unions, caisses populaires and mortgage brokers. In addition, life and health insurance companies, as well as general insurance companies (e.g., home and auto) are regulated by provincial regulators for market conduct matters. Please find below a list of regulators in your province or territory.

### Tips for Making a Complaint:

- Do not skip any of the steps in the complaint-handling process, and follow the steps in order. This will speed up your request.
- Make sure you take notes at each step in the complaint-handling process. When you go through each step, you will need to know the following details:
  - the name of the people you spoke with in the previous steps
  - the dates these discussions took place
  - what, if anything, was decided.
- Always keep the original copy of any document related to your complaint. If you must send a document, send a copy, not the original.
- For some specific types of insurance disputes, an individual may be required to access a provincial mediation process.
- If your complaint involves an investment dealer or mutual fund dealer, you might wish to consult the following complaint handling guides:

[Mutual Fund Dealers Association of Canada](#)

[Investment Industry Regulatory Organization of Canada](#)

Note: The complaint-handling process is a less expensive alternative than going to court to have your complaint resolved. However, if you decide to go to court, you can no longer follow the complaint-handling process described in this document.

### Securities Commissions

Every province has a securities commission to administer and enforce securities legislation. Securities include stocks, bonds and mutual funds. The commissions' mandates include protecting investors from unfair, improper and fraudulent practices. Consumers may complain to the commissions. Given the confidential nature of the complaint, some commissions request that complaints be sent in hard copy rather than electronically.

## **Contacts for Financial Services**

### **Financial Consumer Agency of Canada (FCAC)**

6th Floor  
427 Laurier Avenue West  
Ottawa, Ontario K1R 1B9  
Telephone: 613-996-5454  
Toll Free: 1-866-461-3222  
Toll Free 2: 1-866-914-6097  
Toll Free 3: 1-866-814-2224  
Phone (TTY): 613-947-7771  
Fax: 613-941-1436  
Email: [info@fcac-acfc.gc.ca](mailto:info@fcac-acfc.gc.ca)  
Website: [www.fcac-acfc.gc.ca](http://www.fcac-acfc.gc.ca)

### **Ombudsman for Banking Services and Investments (OBSI)**

PO Box 896  
Station Adelaide  
Toronto, Ontario M5C 2K3  
Toll Free: 1-888-451-4519  
Fax: 1-888-422-2865  
Email: [ombudsman@obsi.ca](mailto:ombudsman@obsi.ca)  
Website: [www.obsi.ca](http://www.obsi.ca)

### **Ombudservice for Life and Health Insurance (OLHI) (formerly Canadian Life and Health Insurance OmbudService)**

401 Bay Street  
PO Box 7  
Toronto, Ontario M5H 2Y4  
Toll Free: 1-800-268-8099 (English Only)  
Website: [www.olhi.ca](http://www.olhi.ca)

### **General Insurance Ombudservice (GIO)**

10 Milner Business Court  
Suite 701  
Toronto, Ontario M1B 3C6  
Toll Free: 1-877-225-0446  
Fax: 416-299-4261  
Website: [www.giocanada.org](http://www.giocanada.org)

## **Provincial and Territorial Financial Regulators**

### **Alberta**

#### ***Alberta Superintendent of Financial Institutions***

Terrace Building  
Room 402  
9515-107 Street  
Edmonton, Alberta T5K 2C3  
Telephone: 780-427-5064  
Fax: 780-420-0752  
Email: [financial.inst@gov.ab.ca](mailto:financial.inst@gov.ab.ca)  
Website: [www.finance.gov.ab.ca/business/fin\\_inst/index.html](http://www.finance.gov.ab.ca/business/fin_inst/index.html)

### **British Columbia**

#### ***Financial Institutions Commission***



Suite 1200  
13450-102nd Avenue  
Surrey, British Columbia V3T 5X3  
Telephone: 604-953-5200  
Toll Free: 1-866 206-3030  
Fax: 604-953-5301  
Email: [FICOM@ficombc.ca](mailto:FICOM@ficombc.ca)  
Website: [www.fic.gov.bc.ca](http://www.fic.gov.bc.ca)

## **Manitoba**

### ***Financial Institutions Regulation Branch, Manitoba Finance***

Suite 1115  
405 Broadway  
Winnipeg, Manitoba R3C 3L6  
Telephone: 204-945-2542  
Toll Free: 1-800-282-8069  
Fax: 204-948-2268  
Email: [coop-cu@gov.mb.ca](mailto:coop-cu@gov.mb.ca)  
Website: [www.gov.mb.ca/finance/cca/firb](http://www.gov.mb.ca/finance/cca/firb)

## **New Brunswick**

### ***Credit Unions, Cooperatives and Trust Companies Branch, Department of Justice and Consumer Affairs***

Room 637  
Kings Place  
440 King Street  
PO Box 6000  
Fredericton, New Brunswick E3B 5H1  
Telephone: 506-453-2315  
Fax: 506-453-7474  
Website: [www.gnb.ca/0062/index-e.asp](http://www.gnb.ca/0062/index-e.asp)

## **Newfoundland and Labrador**

### ***Credit Union Deposit Guarantee Corporation***

PO Box 340  
Marystown, Newfoundland and Labrador A0E 2M0  
Telephone: 709-279-0170  
Toll Free: 1-877-279-0170  
Fax: 709-279-0177  
Website: [www.cudgc.nf.net](http://www.cudgc.nf.net)

## **Northwest Territories**

### ***Northwest Territories Registrar of Securities, Department of Justice***

1st Floor,  
Stuart M. Hodgson Building  
5009-49th Street  
PO Box 1320  
Yellowknife, Northwest Territories X1A 2L9  
Telephone: 867-920-3318  
Fax: 867-873-0243  
Website: [www.justice.gov.nt.ca/SecuritiesRegistry](http://www.justice.gov.nt.ca/SecuritiesRegistry)

## **Nova Scotia**

### ***Financial Institutions Division, Department of Finance***

4th Floor

1723 Hollis Street  
PO Box 2271  
Halifax, Nova Scotia B3J 3C8  
Telephone: 902-424-6331  
Fax: 902-424-1298  
Email: [fininst@gov.ns.ca](mailto:fininst@gov.ns.ca)  
Website: [www.gov.ns.ca/finance/financialinstitutions](http://www.gov.ns.ca/finance/financialinstitutions)

## **Nunavut**

### ***Legal Registries Division, Department of Justice***

PO Box 1000  
Station 570  
Iqaluit, Nunavut XOA 0H0  
Telephone: 867-975-6590  
Fax: 867-975-6594  
Email: [legal.registries@gov.nu.ca](mailto:legal.registries@gov.nu.ca)  
Website: [www.justice.gov.nu.ca/i18n/english/legreg/legalreg.shtm](http://www.justice.gov.nu.ca/i18n/english/legreg/legalreg.shtm)

## **Ontario**

### ***Financial Services Commission of Ontario***

5160 Yonge Street  
PO Box 85  
North York, Ontario M2N 6L9  
Telephone: 416-250-7250  
Toll Free: 1-800-668-0128  
Phone (TTY): 1-800-387-0584  
Fax: 416-590-7070  
Email: [contactcentre@fSCO.gov.on.ca](mailto:contactcentre@fSCO.gov.on.ca)  
Website: [www.fSCO.gov.on.ca](http://www.fSCO.gov.on.ca)

## **Prince Edward Island**

### ***Office of the Attorney General***

4th Floor  
Shaw Building  
PO Box 2000  
95 Rochford Street  
Charlottetown, Prince Edward Island C1A 7N8  
Telephone: 902-368-4550  
Fax: 902-368-5283  
Website: [www.gov.pe.ca/jps/](http://www.gov.pe.ca/jps/)

## **Québec**

### ***Autorité des marchés financiers***

Place de la Cité, Tour Cominar  
Suite 400  
2640 Laurier Boulevard  
Québec, Quebec G1V 5C1  
Telephone: 418-525-0337  
Toll Free: 1-877-525-0337  
Fax: 418-647-0376  
Email: [renseignements-consommateur@lautorite.qc.ca](mailto:renseignements-consommateur@lautorite.qc.ca)  
Website: [www.lautorite.qc.ca/index.en.html](http://www.lautorite.qc.ca/index.en.html)

## **Québec**

### ***Autorité des marchés financiers***

22nd Floor  
Tour de la Bourse  
800 VictoriaPlace  
PO Box 246  
Montréal, Quebec H4Z 1G3  
Telephone: 514-395-0337  
Toll Free: 1-877-525-0337  
Fax: 514-873-3090

## **Saskatchewan**

### ***Financial Institutions Division, Saskatchewan Financial Services Commission***

Suite 601  
1919 Saskatchewan Drive  
Regina, Saskatchewan S4P 4H2  
Telephone: 306-787-6700  
Fax: 306-787-9006  
Email: [fid@sfsc.gov.sk.ca](mailto:fid@sfsc.gov.sk.ca)  
Website: [www.sfsc.gov.sk.ca](http://www.sfsc.gov.sk.ca)

## **Yukon**

### ***Consumer Services, Department of Community Services***

Third Floor  
Andrew Philipson Law Centre  
2130 Second Avenue  
PO Box 2703  
Whitehorse, Yukon Y1A 2C6  
Telephone: 867-667-5111  
Toll Free: 1-800-661-0408  
Toll Free 2: Local 5111  
Fax: 867-667-3609  
Email: [consumer@gov.yk.ca](mailto:consumer@gov.yk.ca)  
Website: [www.community.gov.yk.ca/consumer/index.html](http://www.community.gov.yk.ca/consumer/index.html)

## **Provincial and Territorial Insurance Regulators**

### **Alberta**

#### ***Alberta Insurance Council***

Suite 901  
Toronto Dominion Tower  
10088-102 Avenue  
Edmonton, Alberta T5J 2Z1  
Telephone: 780-421-4148  
Fax: 780-425-5745  
Email: [info@abcouncil.ab.ca](mailto:info@abcouncil.ab.ca)  
Website: [www.abcouncil.ab.ca](http://www.abcouncil.ab.ca)

### **Alberta**

#### ***Alberta Insurance Council***

Suite 500  
222-58 Avenue SW  
Calgary, Alberta T2H 2S3  
Telephone: 403-233-2929  
Fax: 403-233-2990

## **British Columbia**

***Insurance Council of British Columbia***

Suite 300  
1040 West Georgia Street  
PO Box 7  
Vancouver, British Columbia V6E 4H1  
Telephone: 604-688-0321  
Toll Free: 1-877-688-0321  
Fax: 604-662-7767

**Manitoba**

***Financial Institutions Regulation Branch, Manitoba Finance***

Suite 1115  
405 Broadway  
Winnipeg, Manitoba R3C 3L6  
Telephone: 204-945-2542  
Toll Free: 1-800-282-8069  
Fax: 204-948-2268  
Email: [insurance@gov.mb.ca](mailto:insurance@gov.mb.ca)  
Website: [www.gov.mb.ca/finance/cca/firb](http://www.gov.mb.ca/finance/cca/firb)

**New Brunswick**

***Insurance Branch, Department of Justice and Consumer Affairs***

6th Floor  
Kings Place  
440 King Street  
PO Box 6000  
Fredericton, New Brunswick E3B 5H1  
Telephone: 506-453-2415  
Fax: 506-453-7435  
Website: [www.gnb.ca/0062/index-e.asp](http://www.gnb.ca/0062/index-e.asp)

**New Brunswick**

***Consumer Advocate for Insurance***

Suite 406  
Keystone Place  
270 Douglas Avenue  
Bathurst, New Brunswick E2A 1M9  
Telephone: 506-549-5555  
Toll Free: 1-888-283-5111  
Fax: 506-549-5559  
Email: [nb@cai-dma.ca](mailto:nb@cai-dma.ca)  
Website: [www.insurance-assurance.ca/index.php](http://www.insurance-assurance.ca/index.php)

**Newfoundland and Labrador**

***Financial Services Regulatory Division, Department of Government Services***

2nd Floor  
Confederation Building  
West Block  
Prince Philip Drive  
PO Box 8700  
St. John's, Newfoundland and Labrador A1B 4J6  
Telephone: 709-729-2602  
Fax: 709-729-3205  
Website: [www.gs.gov.nl.ca/cca/fsr](http://www.gs.gov.nl.ca/cca/fsr)

**Northwest Territories, nunavut**

**Treasury Division, Department of Finance**

Third Floor  
YK Centre  
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Yellowknife, Northwest Territories X1A 2L9  
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Toll Free: 1-800-661-0820  
Fax: 867-873-0325  
Email: [Doug\\_Doak@gov.nt.ca](mailto:Doug_Doak@gov.nt.ca)

**Nova Scotia**

**Superintendent of Insurance**

4th Floor  
1723 Hollis Street  
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Halifax, Nova Scotia B3J 3C8  
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Fax: 902-424-1298  
Email: [fininst@gov.ns.ca](mailto:fininst@gov.ns.ca)

**Ontario**

**Financial Services Commission of Ontario**

5160 Yonge Street  
PO Box 85  
North York, Ontario M2N 6L9  
Telephone: 416-250-7250  
Toll Free: 1-800-668-0128  
Phone (TTY): 1-800-387-0584  
Fax: 416-590-7070  
Email: [contactcentre@fsc.gov.on.ca](mailto:contactcentre@fsc.gov.on.ca)  
Website: [www.fsc.gov.on.ca](http://www.fsc.gov.on.ca)

**Prince Edward Island**

**Superintendent of Insurance, Office of the Attorney General**

4th Floor  
95 Rochford Street  
PO Box 2000  
Charlottetown, Prince Edward Island C1A 7N8  
Telephone: 902-368-4550  
Fax: 902-368-5283  
Website: [www.gov.pe.ca/jps/index.php3?number=1027253&lang=E](http://www.gov.pe.ca/jps/index.php3?number=1027253&lang=E)

**Québec**

**Autorité des marchés financiers**

Place de la Cité, Tour Cominar  
Suite 400  
2640 Laurier Boulevard  
Québec, Quebec G1V 5C1  
Telephone: 418-525-0337  
Toll Free: 1-877-525-0337  
Fax: 418-647-0376  
Email: [renseignements-consommateur@lautorite.qc.ca](mailto:renseignements-consommateur@lautorite.qc.ca)  
Website: [www.lautorite.qc.ca](http://www.lautorite.qc.ca)

**Québec**

**Autorité des marchés financiers**

22nd Floor  
Tour de la Bourse  
800 VictoriaPlace  
PO Box 246  
Montréal, Quebec H4Z 1G3  
Telephone: 514-395-0337  
Toll Free: 1-877-525-0337  
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**Saskatchewan*****Financial Institutions Division, Saskatchewan Financial Services Commission***

Suite 601  
1919 Saskatchewan Drive  
Regina, Saskatchewan S4P 4H2  
Telephone: 306-787-6700  
Fax: 306-787-9006  
Email: [fid@sfsc.gov.sk.ca](mailto:fid@sfsc.gov.sk.ca)  
Website: [www.sfsc.gov.sk.ca/financial/insurance.shtml](http://www.sfsc.gov.sk.ca/financial/insurance.shtml)

**Saskatchewan*****Insurance Councils of Saskatchewan***

Suite 310  
2631-28th Avenue  
Regina, Saskatchewan S4S 6X3  
Telephone: 306-352-7870  
Fax: 306-569-3018  
Website: [www.insurancecouncils.sk.ca](http://www.insurancecouncils.sk.ca)

**Yukon*****Consumer Services, Department of Community Services***

Third Floor  
Andrew Philipson Law Centre  
2130 Second Avenue  
PO Box 2703  
Whitehorse, Yukon Y1A 2C6  
Telephone: 867-667-5111  
Toll Free: 1-800-661-0408  
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Fax: 867-667-3609  
Email: [consumer@gov.yk.ca](mailto:consumer@gov.yk.ca)  
Website: [www.community.gov.yk.ca/consumer/index.html](http://www.community.gov.yk.ca/consumer/index.html)

**Securities*****Advocis (The Financial Advisors Association of Canada)***

Suite 209  
390 Queens Quay West  
Toronto, Ontario M5V 3A2  
Telephone: 416-444-5251  
Toll Free: 1-800-563-5822  
Fax: 416-444-8031  
Email: [info@advocis.ca](mailto:info@advocis.ca)  
Website: [www.advocis.ca](http://www.advocis.ca)

**Investment Funds Institute of Canada**

Suite 1800  
1010 Sherbrooke Street West  
Montréal, Quebec H3A 2R7  
Telephone: 514-985-7025  
Fax: 514-985-5113  
Website: [www.ific.ca/](http://www.ific.ca/)

### **Investment Funds Institute of Canada**

4th Floor  
11 King Street West  
Toronto, Ontario M5H 4C7  
Telephone: 416-363-2150  
Toll Free: 1-866-347-1961  
Fax: 416-861-9937  
Website: [www.ific.ca](http://www.ific.ca)

### **The Investor Learning Centre of Canada**

15th Floor  
200 Wellington Street West  
Toronto, Ontario M5V 3G2  
Telephone: 1-866-866-2601  
Email: [customer\\_support@csi.ca](mailto:customer_support@csi.ca)  
Website: [www.csi.ca](http://www.csi.ca)

### **Securities Commissions**

#### **Alberta**

##### ***Alberta Securities Commission***

4th Floor  
300-5 Avenue SW  
Calgary, Alberta T2P 3C4  
Telephone: 403-297-6454  
Toll Free: 1-877-355-0585  
\*\* contact block fields complaints \*\*: 403-355-3888  
Fax: 403-297-6156  
Email: [complaints@seccom.ab.ca](mailto:complaints@seccom.ab.ca)  
Website: [www.albertasecurities.com](http://www.albertasecurities.com)

#### **British Columbia**

##### ***British Columbia Securities Commission***

701 West Georgia Street  
PO Box 10142  
Pacific Centre  
Vancouver, British Columbia V7Y 1L2  
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Fax: 604-899-6506  
Email: [inquiries@bcsc.bc.ca](mailto:inquiries@bcsc.bc.ca)  
Website: [www.bcsc.bc.ca](http://www.bcsc.bc.ca)  
Website 2: [www.investright.org](http://www.investright.org)

#### **Manitoba**

##### ***Manitoba Securities Commission***

500-400 St. Mary Avenue  
Winnipeg, Manitoba R3C 4K5

Telephone: 204-945-2548  
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Email: [securities@gov.mb.ca](mailto:securities@gov.mb.ca)  
Website: [www.msc.gov.mb.ca/index\\_en.html](http://www.msc.gov.mb.ca/index_en.html)

## **New Brunswick**

### ***New Brunswick Securities Commission***

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85 Charlotte Street  
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Fax: 506-658-3059  
Email: [information@nbsc-cvmnb.ca](mailto:information@nbsc-cvmnb.ca)  
Website: [www.nbsc-cvmnb.ca/nbsc/LanguageRH.do?type=english](http://www.nbsc-cvmnb.ca/nbsc/LanguageRH.do?type=english)

### **Financial Services Regulation Division**

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Fax: 709-729-6187  
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## **Northwest Territories**

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Fax: 867-873-0243  
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Website: [www.justice.gov.nt.ca/SecuritiesRegistry](http://www.justice.gov.nt.ca/SecuritiesRegistry)

## **Nova Scotia**

### ***Nova Scotia Securities Commission***

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Joseph Howe Building  
1690 Hollis Street  
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Fax: 902-424-4625  
Website: [www.gov.ns.ca/nssc](http://www.gov.ns.ca/nssc)

## **Nunavut**

### ***Legal Registries Division***

PO Box 1000  
Station 570



Iqaluit, Nunavut X0A 0H0  
Telephone: 867-975-6590  
Fax: 867-975-6594  
Email: [legal.registries@gov.nu.ca](mailto:legal.registries@gov.nu.ca)  
Website: [www.justice.gov.nu.ca/i18n/english/legreg/legalreg.shtm](http://www.justice.gov.nu.ca/i18n/english/legreg/legalreg.shtm)

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### **Ontario Securities Commission**

Suite 1903  
20 Queen Street West  
Toronto, Ontario M5H 3S8  
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Toll Free: 1-877-785-1555  
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Fax: 416-593-8122  
Email: [inquiries@osc.gov.on.ca](mailto:inquiries@osc.gov.on.ca)  
Website: [www.osc.gov.on.ca/en/home.htm](http://www.osc.gov.on.ca/en/home.htm)

## Prince Edward Island

### **Consumer, Corporate, and Insurance Services Division**

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## Québec

### **Autorité des marchés financiers**

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Fax: 418-647-0376  
Email: [renseignements-consommateur@lautorite.qc.ca](mailto:renseignements-consommateur@lautorite.qc.ca)  
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## Québec

### **Autorité des marchés financiers**

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## Yukon

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Fax: 867-393-6251  
Email: [corporateaffairs@gov.yk.ca](mailto:corporateaffairs@gov.yk.ca)  
Website: [www.community.gov.yk.ca/corp/index.html](http://www.community.gov.yk.ca/corp/index.html)

**Saskatchewan*****Saskatchewan Financial Services Commission***

Securities Division  
Suite 601  
1919 Saskatchewan Drive  
Regina, Saskatchewan S4P 4H2  
Telephone: 306-787-5645  
Fax: 306-787-5899  
Website: [www.sfsc.gov.sk.ca](http://www.sfsc.gov.sk.ca)

## 18. Funerals

Most people avoid thinking about funerals until faced with the death of a loved one. When you wait until this time of stress and grief, it can be hard to make the necessary decisions. In Canada, the provinces and territories regulate the funeral and burial industry.

### Burial

Burial is the most common way of dealing with remains. Bodies must be buried in approved cemeteries.

There are two methods of burial. The first is the traditional earth burial, in which the body is placed in a casket and lowered into the ground. The second involves permanently placing the body and the casket in a mausoleum, or tomb, above or just below the ground.

Cemetery costs vary widely. Before you make an agreement to purchase a plot, ask for a written statement listing all costs and a copy of the cemetery's rules and regulations.

### What Kind of Casket?

The price of a casket can easily account for half the total cost of an average funeral service. Prices range from a few hundred dollars for a cloth-covered casket to several thousand dollars for a metal or hardwood casket. You may have to ask to see less expensive caskets, since these are often not on display at funeral homes. Plywood caskets can usually be purchased on request. In some areas, you can save money by renting a decorative casket shell for use during the funeral and graveside service. Discount casket stores have opened in some cities in Canada.

Sometimes, people go deeply into debt when they choose a casket because they want to do their best for the deceased. Think carefully about spending more than you can afford or have budgeted for in advance. Consider asking a trusted friend or relative to accompany you when you decide which casket to buy. Consider too that a casket is not required when the body is to be cremated (although an urn must be supplied).

### Embalming: Extra or Essential?

In most provinces, embalming must be authorized. Embalming involves substituting a chemical fluid for blood to temporarily preserve a body. This is usually done for cosmetic and sanitation purposes when the body is to be viewed in an open casket. Consider the benefits of embalming and the wishes of the deceased and next-of-kin when deciding about embalming. To avoid any misunderstanding, let the funeral services provider know your wishes as soon as possible. In most provinces, embalming is not legally required; however, it may be required, when transferring remains by air or otherwise to another province or territory, or out of the country, unless embalming is contrary to religious beliefs.

### Cremation

Cremation is an alternative to burial. It usually costs less than burial, particularly because you don't have to buy a casket or spend money on a cemetery plot.

Before you receive permission to have a body cremated, the body must be examined by a medical examiner and a Medical Certificate of Death signed by the attending physician.

Funeral chapels and crematoria require that the body be enclosed in a container that is combustible, of rigid construction and equipped with handles. You may supply your own homemade container.

After a cremation, all that usually remains of the body is two to three kilograms of pulverized bone and ash, and perhaps some parts of artificial joints. These materials represent no health risk. You're free to take care of the ashes as you see fit. Most crematoria and funeral homes will provide temporary storage of the ashes until you decide what is to be done with them. You may also choose to bury the ashes in a cemetery plot.

### Conventional Funeral Service

A conventional funeral involves a service in a religious institution such as a church or temple, or funeral chapel, with the body present, followed by burial. The following services are usually included in the price the funeral home or cemetery charges:

- moving the body to the funeral home
- using funeral home facilities
- embalming and cosmetic application
- the price of the casket
- using a hearse for transportation to the cemetery or crematorium
- arranging funeral services
- registering the death and obtaining the Burial Permit
- preparing newspaper death notices

In most provinces and territories, funeral homes and cemeteries are required to provide families with a detailed cost breakdown of all the products and services they provide. This will enable you to select only those services you require and can afford.

### Memorial Service

A memorial service is usually held when the body is not present. For example, the body may have already been buried, or it may have been cremated or donated for medical research. Family and friends who live in a different city than the deceased often hold a memorial service.

A memorial service is most often held within a few days or weeks of the death. Memorial services, as with funerals, can be large or small, and held in a religious institution such as a church or temple, funeral home chapel, hotel, private club or family home. Arrangements are usually simple. Embalming, viewing and other services associated with a conventional funeral are eliminated, reducing the cost.

## Planning Ahead

## Prearranging a Funeral Service

When looking for a prearranged plan, ask yourself the following questions.

- Does the funeral home have a good reputation? Ask friends for recommendations. Ask yourself whether the funeral home is likely to be in business for many more years.
- Will interest be paid on the money in your prearranged plan? If so, compare rates at various funeral homes. Will you or your estate receive the interest or will the funeral home?
- If you choose to pay in installments, will you be charged for late payment?
- Does the contract specifically describe all goods and services to be provided?
- Does the plan meet your religious needs? Does it allow for a service in your own religious institution such as a church or temple, or must you use the funeral chapel?
- Is there any plan to cover the increased cost of the prearranged service due to inflation?

## Buying a Cemetery Plot

You can also buy a cemetery plot and a grave marker in advance. Before signing a contract, get answers to the following questions.

- What happens if you move or change your mind for whatever reason? Would you be able to sell the plot or transfer ownership?
- What are your payment options?
- What penalty would apply if you failed to make the payments?

## Mausoleums and Columbariums

An alternative to buying a cemetery plot is to purchase a niche in a mausoleum (for a casket) or columbarium (for cremated remains). As with prearranging a funeral or buying a cemetery plot, it is important to ask questions about fees and services ahead of time.

- What are you getting for your money?
- Is there an extra charge for the nameplate or for a flower vase to put in front?
- What are the options for paying?
- Can you get a refund if you decide not to use the niche?

You should also ask about the opening hours for a mausoleum or columbarium, since they are unlikely to be open all the time, as cemeteries are. This is particularly important if your family lives in a different city from the mausoleum or columbarium and will only be visiting occasionally.

## Memorial Societies

Memorial societies are voluntary, non-profit organizations dedicated to helping people arrange simple, dignified and inexpensive funerals in advance. They encourage the donation of bodies or body parts for medical science.

Most memorial societies have either a legal contract or an agreement with one or more local funeral homes to provide services for members. Memorial societies that are unable to get such agreements give advice to people who want to prearrange their funeral. Members are given a form on which they indicate their desired arrangements. The society and/or the cooperating funeral home keep a copy of the form. If you move, your membership file can be transferred to the local memorial society near your new community.

## Donating a Human Body or Organs

Medical science makes valuable use of donated tissues and organs, for research, teaching and transplants. The entire body, or just certain parts, may be donated. It is quite easy to make such a donation. Just write out your instructions on a piece of paper and sign it.

Be sure to tell your next-of-kin about your wishes and to carry a copy of the signed instructions or a signed donor card in your wallet. Your driver's license may have an attached universal donor card, which you must fill out and sign for your wishes to be followed.

## Contacts For Funerals

### Funeral Service Regulators

#### Alberta Funeral Services Regulatory Board

Edmonton Office 11810 Kingsway Avenue

Edmonton, Alberta T5G 0X5 Telephone: 780-452-6130 Toll Free: 1-800-563-4652 Fax: 780-452-6085

Email: [office@afsrab.ab.ca](mailto:office@afsrab.ab.ca) Website: [www.afsrab.ab.ca](http://www.afsrab.ab.ca)

#### British Columbia Consumer Protection BC

Victoria Office 5th Floor 1019 Wharf Street PO Box 9244

Victoria, British Columbia V8W 9J2 Telephone: 604-320-1667 Toll Free: 1-888-564-9963 Fax: 250-920-7181

Email: [info@consumerprotectionbc.ca](mailto:info@consumerprotectionbc.ca) Website: [www.consumerprotectionbc.ca](http://www.consumerprotectionbc.ca)

#### Manitoba Funeral Board of Manitoba

254 Portage Avenue Winnipeg, Manitoba R3C 0B6 Telephone: 204-947-1098 Fax: 204-945-0424

Email: [embalmersdirectors@gov.mb.ca](mailto:embalmersdirectors@gov.mb.ca) Website: [www.funeraldirectorsboard.mb.ca](http://www.funeraldirectorsboard.mb.ca)

**New Brunswick Board for Registration of Embalmers and Funeral Directors**

New Brunswick Office 1063 Main Street PO Box 31

Hampton, New Brunswick E0G 1Z0 Telephone: 506-832-5541 Fax: 506-832-3082

**New Brunswick New Brunswick Funeral Directors and Embalmers Association**

New Brunswick Office

515 Everard H. Daigle Boulevard PO Box 7245

Grand Falls, New Brunswick E3Z 2R5 Telephone: 506-473-3063 Fax: 506-473-3494 Email: [info@nbfuneraldirectors.ca](mailto:info@nbfuneraldirectors.ca)

Website: [www.nbfuneraldirectors.ca](http://www.nbfuneraldirectors.ca)

**Newfoundland and Labrador Embalmers and Funeral Directors Board of Newfoundland and Labrador**

Newfoundland and Labrador Office PO Box 839

Lewisporte, Newfoundland and Labrador A0G 3A0 Telephone: 709-535 2827 Fax: 709-535 8440

Email: [contact@nlfuneralboard.ca](mailto:contact@nlfuneralboard.ca) Website: [www.nlfuneralboard.ca](http://www.nlfuneralboard.ca)

**Nova Scotia Nova Scotia Board of Registration of Embalmers and Funeral Directors**

Nova Scotia Office c/o Service Nova Scotia and Municipal Relations PO Box 2723

Halifax, Nova Scotia B3J 3P7 Telephone: 902-453-5545 Toll Free: 1-800-670-4357 Fax: 902-424-0702

Website: [www.gov.ns.ca/snsmr/paal/ndxemb.asp](http://www.gov.ns.ca/snsmr/paal/ndxemb.asp)

**Nunavut Consumer Affairs**

Department of Community and Government Services PO Box 440

Baker Lake, Nunavut X0C 0A0 Telephone: 867-793-3303 Toll Free: 1-866-223-8139 Fax: 867-793-3321

**Ontario Board of Funeral Services**

Toronto Office 77 Bay Street Suite 2810 Box 117 Toronto, Ontario M5G 2C8 Telephone: 416-979- 5450 Toll

Free: 1-800-387-4458 Fax: 416-979-0384 Email: [info@funeralboard.com](mailto:info@funeralboard.com)

**Prince Edward Island Office of the Attorney General**

Compliance Officer Consumer Services Section PO Box 2000

Charlottetown, Prince Edward Island C1A 7N8 Telephone: 902-368-4580 Toll Free: 1-800-658-1799 Fax: 902-368-5283

Website: [www.gov.pe.ca/jps/index.php3?number=1027199&lang=E](http://www.gov.pe.ca/jps/index.php3?number=1027199&lang=E)

**Quebec Office de la protection du consommateur**

Quebec Office Suite 450 400 Jean-Lesage Boulevard

Québec, Quebec G1K 8W4 Toll Free: 1-888-672-2556 Fax: 418-528-0976 Website: [www.opc.gouv.qc.ca](http://www.opc.gouv.qc.ca)

**Saskatchewan Funeral and Cremation Services Council of Saskatchewan**

Saskatchewan Office 3847C Albert Street

Regina, Saskatchewan S4S 3R4 Telephone: 306-584-1575 Fax: 306-584-1576 Email: [sask.funeral@sasktel.net](mailto:sask.funeral@sasktel.net)

Website: [www.fcscs.ca](http://www.fcscs.ca)

### **Yukon Consumer Services**

Department of Community Services Third Floor Andrew Philipson Law Centre 2130 Second Avenue PO Box 2703 Telephone: 867-667-5811 Toll Free: 1-800-661-0408 Toll Free 2: Local 5111 Fax: 867-667-3609 Email: [consumer@gov.yk.ca](mailto:consumer@gov.yk.ca)  
Website: [www.community.gov.yk.ca/consumer](http://www.community.gov.yk.ca/consumer) Whitehorse, Yukon Y1A 2C6

### **Provincial and Territorial Consumer Affairs Offices**

#### **Alberta Service Alberta, Consumer Contact Centre**

3rd Floor Commerce Place 10155-102 Street

Edmonton, Alberta T5J 4G8 Telephone: 780-427-4088 Toll Free: 1-877-427-4088 Email: [service.alberta@gov.ab.ca](mailto:service.alberta@gov.ab.ca)  
Website: [www.servicealberta.ca](http://www.servicealberta.ca)

#### **British Columbia Consumer Protection BC**

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Email: [info@consumerprotectionbc.ca](mailto:info@consumerprotectionbc.ca) Website: [www.consumerprotectionbc.ca](http://www.consumerprotectionbc.ca)

#### **Manitoba Consumer Protection Office, Manitoba Family Services and Consumer Affairs**

302-258 Portage Avenue Winnipeg, Manitoba R3C 0B6 Telephone: 204-945-3800 Toll Free: 1-800-782-0067 Fax: 204-945-0728 Email: [consumers@gov.mb.ca](mailto:consumers@gov.mb.ca) Website: [www.manitoba.ca/fs/cca/cpo](http://www.manitoba.ca/fs/cca/cpo)

#### **New Brunswick Department of Justice and Consumer Affairs**

Kings Place (King Tower) 440 King Street

Canadian Consumer Handbook  
<http://www.consumerhandbook.ca>

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#### **Newfoundland and Labrador Service NL**

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#### **Northwest Territories Consumer Affairs, Department of Municipal and Community Affairs**

5201-50th Avenue, Suite 600 PO Box 1320

Yellowknife, Northwest Territories X1A 3S9 Telephone: 867-873-7125 Fax: 867-873-0309 Email: [michael.gagnon@gov.nt.ca](mailto:michael.gagnon@gov.nt.ca)  
Website: [www.maca.gov.nt.ca/operations/consumer\\_affairs/index.html](http://www.maca.gov.nt.ca/operations/consumer_affairs/index.html)

#### **Nova Scotia Service Nova Scotia and Municipal Relations, Public Enquiries**

Mail Room, 8 South Maritime Centre 1505 Barrington Street

Halifax, Nova Scotia B3J 3K5 Telephone: 902-424-5200 Toll Free: 1-800-670-4357 Fax: 902-424-0720  
Email: [askus@gov.ns.ca](mailto:askus@gov.ns.ca) Website: [www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp](http://www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp)

**Nunavut Consumer Affairs, Department of Community and Government Services**

267 Qaiqtuq Building  
P.O. Box 440

Baker Lake, Nunavut X0C 0A0 Telephone: 867-793-3303 Toll Free: 1-866-223-8139 Fax: 867-793-3321

Email: [Laupaluktuq@gov.nu.ca](mailto:Laupaluktuq@gov.nu.ca) Website: [www.gov.nu.ca/english/](http://www.gov.nu.ca/english/)

**Ontario Consumer Protection Branch, Ministry of Consumer Services**

5775 Yonge Street, Suite 1500 Toronto, Ontario M7A 2E5 Telephone: 416-326-8800 Toll Free: 1-800-889-9768 Phone (TTY): 416-229-6086 Phone (TTY) 2: 1-877-666-6545 Fax: 416-326-8665 Email: [consumer@ontario.ca](mailto:consumer@ontario.ca)  
Website: [www.ontario.ca/consumerprotection](http://www.ontario.ca/consumerprotection)

**Prince Edward Island Consumer Services, Office of the Attorney General**

Shaw Building, 4th Floor 95 Rochford Street PO Box 2000

Charlottetown, Prince Edward Island C1A 7N8 Telephone: 902-368-4580 Telephone: 902-368-4550 Toll Free: 1-800-658-1799  
Fax: 902-368-5283 Website: [www.gov.pe.ca/jps/index.php3?number=1002799&lang=E](http://www.gov.pe.ca/jps/index.php3?number=1002799&lang=E)

**Quebec Office de la protection du consommateur**

400 Jean-Lesage Boulevard, Suite 450 Québec, Quebec G1K 8W4 Telephone: 418-643-1484 Toll Free: 1-888-672-2556 Fax: 418-528-0976 Website: [www.opc.gouv.qc.ca](http://www.opc.gouv.qc.ca)

**Saskatchewan Consumer Protection Branch, Ministry of Justice and Attorney General**

1919 Saskatchewan Drive, Suite 500 Regina, Saskatchewan S4P 4H2 Telephone: 306-787-5550 Toll Free: 1-888-374-4636  
Fax: 306-787-9779 Email: [consumerprotection@gov.sk.ca](mailto:consumerprotection@gov.sk.ca) Website: [www.justice.gov.sk.ca/cpb](http://www.justice.gov.sk.ca/cpb)

**Yukon**

**Consumer Services & Infrastructure Development, Department of Community Services**

Andrew Philipson Law Centre 2130 Second Avenue, 3rd Floor  
PO Box 2703 (C-5)

Whitehorse, Yukon Y1A 2C6 Telephone: 867-667-5111 Toll Free: 1-800-661-0408 ext. 5111 Fax: 867-667-3609  
Email: [consumer@gov.yk.ca](mailto:consumer@gov.yk.ca) Website: [www.community.gov.yk.ca/consumer/index.html](http://www.community.gov.yk.ca/consumer/index.html)

## 19. Gift Cards

In recent years, gift cards have become an increasingly popular choice among consumers, with most large retailers now offering them. They come in a number of varieties including: cards that can be used to purchase goods or services from a particular store or retailer; those redeemable at a group of stores, such as a mall; and, more recently, credit card-branded gift cards that can be used anywhere that the brand of credit card is accepted.

Gift cards can be a convenient gift option, allowing the recipient to choose what they want, and when. They can also allow you to contribute towards the purchase of a more expensive item than you could afford to give on your own. However, gift cards can come with a variety of terms and conditions that you should be aware of before purchasing them.

Consider the following:

- Are there any restrictions on the card? Are there any limitations on what kinds of products or services may be purchased?
- Does the card have any fees associated with it that either you or the recipient have to pay, such as an activation fee, transaction fees, or inactivity fees if the cardholder does not use the card within a certain period of time?
- Can the card be returned for a refund if the person you are giving it to does not use it?
- Is your friend likely to use the gift card? Some people never get around to using a gift card or wait too long, only to find the card has expired or is worth less than the face value. Some companies make a lot of money because their gift cards are never used. Be sure your friend shops at the store where you are purchasing the card. If you are not sure, consider giving cash instead.

Be sure to ask the retailer about the considerations listed above *before* you purchase the card.

### Gift Card Fraud

Many reputable companies allow you to enter a gift card's serial number on their website to check the balance remaining on the card. But be aware, there are fraudsters online who may try to steal the money remaining on your card. To avoid fake gift card balance websites, do not click on links found in pop-up boxes or in emails. Fraudsters often send authentic-looking email messages that appear to come from legitimate well-known companies. Search for the official company website in your search engine and navigate to the gift card balance page yourself. If you aren't sure that a site is legitimate, contact the company directly using a number from the phone book or on the gift card itself. The contact information provided on the site, in a pop-up box or email message could also be false.

### Laws or Regulations

Most provinces have introduced laws or regulations that include restrictions on expiration dates and fees, as well as improvements in the information the retailer must disclose before you purchase the card, such as restrictions on the use of the card. However, rules vary across provinces and territories, not all types of gift cards are covered, and not all provinces and territories have laws in place. To find out more check with your provincial or territorial consumer affairs office.

## Contacts For Gift Cards

### Provincial and Territorial Consumer Affairs Offices

#### Alberta Service Alberta, Consumer Contact Centre

3rd Floor Commerce Place 10155-102 Street

Edmonton, Alberta T5J 4G8 Telephone: 780-427-4088 Toll Free: 1-877-427-4088 Email: [service.alberta@gov.ab.ca](mailto:service.alberta@gov.ab.ca)

Website: [www.servicealberta.ca](http://www.servicealberta.ca)

#### British Columbia Consumer Protection BC

#307-3450 Uptown Blvd PO Box 9244

Victoria, British Columbia V8W 9J2



Telephone: 604-320-1667 Toll Free: 1-888-564-9963 Fax: 250-920-7181 Email: [info@consumerprotectionbc.ca](mailto:info@consumerprotectionbc.ca)  
Website: [www.consumerprotectionbc.ca](http://www.consumerprotectionbc.ca)

**Manitoba Consumer Protection Office, Manitoba Family Services and Consumer Affairs**

302-258 Portage Avenue Winnipeg, Manitoba R3C 0B6 Telephone: 204-945-3800 Toll Free: 1-800-782-0067 Fax: 204-945-0728 Email: [consumers@gov.mb.ca](mailto:consumers@gov.mb.ca) Website: [www.manitoba.ca/fs/cca/cpo](http://www.manitoba.ca/fs/cca/cpo)

**New Brunswick Department of Justice and Consumer Affairs**

Kings Place (King Tower) 440 King Street

Fredericton, New Brunswick E3B 5H8 Telephone: 506-453-2659 Fax: 506-444-4494 Email: [justice.comments@gnb.ca](mailto:justice.comments@gnb.ca)  
Website: [www.gnb.ca/0062/rentalsman/index-e.asp](http://www.gnb.ca/0062/rentalsman/index-e.asp)

**Newfoundland and Labrador Service NL**

PO Box 8700 St. John's, Newfoundland and Labrador A1B 4J6 Telephone: 709-729-4834 Toll Free: 1-877-968-2600 Fax: 709-729-6998 Email: [gsinfo@gov.nl.ca](mailto:gsinfo@gov.nl.ca) Website: [www.gs.gov.nl.ca/index.html](http://www.gs.gov.nl.ca/index.html)

**Northwest Territories Consumer Affairs, Department of Municipal and Community Affairs**

5201-50th Avenue, Suite 600 PO Box 1320

Yellowknife, Northwest Territories X1A 3S9 Telephone: 867-873-7125 Fax: 867-873-0309 Email: [michael.gagnon@gov.nt.ca](mailto:michael.gagnon@gov.nt.ca)  
Website: [www.maca.gov.nt.ca/operations/consumer\\_affairs/index.html](http://www.maca.gov.nt.ca/operations/consumer_affairs/index.html)

**Nova Scotia Service Nova Scotia and Municipal Relations, Public Enquiries**

Mail Room, 8 South Maritime Centre 1505 Barrington Street

Halifax, Nova Scotia B3J 3K5 Telephone: 902-424-5200 Toll Free: 1-800-670-4357 Fax: 902-424-0720  
Email: [askus@gov.ns.ca](mailto:askus@gov.ns.ca) Website: [www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp](http://www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp)

**Nunavut Consumer Affairs, Department of Community and Government Services**

267 Qaiqtuq Building  
P.O. Box 440

Baker Lake, Nunavut X0C 0A0 Telephone: 867-793-3303 Toll Free: 1-866-223-8139 Fax: 867-793-3321  
Email: [Laupaluktuq@gov.nu.ca](mailto:Laupaluktuq@gov.nu.ca) Website: [www.gov.nu.ca/english/](http://www.gov.nu.ca/english/)

**Ontario Consumer Protection Branch, Ministry of Consumer Services**

5775 Yonge Street, Suite 1500 Toronto, Ontario M7A 2E5 Telephone: 416-326-8800 Toll Free: 1-800-889-9768 Phone (TTY): 416-229-6086 Phone (TTY) 2: 1-877-666-6545 Fax: 416-326-8665 Email: [consumer@ontario.ca](mailto:consumer@ontario.ca)  
Website: [www.ontario.ca/consumerprotection](http://www.ontario.ca/consumerprotection)

**Prince Edward Island Consumer Services, Office of the Attorney General**

Shaw Building, 4th Floor 95 Rochford Street PO Box 2000

Charlottetown, Prince Edward Island C1A 7N8 Telephone: 902-368-4580 Telephone: 902-368-4550 Toll Free: 1-800-658-1799  
Fax: 902-368-5283 Website: [www.gov.pe.ca/jps/index.php3?number=1002799&lang=E](http://www.gov.pe.ca/jps/index.php3?number=1002799&lang=E)

**Quebec Office de la protection du consommateur**

400 Jean-Lesage Boulevard, Suite 450 Québec, Québec G1K 8W4 Telephone: 418-643-1484 Toll Free: 1-888-672-2556 Fax: 418-528-0976 Website: [www.opc.gouv.qc.ca](http://www.opc.gouv.qc.ca)

**Saskatchewan Consumer Protection Branch, Ministry of Justice and Attorney General**

1919 Saskatchewan Drive, Suite 500 Regina, Saskatchewan S4P 4H2 Telephone: 306-787-5550 Toll Free: 1-888-374-4636

Fax: 306-787-9779 Email: [consumerprotection@gov.sk.ca](mailto:consumerprotection@gov.sk.ca) Website: [www.justice.gov.sk.ca/cpb](http://www.justice.gov.sk.ca/cpb)

**Yukon Consumer Services & Infrastructure Development, Department of Community Services**

Andrew Philipson Law Centre 2130 Second Avenue, 3rd Floor

PO Box 2703 (C-5)

Whitehorse, Yukon Y1A 2C6 Telephone: 867-667-5111 Toll Free: 1-800-661-0408 ext. 5111 Fax: 867-667-3609

Email: [consumer@gov.yk.ca](mailto:consumer@gov.yk.ca) Website: [www.community.gov.yk.ca/consumer/index.html](http://www.community.gov.yk.ca/consumer/index.html)

## 20. Home Renovations

There is no such thing as a small and simple renovation project. The process takes time and effort. It's also messy. However, the more planning and care that goes into the renovation in advance, the better your chances of having things turn out to your satisfaction.

- Understand your own abilities and the amount of time that you can spend on the project. This will help you decide what kind of professional help you should look for, ranging from an architect or general contractor who will take charge of the project from beginning to end, to a one-person local construction company.
- Write a detailed list of the things that you want to achieve. If you change your mind part way through the project, the costs will also change.
- Check with your municipal building inspection department to find out which permits you'll need before you start work (this is not your contractor's responsibility unless that is spelled out in your contract) and check which inspections you'll have to arrange part way through or when the project is finished. Check with your insurance company to discuss any extra insurance coverage required for the renovation that may add to your final cost.
- Make a list of potential suppliers to interview. Ask relatives, friends and neighbours as well as local business associations for recommendations.
- Some professional organizations, such as building associations, keep a list of suppliers who specialize in renovation work.
- Check with your local [Better Business Bureau](#) or business association to see whether any complaints have been filed against any firm that you are thinking of hiring.
- Contact at least six professionals by telephone to find a minimum of three to interview.
- Ask for references and check them.

### Why Renovate?

- **Lifestyle renovations:** This type of renovation might involve building a sun room for pleasure, or converting unused attic space into living quarters to meet your changing needs.
- **Retrofit projects:** This type of renovation usually focuses on your home's shell or mechanical systems. Examples are upgrading your insulation, replacing your furnace, or putting on new siding.
- **Maintenance and repair renovations:** This type of renovation might include caulking windows, reshingling your roof, or replacing your eavestroughs.

Advance planning is the key to successful renovations. Get the results you want by doing your renovation right the first time. The [Canada Mortgage and Housing Corporation](#) offers a series of fact sheets on different renovation topics to help you plan, assess and avoid surprises. **Selecting a Contractor** Interviews are a two-way conversation. The contractor should ask you a lot of questions about what you want. In turn, you should ask the contractor about similar projects he or she has handled, the time required for the job, whether there will be subcontractors involved, what the stages of progress will be, and the permit and inspection requirements. Most tradespeople need to be certified (plumbers, electricians, etc). Make sure the person or company you hire is certified. Be sure to check references. A good place to start might be talking to someone who has had a recent renovation or contact the Better Business Bureau or the Home Builder's Association in your area.

It is a good idea to get a few estimates for the job, but make sure that each supplier has the same job specifications so you can compare apples to apples. You should never be given a quote at the interview. Ask the supplier to send you a written estimate of all costs, including labour and any extra charges. Also check the quote to ensure that it has included any applicable taxes and ask about any liability insurance or worker's compensation that may be required. Review all the quotes carefully. They should outline your project and provide at least a partial cost breakdown.

### Don't Take it Underground

The underground economy hurts all Canadians. The underground economy also makes businesses and individuals less competitive because it offers an unfair illegal advantage to those who don't respect Canada's tax laws. For consumers, paying "under the table" for a job is not a better deal. If you pay cash you have no warranty, no recourse for poor workmanship, and the added risk of liability if an injury takes place on your property.

## How to Protect Yourself

Before you hire anyone be sure to ask a lot of questions. Make sure a written contract is in place and ask for proof of Workers' Compensation or equivalent private liability insurance to cover injury as well as any damage that could occur in your home. This will protect you from being liable for an injury in your home, as well as damage to your home, and to the worker's equipment.

### The Contract

Don't sign a contract until you have fully reviewed it, are satisfied with all the terms and are sure that the contractor is capable of meeting your needs. Ask the contractor to include a detailed description of the work to be done. Get them to list specific information about products, manufacturer, size and colour of materials and equipment to be installed. It is a best practice to even include product numbers for items such as carpet, tile, countertops and hardwood floors for example. The more details that are contained in the contract, the less room there is for error. Never allow work to proceed until you have fully reviewed, understood, agreed to and signed the contract. (See the "[Contracts](#)" section of this Handbook for more tips and information on signing contracts.)

The contract should include the following information:

- the type and amount of work to be done;
- who is to complete the work (including a list of any subcontractors and who is responsible for their payment and when);
- who is responsible for ordering and paying for materials;
- who is responsible for permits;
- the total cost;
- what percentage of deposit is required (does it seem reasonable);
- the start date and date of completion;
- who is responsible for clean-up afterwards;
- the Business or GST/HST number of the contractor; and
- the name and address of the contractor and your name and address.

On major projects, it is a best practice to break down the work into phases. If additional jobs are added along the way, make sure the original contract is clearly amended. Attach to the contract a list of the sections of work to be done and their completion dates. A payment schedule should always be part of the contract. Keep the number of payments to a minimum and check on construction liens legislation in your province or territory. The law may require you to

hold back a percentage of the payment until the date when the major work is finished (what's known as the substantial completion date). You'll be asked to sign a completion certificate. Don't sign it until the work is finished and you're satisfied with it. Check with your provincial or territorial consumer affairs office to see what is required where you live.

For more information on what to do when hiring a contractor, visit the [Get It In Writing](#) website, run by the Canadian Home Builder's Association. **Door-to-Door Home Repairs**

Sometimes salespeople come to your door offering a deal on roofing, driveway resurfacing, or furnace inspection or repair, because "we just happen to be in your neighbourhood." Usually they insist that the contract must be signed immediately to get the special price.

This is a high-pressure sales tactic. Don't fall for it.

The seller may ask for a deposit and then never return to do the work, or the work he or she does do may be substandard. Unless you have references about the contractor from people you trust, you won't know what you're really buying until your money is gone. (See the "[Door-to-Door Sales](#)" section of this Handbook for more information.) If you were thinking of having the work done anyway, ask the salesperson for local references. Obtain quotes from other suppliers as well. Your province or territory may require door-to-door salespeople to be licensed and bonded, and may allow a cancellation (or cooling-off) period, during which you may cancel the contract for any reason. For more information, contact your provincial or territorial consumer affairs office.

**Environmentally Responsible Consumer Tip:**

Heating can count for more than half the energy cost of running your house. According to the Canada Mortgage and Housing Corporation (CMHC), more than 17 percent of the energy consumed in Canada is used in this way. Buying an energy-efficient home or making energy-saving renovations can offer big savings.

## Contacts For Home Renovations

### Canada Mortgage and Housing Corporation

#### Head Office

700 Montreal Road Ottawa, Ontario K1A 0P7 Telephone: 613-748-2000 Toll Free: 1-800-668-2642 Phone (TTY): 613-748-2447 Fax: 613-748-2098 Email: [chic@cmhc-schl.gc.ca](mailto:chic@cmhc-schl.gc.ca) Website: [www.cmhc-schl.gc.ca](http://www.cmhc-schl.gc.ca)

#### Prairie and Territories

Suite 200 1000-7 Avenue SW Calgary, Alberta T2P 5L5 Telephone: 403-515-3000 Toll Free: 1-888-841-4975 Fax: 403-515-2930

#### British Columbia

200-1111 West Georgia Street Vancouver, British Columbia V6E 4S4 Telephone: 604-731-5733 Phone (TTY): 1-800-309-3388 Fax: 604-737-4139 Website: [www.cmhc-schl.gc.ca/en/corp/cous/cous\\_007.cfm](http://www.cmhc-schl.gc.ca/en/corp/cous/cous_007.cfm)

#### Atlantic

9th Floor Barrington Tower 1894 Barrington Street PO Box 9315 Station A

Halifax, Nova Scotia B3K 5W9 Telephone: 902-426-3530 Fax: 902-426-9991

#### Ontario

Suite 300, 100 Sheppard Avenue East

Toronto, Ontario M2N 6Z1 Telephone: 416-221-2642 Toll Free: 1-800-309-3388 Fax: 416-218-3310 Website: [www.cmhc-schl.gc.ca/en/corp/cous/cous\\_005.cfm](http://www.cmhc-schl.gc.ca/en/corp/cous/cous_005.cfm)

#### Quebec

1st Floor 1100 René Lévesque Boulevard West

Montréal, Quebec H3B 5J7 Telephone: 514-283-2222 Toll Free: 1-888-772-0772 Website: [www.cmhc-schl.gc.ca/en/corp/cous/cous\\_004.cfm](http://www.cmhc-schl.gc.ca/en/corp/cous/cous_004.cfm)

### Canadian Housing Information Centre

C1-200, 700 Montreal Road Ottawa, Ontario K1A 0P7

Telephone: 613-748-2367 Toll Free: 1-800-668-2642 Fax: 613-748-4069 Email: [chic@cmhc-schl.gc.ca](mailto:chic@cmhc-schl.gc.ca) Website: [www.cmhc-schl.gc.ca/en/corp/li/index.cfm](http://www.cmhc-schl.gc.ca/en/corp/li/index.cfm)

#### **Better Business Bureaus**

##### **Canadian Council of Better Business Bureaus**

2 St. Clair Avenue East Suite 800

Toronto, Ontario M4T 2T5 Telephone: 416-644-4936 Fax: 416-644-4945 Website: [www.bbb.org/canada](http://www.bbb.org/canada)

##### **Better Business Bureau of Central and Northern Alberta**

888 Capital Place 9707-110 Street

Edmonton, Alberta T5K 2L9 Telephone: 780-482-2341 Toll Free: 1-800-232-7298 Fax: 780-482-1150

Email: [info@edmontonbbb.org](mailto:info@edmontonbbb.org) Website: [www.edmonton.bbb.org](http://www.edmonton.bbb.org)

##### **Better Business Bureau of Southern Alberta**

Suite 350 7330 Fisher Street SE

Calgary, Alberta T2H 2H8 Telephone: 403-531-8784 Fax: 403-640-2514 Email: [info@betterbusinessbureau.ca](mailto:info@betterbusinessbureau.ca)

Website: [calgary.bbb.org](http://calgary.bbb.org)

##### **Better Business Bureau of Mainland B.C.**

Suite 404 788 Beatty Street

Vancouver, British Columbia V6B 2M1 Telephone: 604-682-2711 Fax: 604-681-1544 Email: [contactus@mbc.bbb.org](mailto:contactus@mbc.bbb.org)

Website: [mbc.bbb.org/](http://mbc.bbb.org/)

##### **Better Business Bureau of Vancouver Island**

220-1175 Cook Street Victoria, British Columbia V8V 4A1 Telephone: 250-386-6348 Toll Free: 1-877-826-4222 Fax: 250-386-

2367 Email: [info@vi.bbb.org](mailto:info@vi.bbb.org) Website: [vi.bbb.org](http://vi.bbb.org)

##### **Better Business Bureau of Manitoba and Northwestern Ontario**

1030B Empress Street Winnipeg, Manitoba R3G 3H4 Telephone: 204-989-9010 Toll Free: 1-800-385-3074 Fax: 204-989-9016

Email: [bbbinquiries@mts.net](mailto:bbbinquiries@mts.net) Website: [manitoba.bbb.org](http://manitoba.bbb.org)

##### **Better Business Bureau of the Maritime Provinces**

Suite 805 1888 Brunswick Street

Halifax, Nova Scotia B3J 3J8 Telephone: 902-422-6581 Fax: 902-429-6457 Email: [bbbmp@bbbmp.ca](mailto:bbbmp@bbbmp.ca)

Website: [www.bbbmp.ca](http://www.bbbmp.ca)

##### **Better Business Bureau of Eastern, Northern Ontario and the Outaouais**

505-700 Industrial Avenue Ottawa, Ontario K1G 0Y9 Telephone: 613-237-4856 Toll Free: 1-877-859-8566 Fax: 613-237-4878

Email: [info@ottawa.bbb.org](mailto:info@ottawa.bbb.org) Website: [ottawa.bbb.org](http://ottawa.bbb.org)

##### **Better Business Bureau of Mid-western and Central Ontario**

354 Charles Street East Kitchener, Ontario N2G 4L5 Telephone: 519-579-3080 Toll Free: 1-800-459-8875 Fax: 519-570-0072

Email: [info@bbbmwo.ca](mailto:info@bbbmwo.ca) Website: [mwco.bbb.org](http://mwco.bbb.org)

##### **Better Business Bureau of Mid-western and Central Ontario**

1 Eva Road Toronto, Ontario M9C 4Z5 Telephone: 416-621-9184

**Better Business Bureau of Western Ontario**  
Suite 308 200 Queens Avenue PO Box 2153

London, Ontario N6A 4E3 Telephone: 519-673-3222 Toll Free: 1-877-283-9222 Fax: 519-673-5966  
Email: [info@london.bbb.org](mailto:info@london.bbb.org) Website: [london.bbb.org](http://london.bbb.org)

**Better Business Bureau of Saskatchewan**

980 Albert Street Regina, Saskatchewan S4R 2P7 Telephone: 306-352-7601 Toll Free: 1-888-352-7601 Fax: 306-565-6236  
Email: [info@bbbsask.com](mailto:info@bbbsask.com) Website: [sask.bbb.org](http://sask.bbb.org)

**Better Business Bureau of Mainland B.C. - B.C. Interior**

Toll Free: 1-888-803-1222 Fax: 604-681-1544 Email: [contactus@mbc.bbb.org](mailto:contactus@mbc.bbb.org) Website: [www.interior.bbbvan.org](http://www.interior.bbbvan.org)

**Better Business Bureau of the Maritime Provinces - Yarmouth Office**

Telephone: 902-742-2432 Fax: 902-742-1248

**Better Business Bureau of Mid-western and Central Ontario - Business Office**

1 Eva Road Toronto, Ontario M9C 4Z5 Telephone: 416-621-9184

**Better Business Bureau of Windsor and Southwestern Ontario - Chatham Office**

Telephone: 519-351-0592

**Canadian Association of Home and Property Inspectors**

PO Box 13715 Ottawa, Ontario K2K 1X6 Telephone: 613-839-5344 Toll Free: 1-888-748-2244 Fax: 1-866-876-9877  
Website: [www.cahpi.ca](http://www.cahpi.ca)

**Canadians for Properly Built Homes**

3659 Richmond Road PO Box 11032 Station H

Ottawa, Ontario K2H 7T8 Fax: 613-248-4691 Email: [info@canadiansforproperlybuilt homes.com](mailto:info@canadiansforproperlybuilt homes.com)  
Website: [www.canadiansforproperlybuilt homes.com](http://www.canadiansforproperlybuilt homes.com)

**Homeowner Protection Centre**

170 Sheppard Ave E Suite 202 Toronto, Ontario M2N 3A4

Telephone: 416-961-3487 Fax: 416-975-8819 Email: [mail@homeownerprotection.ca](mailto:mail@homeownerprotection.ca)  
Website: [www.homeownerprotection.ca](http://www.homeownerprotection.ca)

**Provincial and Territorial Consumer Affairs Offices**

**Alberta Service Alberta, Consumer Contact Centre**

3rd Floor Commerce Place 10155-102 Street

Edmonton, Alberta T5J 4G8 Telephone: 780-427-4088 Toll Free: 1-877-427-4088 Email: [service.alberta@gov.ab.ca](mailto:service.alberta@gov.ab.ca)  
Website: [www.servicealberta.ca](http://www.servicealberta.ca)

**British Columbia Consumer Protection BC**

#307-3450 Uptown Blvd PO Box 9244

Victoria, British Columbia V8W 9J2 Telephone: 604-320-1667 Toll Free: 1-888-564-9963 Fax: 250-920-7181  
Email: [info@consumerprotectionbc.ca](mailto:info@consumerprotectionbc.ca) Website: [www.consumerprotectionbc.ca](http://www.consumerprotectionbc.ca)

**Manitoba Consumer Protection Office, Manitoba Family Services and Consumer Affairs**

302-258 Portage Avenue Winnipeg, Manitoba R3C 0B6 Telephone: 204-945-3800 Toll Free: 1-800-782-0067 Fax: 204-945-0728 Email: [consumers@gov.mb.ca](mailto:consumers@gov.mb.ca) Website: [www.manitoba.ca/fs/cca/cpo](http://www.manitoba.ca/fs/cca/cpo)

**New Brunswick Department of Justice and Consumer Affairs**

Kings Place (King Tower) 440 King Street

Fredericton, New Brunswick E3B 5H8 Telephone: 506-453-2659 Fax: 506-444-4494 Email: [justice.comments@gnb.ca](mailto:justice.comments@gnb.ca)  
Website: [www.gnb.ca/0062/rentalsman/index-e.asp](http://www.gnb.ca/0062/rentalsman/index-e.asp)

**Newfoundland and Labrador Service NL**

PO Box 8700 St. John's, Newfoundland and Labrador A1B 4J6 Telephone: 709-729-4834 Toll Free: 1-877-968-2600 Fax: 709-729-6998 Email: [gsinfo@gov.nl.ca](mailto:gsinfo@gov.nl.ca) Website: [www.gs.gov.nl.ca/index.html](http://www.gs.gov.nl.ca/index.html)

**Northwest Territories Consumer Affairs, Department of Municipal and Community Affairs**

5201-50th Avenue, Suite 600 PO Box 1320

Yellowknife, Northwest Territories X1A 3S9

Telephone: 867-873-7125 Fax: 867-873-0309 Email: [michael.gagnon@gov.nt.ca](mailto:michael.gagnon@gov.nt.ca)  
Website: [www.maca.gov.nt.ca/operations/consumer\\_affairs/index.html](http://www.maca.gov.nt.ca/operations/consumer_affairs/index.html)

**Nova Scotia Service Nova Scotia and Municipal Relations, Public Enquiries**  
Mail Room, 8 South Maritime Centre 1505 Barrington Street

Halifax, Nova Scotia B3J 3K5 Telephone: 902-424-5200 Toll Free: 1-800-670-4357 Fax: 902-424-0720  
Email: [askus@gov.ns.ca](mailto:askus@gov.ns.ca) Website: [www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp](http://www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp)

**Nunavut Consumer Affairs, Department of Community and Government Services**  
267 Qaiqtuq Building  
P.O. Box 440

Baker Lake, Nunavut X0C 0A0 Telephone: 867-793-3303 Toll Free: 1-866-223-8139 Fax: 867-793-3321  
Email: [Laupaluktuq@gov.nu.ca](mailto:Laupaluktuq@gov.nu.ca) Website: [www.gov.nu.ca/english/](http://www.gov.nu.ca/english/)

**Ontario Consumer Protection Branch, Ministry of Consumer Services**  
5775 Yonge Street, Suite 1500 Toronto, Ontario M7A 2E5 Telephone: 416-326-8800 Toll Free: 1-800-889-9768 Phone (TTY):  
416-229-6086 Phone (TTY) 2: 1-877-666-6545 Fax: 416-326-8665 Email: [consumer@ontario.ca](mailto:consumer@ontario.ca)  
Website: [www.ontario.ca/consumerprotection](http://www.ontario.ca/consumerprotection)

**Prince Edward Island Consumer Services, Office of the Attorney General**  
Shaw Building, 4th Floor 95 Rochford Street PO Box 2000

Charlottetown, Prince Edward Island C1A 7N8



Telephone: 902-368-4580 Telephone: 902-368-4550 Toll Free: 1-800-658-1799 Fax: 902-368-5283  
Website: [www.gov.pe.ca/jps/index.php3?number=1002799&lang=E](http://www.gov.pe.ca/jps/index.php3?number=1002799&lang=E)

**Quebec Office de la protection du consommateur**

400 Jean-Lesage Boulevard, Suite 450 Québec, Quebec G1K 8W4 Telephone: 418-643-1484 Toll Free: 1-888-672-2556 Fax: 418-528-0976 Website: [www.opc.gouv.qc.ca](http://www.opc.gouv.qc.ca)

**Saskatchewan Consumer Protection Branch, Ministry of Justice and Attorney General**

1919 Saskatchewan Drive, Suite 500 Regina, Saskatchewan S4P 4H2 Telephone: 306-787-5550 Toll Free: 1-888-374-4636  
Fax: 306-787-9779 Email: [consumerprotection@gov.sk.ca](mailto:consumerprotection@gov.sk.ca) Website: [www.justice.gov.sk.ca/cpb](http://www.justice.gov.sk.ca/cpb)

**Yukon Consumer Services & Infrastructure Development, Department of Community Services**

Andrew Philipson Law Centre 2130 Second Avenue, 3rd Floor  
PO Box 2703 (C-5)

Whitehorse, Yukon Y1A 2C6 Telephone: 867-667-5111 Toll Free: 1-800-661-0408 ext. 5111 Fax: 867-667-3609  
Email: [consumer@gov.yk.ca](mailto:consumer@gov.yk.ca) Website: [www.community.gov.yk.ca/consumer/index.html](http://www.community.gov.yk.ca/consumer/index.html)

**Provincial and Territorial Departments or Ministries of Housing**

**Alberta Alberta Municipal Affairs and Housing, Housing Support Programs**

18C Commerce Place 10155-102 Street

Edmonton, Alberta T5J 4L4 Telephone: 780-427-2732 Fax: 780-422-1419

Email: [comments@gov.ab.ca](mailto:comments@gov.ab.ca) Website: [www.municipalaffairs.gov.ab.ca](http://www.municipalaffairs.gov.ab.ca)

**Alberta Housing Support Programs, Alberta Municipal Affairs and Housing**

18C Commerce Place 10155-102 Street

Edmonton, Alberta T5J 4L4 Telephone: 780-427-2732 Fax: 780-422-1419 Email: [comments@gov.ab.ca](mailto:comments@gov.ab.ca)  
Website: [www.municipalaffairs.gov.ab.ca](http://www.municipalaffairs.gov.ab.ca)

**British Columbia Office of Housing and Construction Standards**

PO Box 9844 Stn Prov Govt

Victoria, British Columbia V8W 9T2 Telephone: 250-356-6633 Fax: 250-356-9377 Website: [www.housing.gov.bc.ca](http://www.housing.gov.bc.ca)

**Manitoba Manitoba Finance, Residential Tenancies Branch**

302-254 Edmonton Street Winnipeg, Manitoba R3C 3Y4 Telephone: 204-945-2476 Toll Free: 1-800-782-8403 Fax: 204-945-6273 Email: [rtb@gov.mb.ca](mailto:rtb@gov.mb.ca) Website: [www.gov.mb.ca/finance/cca/rtb](http://www.gov.mb.ca/finance/cca/rtb)

**Manitoba Manitoba Housing Authority**

Central Office Main Floor 185 Smith Street

Winnipeg, Manitoba R3C 3G4 Telephone: 204-945-4663 Toll Free: 1-800-661-4663 Fax: 204-948-2013

**New Brunswick Rentalsman and Consumer Affairs, Department of Justice and Consumer Affairs**

Room 649 Kings Place 440 King Street

Fredericton, New Brunswick E3B 5H8 Telephone: 506-453-2659 Fax: 506-444-4494  
Website: [www.gnb.ca/0062/Rentalsman/index-e.asp](http://www.gnb.ca/0062/Rentalsman/index-e.asp)

**New Brunswick Department of Social Development**  
Sartain MacDonald Building 2nd Floor 551 King Street PO Box 6000

Fredericton, New Brunswick E3B 5H1 Telephone: 506-453-2001 Fax: 506-453-5768 Website: [www.gnb.ca/0017/Housing](http://www.gnb.ca/0017/Housing)

**New Brunswick Department of Social Development**  
Sartain MacDonald Building 2nd Floor 551 King Street PO Box 6000

Fredericton, New Brunswick E3B 5H1 Telephone: 506-453-2001 Fax: 506-453-5768 Website: [www.gnb.ca/0017/Housing](http://www.gnb.ca/0017/Housing)

**Newfoundland and Labrador Newfoundland and Labrador Housing Corporation**  
Sir Brian Dunfield Building 2 Canada Drive PO Box 220

St. John's, Newfoundland and Labrador A1C 5J2 Telephone: 709-724-3000 Fax: 709-724-3250 Website: [www.nlhc.nl.ca](http://www.nlhc.nl.ca)

**Northwest Territories Northwest Territories Housing Corporation**  
PO Box 2100 Yellowknife, Northwest Territories X1A 2P6 Toll Free: 1-866-956-9842 Website: [www.nwthc.gov.nt.ca](http://www.nwthc.gov.nt.ca)

**Nova Scotia Community Services, Nova Scotia Department of Community Services**  
Nelson Place 5675 Spring Garden Road PO Box 696

Halifax, Nova Scotia B3J 2T7 Telephone: 902-424-6830 Toll Free: 1-877-424-1177 Fax: 902-424-0661  
Website: [www.gov.ns.ca/coms/housing/index.html](http://www.gov.ns.ca/coms/housing/index.html)

**Nunavut Nunavut Housing Corporation**  
PO Box 480 Arviat, Nunavut X0C 0E0 Telephone: 867-857-3000 Fax: 867-857-3040 Website: [www.nunavuthousing.ca](http://www.nunavuthousing.ca)

**Ontario Ministry of Municipal Affairs and Housing**  
17th Floor 777 Bay Street

Toronto, Ontario M5G 2E5 Telephone: 416-585-7041 Toll Free: 1-866-220-2290 Phone (TTY): 416-585-6991  
Email: [mininfo.mah@ontario.ca](mailto:mininfo.mah@ontario.ca) Website: [www.mah.gov.on.ca](http://www.mah.gov.on.ca)

**Prince Edward Island Office of the Director of Residential Rental Property, Island Regulatory and Appeals Commission**  
Suite 501 134 Kent Street PO Box 577

Charlottetown, Prince Edward Island C1A 7L1 Telephone: 902-892-3501 Toll Free: 1-800-501-6268 Fax: 902-566-4076  
Website: [www.irac.pe.ca/rental](http://www.irac.pe.ca/rental)

**Québec Ministère des Affaires municipales, du Sport et du Loisir**  
10 Pierre-Olivier-Chauvreau Street  
5th Floor Québec, Quebec G1R 4J3 Telephone: 418-691-2019 Fax: 418-643-7385  
Email: [communications@mamrot.gouv.qc.ca](mailto:communications@mamrot.gouv.qc.ca) Website: [www.mamrot.gouv.qc.ca/](http://www.mamrot.gouv.qc.ca/)

**Québec Société d'habitation du Québec**  
3rd Floor Aile Saint-Amable 1054 Louis-Alexandre-Taschereau Street

Québec, Quebec G1R 5E7 Toll Free: 1-800-463-4315 Fax: 418-643-4560 Website: [www.shq.gouv.qc.ca/en/index.html](http://www.shq.gouv.qc.ca/en/index.html)

**Saskatchewan Saskatchewan Housing, Department of Social Services**  
6th Floor Victoria Tower 1855 Victoria Avenue

Regina, Saskatchewan S4P 3T2 Telephone: 306-787-4177 Toll Free: 1-800-667-7567  
Website: [www.socialservices.gov.sk.ca/housing](http://www.socialservices.gov.sk.ca/housing)

**Yukon Yukon Housing Corporation**

410H Jarvis Street Whitehorse, Yukon Y1A 2H5 Telephone: 867-667-5759 Toll Free: 1-800-661-0408 Toll Free 2: Local 5759  
Fax: 867-667-3664 Email: [ykhouse@gov.yk.ca](mailto:ykhouse@gov.yk.ca) Website: [www.housing.yk.ca](http://www.housing.yk.ca)

# 21. Housing

## Buying a Home

For many consumers purchasing a home may be the biggest purchase of their lives.

The best way to shop for a new home is to prepare a "must-have" list. It is recommended that you spend plenty of time inspecting all the aspects of any home that you're serious about buying.

It is important to figure out what you can afford, based on how much money you will need to borrow, your income and expenses and any debt repayments you may have. Talk to someone at your bank, then compare mortgage rates, terms and conditions at a number of financial institutions. Mortgages vary widely. You can get a good idea of current house prices in neighbourhoods you are considering by looking at house listings in the newspaper or by searching the [Multiple Listing Service](#) or the websites of for-sale-by-owner companies, which help homeowners advertise their home but are not allowed to actually sell it.

For more information on mortgages, see "[Mortgages](#)".

Unless you're in a building trade, you won't necessarily see the faults in a home you're considering, so you may wish to hire a home inspector. Keep in mind that home inspectors are not subject to industry regulation in most provinces. You will want to do some homework to find a reliable inspector. Ask friends and neighbours for references, and ask those inspectors you're thinking of hiring about their training, experience and membership in professional organizations. Your inspector should always provide you with a written report. Remember that most inspectors ask their clients to sign a waiver. They do this in an effort to minimize their liability in case they provide incorrect or incomplete information in their inspection reports.

The [Homeowner Protection Centre](#) (HPC) is a resource centre for homeowners. Homeowners can access information resources to assist in buying, building, maintaining, expanding, renovating and making the most of their homes. The HPC helps homeowners understand their consumer rights when purchasing or renovating a home or buying a home product or service. The HPC also helps companies become more responsive to the needs of their customers and works with builders to improve their business and customer service processes.

For more information on home buying, go to the Buying a Home section of the [Canada Mortgage and Housing Corporation website](#).

When you have a complaint about a real estate agent, contact your [provincial or territorial consumer affairs office](#) or [real estate regulator](#).

## New Homes

Go to the Canadian Home Builders' Association for a [list of local members](#). Many home builders associations provide brochures and sample contracts to help consumers understand the market.

For information on maintaining a new home, you may wish to purchase the [Homeowner's Manual](#) produced by the Canada Mortgage and Housing Corporation.

Federal non-profit organizations such as [Canadians for Properly Built Homes](#) and provincial housing ministries may also be helpful.

## Condominiums

You may be considering a condo, but if you've never lived in one, you should check into all the restrictions and rules before you buy. Ask to see a copy of the corporation by-laws; they may include very specific conditions, such as whether you may put in a garden or hang seasonal lights outside. Talk to people in the community and the manager of the corporation. Find out about maintenance fees and how often they increase. Check whether there is an adequate reserve fund in place for repairs and maintenance of major items, such as roofs, driveways and parking lots. Just as you should do when purchasing a house, have a home inspection done before purchasing a condominium.

See also the Canada Mortgage and Housing Corporation's *Condominium Buyers' Guide*, available on their website at [www.cmhc.gc.ca](http://www.cmhc.gc.ca).

## Renting

Many of the issues that arise when you are buying a house or condo also come up when you are looking for rental accommodation. You need to make sure that it meets your needs at a price you can afford and that it is safe and well maintained.

In addition, you will want to read the rental agreement carefully, to find out about the rules that tenants must follow and what the landlord is required to do for you. Ask about the security deposit: whether there is one, what the terms are for getting it back when you move and whether you will be paid interest. To find out if the rules in your province or territory indicate that you should be paid interest you may contact your provincial or territorial housing ministry. Landlord and tenant requirements vary across Canada so it is important to find out about the situation where you plan to live, particularly if you are moving to another province or territory.

Canada Mortgage and Housing Corporation has an extensive section on its website about renting, with tips, information, worksheets and sample letters that will help you during the rental process: [www.cmhc-schl.gc.ca/en/co/reho/yoqureho/fore/index](http://www.cmhc-schl.gc.ca/en/co/reho/yoqureho/fore/index).

### Environmentally Responsible Consumer Tip:

Heating can count for more than half the energy cost of running your house. According to the Canada Mortgage and Housing Corporation (CMHC), more than 17 percent of the energy consumed in Canada is used in this way. Buying an energy-efficient home or making energy-saving renovations can offer big savings.

Renovating is an ideal time to make your house healthier for you, the community and the environment. CMHC has put together [Renovating for Energy Savings](#), series of fact sheets that describe options for saving energy in houses of specific styles and ages. There is also a section on energy efficiency upgrades. Visit [www.cmhc.gc.ca/en/co](http://www.cmhc.gc.ca/en/co).

Natural Resources Canada's Office of Energy Efficiency has introduced ecoENERGY Retrofit. This program offers Canadians financial incentives to retrofit their homes and make them more energy efficient.

Also offer resources for owners of newly built homes:

The EnerGuide Rating Service encourages the building of energy-efficient new homes by offering guidance to home builders about energy-efficient features and upgrades, and provides an energy rating label on completed homes indicating their EnerGuide rating.

- The R-2000 Standard encourages the building of energy-efficient houses that are environmentally friendly and healthy to live in.
- There are also energy efficiency programs for new homes available in particular regions of the country.

For more information visit: [www.oeenrcan.gc.ca/residential/personal](http://www.oeenrcan.gc.ca/residential/personal)

## Door-to-Door Home Repairs

Sometimes salespeople come to your door offering a deal on roofing, driveway resurfacing, or furnace inspection or repair, because "we just happen to be in your neighbourhood." Usually they insist that the contract must be signed immediately to get the special price.

This is a high-pressure sales tactic. Don't fall for it. If you were thinking of having the work done anyway, ask the salesperson for local references. Obtain quotes from other suppliers as well.

Although the majority of sellers are honest, some are not. The seller may ask for a deposit and then never return to do the work, or the work he or she does do may be substandard. Unless you have personal references, you won't know what you're really buying until your money is gone. (See also the section "[Door-to-Door Sales](#)")

Your province or territory may require door-to-door salespeople to be licensed and bonded, and may allow a cancellation (or cooling-off) period, during which you may cancel the contract for any reason. For more information, contact your [provincial or territorial consumer affairs office](#).

## Contacts for Housing

### Canada Mortgage and Housing Corporation

#### Head Office

700 Montreal Road  
Ottawa, Ontario K1A 0P7  
Telephone: 613-748-2000  
Toll Free: 1-800-668-2642  
Phone (TTY): 613-748-2447  
Fax: 613-748-2098  
Email: [chic@cmhc-schl.gc.ca](mailto:chic@cmhc-schl.gc.ca)  
Website: [www.cmhc-schl.gc.ca](http://www.cmhc-schl.gc.ca)

#### Canadians for Properly Built Homes

3659 Richmond Road  
PO Box 11032  
Station H  
Ottawa, Ontario K2H 7T8  
Fax: 613-248-4691  
Email: [info@canadiansforproperlybulthomes.com](mailto:info@canadiansforproperlybulthomes.com)  
Website: [www.canadiansforproperlybulthomes.com](http://www.canadiansforproperlybulthomes.com)

### Provincial and Territorial Departments or Ministries of Housing

#### Alberta

#### *Alberta Municipal Affairs and Housing, Housing Support Programs*

18C Commerce Place  
10155-102 Street  
Edmonton, Alberta T5J 4L4  
Telephone: 780-427-2732

Fax: 780-422-1419  
Email: [comments@gov.ab.ca](mailto:comments@gov.ab.ca)  
Website: [www.municipalaffairs.gov.ab.ca](http://www.municipalaffairs.gov.ab.ca)

## **British Columbia**

### ***Office of Housing and Construction Standards***

PO Box 9844  
Stn Prov Govt  
Victoria, British Columbia V8W 9T2  
Telephone: 250-356-6633  
Fax: 250-356-9377  
Website: [www.housing.gov.bc.ca](http://www.housing.gov.bc.ca)

## **Manitoba**

### ***Manitoba Finance, Residential Tenancies Branch***

302-254 Edmonton Street  
Winnipeg, Manitoba R3C 3Y4  
Telephone: 204-945-2476  
Toll Free: 1-800-782-8403  
Fax: 204-945-6273  
Email: [rtb@gov.mb.ca](mailto:rtb@gov.mb.ca)  
Website: [www.gov.mb.ca/finance/cca/rtb](http://www.gov.mb.ca/finance/cca/rtb)

## **Manitoba**

### ***Manitoba Housing Authority***

Central Office  
Main Floor  
185 Smith Street  
Winnipeg, Manitoba R3C 3G4  
Telephone: 204-945-4663  
Toll Free: 1-800-661-4663  
Fax: 204-948-2013

## **New Brunswick**

### ***Rentalsman and Consumer Affairs, Department of Justice and Consumer Affairs***

Room 649  
Kings Place  
440 King Street  
Fredericton, New Brunswick E3B 5H8  
Telephone: 506-453-2659  
Fax: 506-444-4494  
Website: [www.gnb.ca/0062/Rentalsman/index-e.asp](http://www.gnb.ca/0062/Rentalsman/index-e.asp)

## **New Brunswick**

### ***Department of Social Development***

Sartain MacDonald Building  
2nd Floor  
551 King Street  
PO Box 6000  
Fredericton, New Brunswick E3B 5H1  
Telephone: 506-453-2001  
Fax: 506-453-5768  
Website: [www.gnb.ca/0017/Housing](http://www.gnb.ca/0017/Housing)

## **Newfoundland and Labrador**

### ***Newfoundland and Labrador Housing Corporation***

Sir Brian Dunfield Building  
2 Canada Drive  
PO Box 220  
St. John's, Newfoundland and Labrador A1C 5J2  
Telephone: 709-724-3000  
Fax: 709-724-3250  
Website: [www.nlhc.nl.ca](http://www.nlhc.nl.ca)

## **Northwest Territories**

### ***Northwest Territories Housing Corporation***

PO Box 2100  
Yellowknife, Northwest Territories X1A 2P6  
Toll Free: 1-866-956-9842  
Website: [www.nwthc.gov.nt.ca](http://www.nwthc.gov.nt.ca)

## **Nova Scotia**

### ***Community Services, Nova Scotia Department of Community Services***

Nelson Place  
5675 Spring Garden Road  
PO Box 696  
Halifax, Nova Scotia B3J 2T7  
Telephone: 902-424-6830  
Toll Free: 1-877-424-1177  
Fax: 902-424-0661  
Website: [www.gov.ns.ca/coms/housing/index.html](http://www.gov.ns.ca/coms/housing/index.html)

## **Nunavut**

### ***Nunavut Housing Corporation***

PO Box 480  
Arviat, Nunavut X0C 0E0  
Telephone: 867-857-3000  
Fax: 867-857-3040  
Website: [www.nunavuthousing.ca](http://www.nunavuthousing.ca)

## **Ontario**

### ***Ministry of Municipal Affairs and Housing***

17th Floor  
777 Bay Street  
Toronto, Ontario M5G 2E5  
Telephone: 416-585-7041  
Toll Free: 1-866-220-2290  
Phone (TTY): 416-585-6991  
Email: [mininfo.mah@ontario.ca](mailto:mininfo.mah@ontario.ca)  
Website: [www.mah.gov.on.ca](http://www.mah.gov.on.ca)

## **Prince Edward Island**

### ***Office of the Director of Residential Rental Property, Island Regulatory and Appeals Commission***

Suite 501  
134 Kent Street  
PO Box 577  
Charlottetown, Prince Edward Island C1A 7L1

Telephone: 902-892-3501  
Toll Free: 1-800-501-6268  
Fax: 902-566-4076  
Website: [www.irac.pe.ca/rental](http://www.irac.pe.ca/rental)

## **Québec**

### ***Ministère des Affaires municipales, du Sport et du Loisir***

5th Floor  
10 Pierre-Olivier-Chauveau Street  
Québec, Quebec G1R 4J3  
Telephone: 418-691-2019  
Fax: 418-643-7385  
Email: [communications@mamrot.gouv.qc.ca](mailto:communications@mamrot.gouv.qc.ca)  
Website: [www.mamrot.gouv.qc.ca/](http://www.mamrot.gouv.qc.ca/)

## **Québec**

### ***Société d'habitation du Québec***

3rd Floor  
Aile Saint-Amable  
1054 Louis-Alexandre-Taschereau Street  
Québec, Quebec G1R 5E7  
Toll Free: 1-800-463-4315  
Fax: 418-643-4560  
Website: [www.shq.gouv.qc.ca/en/index.html](http://www.shq.gouv.qc.ca/en/index.html)

## **Saskatchewan**

### ***Saskatchewan Housing, Department of Social Services***

6th Floor  
Victoria Tower  
1855 Victoria Avenue  
Regina, Saskatchewan S4P 3T2  
Telephone: 306-787-4177  
Toll Free: 1-800-667-7567  
Website: [www.socialservices.gov.sk.ca/housing](http://www.socialservices.gov.sk.ca/housing)

## **Yukon**

### ***Yukon Housing Corporation***

410H Jarvis Street  
Whitehorse, Yukon Y1A 2H5  
Telephone: 867-667-5759  
Toll Free: 1-800-661-0408  
Toll Free 2: Local 5759  
Fax: 867-667-3664  
Email: [ykhouse@gov.yk.ca](mailto:ykhouse@gov.yk.ca)  
Website: [www.housing.yk.ca](http://www.housing.yk.ca)

## **New Home Warranty Programs**

## **Alberta**

### ***Alberta New Home Warranty Program***

233 Mayland Place NE  
Calgary, Alberta T2E 7Z8  
Telephone: 403-253-3636  
Toll Free: 1-800-352-8240  
Fax: 403-253-5062



Website: [www.anhwp.com](http://www.anhwp.com)

## **Alberta**

### ***Alberta New Home Warranty Program***

#204  
10464 Mayfield Road NW  
Edmonton, Alberta T5P 4P4  
Telephone: 780-484-0572  
Toll Free: 1-800-352-8240  
Fax: 780-486-7896  
Website: [www.anhwp.com](http://www.anhwp.com)

## **Alberta**

### ***Blanket Home Warranty***

Suite 900,  
Bell Tower  
10104-103 Avenue  
Edmonton, Alberta T5J 0H8  
Toll Free: 1-888-925-2653  
Fax: 780-801-0679  
Website: [www.blankethomewarranty.ca](http://www.blankethomewarranty.ca)

## **Alberta**

### ***National Home Warranty Group Inc.***

Gateway Business Park 9808 - 12 Ave SW  
Edmonton, Alberta T6X 0J5  
Telephone: 780-425-2981  
Toll Free: 1-800-472-9784  
Fax: 780-426-2723  
Website: [www.nationalhomewarranty.com](http://www.nationalhomewarranty.com)

## **Alberta**

### ***Progressive New Home Warranty Program (Echelon General Insurance Company)***

120  
20 Circle Drive  
St. Albert, Alberta T8N 7L4  
Telephone: 780-470-4663  
Toll Free: 1-866-99-MYPRO (6-9776)  
Fax: 780-470-4664  
Email: [info@progressivewarranty.com](mailto:info@progressivewarranty.com)  
Website: [www.progressivewarranty.com](http://www.progressivewarranty.com)

## **British Columbia**

### ***Homeowner Protection Office***

Suite 2270 - 1055 West Georgia Street  
PO Box 11132  
Royal Centre  
Vancouver, British Columbia V6E 3P3  
Telephone: 604-646-7055  
Toll Free: 1-800-407-7757  
Fax: 604-646-7051  
Website: [www.hpo.bc.ca](http://www.hpo.bc.ca)

## **British Columbia**

***National Warranty Program Ltd.***

400  
543 Granville Street  
Vancouver, British Columbia V6C 1X8  
Telephone: 604-608-6678  
Toll Free: 1-888-243-8807  
Fax: 604-408-1001  
Website: [www.nationalhomewarranty.com](http://www.nationalhomewarranty.com)

**British Columbia**

***Pacific Home Warranty Insurance Services (Echelon General Insurance Company)***

311  
5460 - 152 Street  
Surrey, British Columbia V3S 5J9  
Telephone: 604-574-4776  
Toll Free: 1-866-99-MYPRO (6-9776)  
Fax: 604-574-4779  
Email: [info@pacificwarranty.com](mailto:info@pacificwarranty.com)  
Website: [www.pacificwarranty.com](http://www.pacificwarranty.com)

**Manitoba**

***New Home Warranty Program of Manitoba Inc.***

200 - 675 Pembina Hwy  
Winnipeg, Manitoba R3M 2L6  
Telephone: 204-453-1155  
Fax: 204-287-8561  
Email: [mbnhwp@mbnhwp.com](mailto:mbnhwp@mbnhwp.com)  
Website: [www.mbnhwp.com](http://www.mbnhwp.com)

**Nova Scotia**

***Atlantic Home Warranty Program***

15 Oland Crescent  
Halifax, Nova Scotia B3S 1C6  
Telephone: 902-450-9000  
Toll Free: 1-800-320-9880  
Fax: 902-450-5454  
Email: [info@ahwp.org](mailto:info@ahwp.org)  
Website: [www.ahwp.org](http://www.ahwp.org)

**Ontario**

***Lux Residential Warranty Program Inc.***

Head Office  
1058 Gardiners Road  
Kingston, Ontario K7P 1R7  
Telephone: 613-389-0156  
Toll Free: 1-877-854-4432  
Email: <http://www.info@luxrwp.com>  
Website: [www.luxrwp.com](http://www.luxrwp.com)

**Ontario**

***Tarion Warranty Corporation***

5150 Yonge St.  
Concourse Level  
Toronto, Ontario M2N 6L8

Telephone: 416-229-9200  
Toll Free: 1-877-982-7466  
Website: [www.tarion.com](http://www.tarion.com)

## **Ontario**

### ***Tarion Warranty Corporation***

1145 Hunt Club Road  
Ottawa, Ontario K1V 0Y3  
Telephone: 416-229-9200  
Toll Free: 1-877-982-7466  
Website: [www.tarion.com](http://www.tarion.com)

## **Ontario**

### ***Tarion Warranty Corporation***

140 Fullarton Street  
London, Ontario N6A 5P2  
Telephone: 416-229-9200  
Toll Free: 1-877-982-7466  
Website: [www.tarion.com](http://www.tarion.com)

## **Saskatchewan**

### ***New Home Warranty Program of Saskatchewan Inc.***

#4 - 3012 Louise Street  
East Saskatoon, Saskatchewan S7J 3L8  
Telephone: 306-373-7833  
Fax: 306-373-7977  
Website: [www.nhwp.org](http://www.nhwp.org)

## **Alberta**

### ***National Home Warranty Group Inc.***

200  
5 Donald Street  
Winnipeg, Manitoba R3L 2T4  
Telephone: 204-284-0293  
Fax: 204-889-9864  
Email: <http://www.nationalhomewarranty.com>  
Website: [www.nationalhomewarranty.com](http://www.nationalhomewarranty.com)

## **Ontario**

### ***Travelers Guarantee Company of Canada***

20 Queen Street West  
Suite 300  
PO Box 6  
Toronto, Ontario M5H 3R3  
Telephone: 416-360-8183  
Toll Free: 1-800-330-5033  
Fax: 416-360-8267  
Website: [www.travelersguarantee.com](http://www.travelersguarantee.com)

### **Canadian Association of Home and Property Inspectors**

PO Box 13715  
Ottawa, Ontario K2K 1X6  
Telephone: 613-839-5344  
Toll Free: 1-888-748-2244

Fax: 1-866-876-9877  
Website: [www.cahpi.ca](http://www.cahpi.ca)

### **Canadian Association of Movers**

Suite 404  
2200 Sherobee Road  
Mississauga, Ontario L5A 3Y3  
Telephone: 905-848-6579  
Toll Free: 1-866-860-0065  
Fax: 905-848-8499  
Email: [admin@mover.net](mailto:admin@mover.net)  
Website: [www.mover.net](http://www.mover.net)

### **Canadian Home Builders' Association**

Suite 500  
50 Laurier Avenue West  
Ottawa, Ontario K1P 5J4  
Telephone: 613-230-3060  
Fax: 613-232-8214  
Email: [chba@chba.ca](mailto:chba@chba.ca)  
Website: [www.chba.ca](http://www.chba.ca)

### **Canadian Real Estate Association**

6th Floor  
200 Catherine Street  
Ottawa, Ontario K2P 2K9  
Telephone: 613-237-7111  
Fax: 613-234-2567  
Email: [info@crea.ca](mailto:info@crea.ca)  
Website: [www.crea.ca](http://www.crea.ca)

### **Real Estate Regulators**

#### **Alberta**

#### ***Real Estate Council of Alberta***

Suite 350  
4954 Richard Road SW  
Calgary, Alberta T3E 6L1  
Telephone: 403-228-2954  
Toll Free: 1-888-425-2754  
Fax: 403-228-3065  
Email: [info@reca.ca](mailto:info@reca.ca)  
Website: [www.reca.ca](http://www.reca.ca)

#### **British Columbia**

#### ***Real Estate Council of British Columbia***

Suite 900  
750 West Pender Street  
Vancouver, British Columbia V6C 2T8  
Telephone: 604-683-9664  
Toll Free: 1-877-683-9664  
Fax: 604-683-9017  
Email: [info@recbc.ca](mailto:info@recbc.ca)  
Website: [www.recbcc.ca](http://www.recbcc.ca)

#### **Newfoundland and Labrador**

#### ***Superintendent of Real Estate Trading Act***

Confederation Building  
West Block  
Prince Philip Drive  
PO Box 8700  
St. John's, Newfoundland and Labrador A1B 4J6  
Telephone: 709-729-4909  
Fax: 709-729-3205

## **Nova Scotia**

### ***Nova Scotia Real Estate Commission***

7 Scarfe Court  
Dartmouth, Nova Scotia B3B 1W4  
Telephone: 902-468-3511  
Toll Free: 1-800-390-1015  
Toll Free 2: 1-800-390-1016  
Fax: 902-468-1016  
Email: [info@nsrec.ns.ca](mailto:info@nsrec.ns.ca)  
Website: [www.nsrec.ns.ca](http://www.nsrec.ns.ca)

## **Ontario**

### ***Real Estate Council of Ontario***

Suite 600  
East Tower  
3250 Bloor Street West  
Toronto, Ontario M8X 2X9  
Telephone: 416-207-4800  
Toll Free: 1-800-245-6910  
Fax: 416-207-4820  
Email: [information@reco.on.ca](mailto:information@reco.on.ca)  
Website: [www.reco.on.ca](http://www.reco.on.ca)

## **Québec**

### ***L'Association des courtiers et agents immobiliers du Québec***

Suite 300  
6300 Auteuil Street  
Brossard, Quebec J4Z 3P2  
Telephone: 450-676-4800  
Toll Free: 1-800-440-5110  
Fax: 450-676-7801  
Email: [info@acaiq.com](mailto:info@acaiq.com)  
Website: [www.acaiq.com](http://www.acaiq.com)

## **Saskatchewan**

### ***Saskatchewan Real Estate Commission***

237 Robin Crescent  
Saskatoon, Saskatchewan S7L 6M8  
Telephone: 306-374-5233  
Toll Free: 1-877-700-5233  
Fax: 306-373-2295  
Website: [www.srec.ca](http://www.srec.ca)

## **Yukon**

### ***Superintendent of Real Estate Agents Act***

Department of Community Services

Third Floor  
Andrew Philipson Law Centre  
2130 Second Avenue  
PO Box 2703  
Whitehorse, Yukon Y1A 2C6  
Telephone: 867-667-5111  
Toll Free: 1-800-661-0408  
Toll Free 2: Local 5111  
Fax: 867-667-3609  
Email: [consumer@gov.yk.ca](mailto:consumer@gov.yk.ca)  
Website: [www.community.gov.yk.ca/consumer/index.html](http://www.community.gov.yk.ca/consumer/index.html)

## **Better Business Bureaus**

### **Canadian Council of Better Business Bureaus**

2 St. Clair Avenue East  
Suite 800  
Toronto, Ontario M4T 2T5  
Telephone: 416-644-4936  
Fax: 416-644-4945  
Website: [www.bbb.org/canada](http://www.bbb.org/canada)

### **Better Business Bureau of Central and Northern Alberta**

888 Capital Place  
9707-110 Street  
Edmonton, Alberta T5K 2L9  
Telephone: 780-482-2341  
Toll Free: 1-800-232-7298  
Fax: 780-482-1150  
Email: [info@edmontonbbb.org](mailto:info@edmontonbbb.org)  
Website: [www.edmonton.bbb.org](http://www.edmonton.bbb.org)

### **Better Business Bureau of Southern Alberta**

Suite 350  
7330 Fisher Street SE  
Calgary, Alberta T2H 2H8  
Telephone: 403-531-8784  
Fax: 403-640-2514  
Email: [info@betterbusinessbureau.ca](mailto:info@betterbusinessbureau.ca)  
Website: [calgary.bbb.org](http://calgary.bbb.org)

### **Better Business Bureau of Mainland B.C.**

Suite 404  
788 Beatty Street  
Vancouver, British Columbia V6B 2M1  
Telephone: 604-682-2711  
Fax: 604-681-1544  
Email: [contactus@mbc.bbb.org](mailto:contactus@mbc.bbb.org)  
Website: [mbc.bbb.org/](http://mbc.bbb.org/)

### **Better Business Bureau of Vancouver Island**

220-1175 Cook Street  
Victoria, British Columbia V8V 4A1  
Telephone: 250-386-6348  
Toll Free: 1-877-826-4222  
Fax: 250-386-2367

Email: [info@vi.bbb.org](mailto:info@vi.bbb.org)  
Website: [vi.bbb.org](http://vi.bbb.org)

#### **Better Business Bureau of Manitoba and Northwestern Ontario**

1030B Empress Street  
Winnipeg, Manitoba R3G 3H4  
Telephone: 204-989-9010  
Toll Free: 1-800-385-3074  
Fax: 204-989-9016  
Email: [bbbinquiries@mts.net](mailto:bbbinquiries@mts.net)  
Website: [manitoba.bbb.org](http://manitoba.bbb.org)

#### **Better Business Bureau of the Maritime Provinces**

Suite 805  
1888 Brunswick Street  
Halifax, Nova Scotia B3J 3J8  
Telephone: 902-422-6581  
Fax: 902-429-6457  
Email: [bbbmp@bbbmp.ca](mailto:bbbmp@bbbmp.ca)  
Website: [www.bbbmp.ca](http://www.bbbmp.ca)

#### **Better Business Bureau of Eastern, Northern Ontario and the Outaouais**

505-700 Industrial Avenue  
Ottawa, Ontario K1G 0Y9  
Telephone: 613-237-4856  
Toll Free: 1-877-859-8566  
Fax: 613-237-4878  
Email: [info@ottawa.bbb.org](mailto:info@ottawa.bbb.org)  
Website: [ottawa.bbb.org](http://ottawa.bbb.org)

#### **Better Business Bureau of Mid-western and Central Ontario**

354 Charles Street East  
Kitchener, Ontario N2G 4L5  
Telephone: 519-579-3080  
Toll Free: 1-800-459-8875  
Fax: 519-570-0072  
Email: [info@bbbmwo.ca](mailto:info@bbbmwo.ca)  
Website: [mwco.bbb.org](http://mwco.bbb.org)

#### **Better Business Bureau of Mid-western and Central Ontario**

1 Eva Road  
Toronto, Ontario M9C 4Z5  
Telephone: 416-621-9184

#### **Better Business Bureau of Western Ontario**

Suite 308  
200 Queens Avenue  
PO Box 2153  
London, Ontario N6A 4E3  
Telephone: 519-673-3222  
Toll Free: 1-877-283-9222  
Fax: 519-673-5966  
Email: [info@london.bbb.org](mailto:info@london.bbb.org)  
Website: [london.bbb.org](http://london.bbb.org)

### **Better Business Bureau of Saskatchewan**

980 Albert Street  
Regina, Saskatchewan S4R 2P7  
Telephone: 306-352-7601  
Toll Free: 1-888-352-7601  
Fax: 306-565-6236  
Email: [info@bbbsask.com](mailto:info@bbbsask.com)  
Website: [sask.bbb.org](http://sask.bbb.org)

### **Better Business Bureau of Mainland B.C. - B.C. Interior**

Toll Free: 1-888-803-1222  
Fax: 604-681-1544  
Email: [contactus@mbc.bbb.org](mailto:contactus@mbc.bbb.org)  
Website: [www.interior.bbbvan.org](http://www.interior.bbbvan.org)

### **Better Business Bureau of the Maritime Provinces - Yarmouth Office**

Telephone: 902-742-2432  
Fax: 902-742-1248

### **Better Business Bureau of Mid-western and Central Ontario - Business Office**

1 Eva Road  
Toronto, Ontario M9C 4Z5  
Telephone: 416-621-9184

### **Better Business Bureau of Windsor and Southwestern Ontario - Chatham Office**

Telephone: 519-351-0592

### **Homeowner Protection Centre**

170 Sheppard Ave E Suite 202  
Toronto, Ontario M2N 3A4  
Telephone: 416-961-3487  
Fax: 416-975-8819  
Email: [mail@homeownerprotection.ca](mailto:mail@homeownerprotection.ca)  
Website: [www.homeownerprotection.ca](http://www.homeownerprotection.ca)



## 22. Identity Theft

Identity theft is a growing and serious crime. It happens when someone uses your personal information without your knowledge or consent to commit a crime, such as fraud or theft. Always be aware of new ways in which you are at risk for identity theft.

**Here's how to protect yourself:**

### Guard Your Personal Information

- **Ask why:** If you don't know why someone is asking for your personal information, ask why they want it. The *Personal Information Protection and Electronic Documents Act* is one law that limits the types of information that governments, businesses, and other organizations can collect from you. For more information on this and similar laws visit the Office of the Privacy Commissioner at [www.priv.gc.ca](http://www.priv.gc.ca). Your provincial or territorial consumer affairs office may also be able to tell you about similar laws that apply where you live.
- **Guard your PIN:** Always shield the keypad when entering your personal identification number (PIN). Never give your PIN or password to anyone, including friends, family, staff at your financial institution or the police. If you think someone knows your PIN, change it immediately and tell your financial institution.
- **Carry only what you need:** Consider leaving important identity cards, such as your Social Insurance Number, at home and carry only the payment cards you need.
- **Don't make it easy for thieves:** Choose a PIN or password that does **not** include your name, telephone number, date of birth, address or Social Insurance Number.
- **Protect your personal information:** Keep your birth certificate, Social Insurance Number and passport in a secure place.
- **Be careful with personal information you no longer need:** Shred or destroy sensitive information before throwing it out. This includes expired and unused credit and debit cards.

### Guard Your Computer and its Contents

- Choose a password that has a combination of letters (upper and lower case), numbers and symbols.
- Make sure you have the most current anti-virus protection software and a firewall, you may have these through your computer's operating system.
- Don't send financial or other confidential information using email or text messaging.
- If you are buying something or banking online, make sure that the web page is secure. Here is how you can tell the website is secure:
- The web address begins with <https://> — the 's' indicates that the site is secure.
- You can see a small icon, often a lock or key, in your browser window. The lock should be in a locked position and the key should be unbroken.
- Never follow a link in an email to start an online transaction with financial services like banks, credit unions or online credit payment sites. Go directly to the organization's website instead.
- When you are disposing of a computer, delete your personal information from the hard drive using overwrite software or destroy the drive.

See the [Spam](#), [Phishing](#) and [Spyware](#) sections of this Handbook for additional tips and information on ways to protect yourself and your computer.

### Be Careful with Social Networking

Be careful what you post on your social network profiles. Your status updates — about your whereabouts (are you at work? heading out to watch a game?) and upcoming travel plans — may expose your home to criminals who will take advantage of your absences. If you provide personal information, like your phone number or birthday, they can take this private information and use it to steal your identity. By looking at your photos or videos, they can also figure out where you live and work. Here's how to protect yourself:

- Think about who is receiving your status updates. Make sure you are comfortable with everyone who has access to your personal page, and if you aren't — remove them.
- Make it a habit to clean up your profile from time to time. Always think twice about what you are posting, we tend to think about our personal sites as private, but in reality, many can be seen by just about anyone.
- Choose the highest and most restrictive security setting available. Privacy and security settings on social networks help you control who can and can't see your profile.
- Keep personal information, **personal** — do not provide information like your birthday, full name, phone number, Social Insurance Number or address.
- Be mindful of what you post. Is there information someone could use to steal your identity, burglarize your home or put you in danger? For example, if you provide information about your daily routines, criminals will have an easier time figuring out the best time your home will be empty.

Visit the [Office of the Privacy Commissioner](#) for more information on social networking and privacy.

### Tracking your Activities — it's easier than you think

We are always connected: either through cellular networks, Wi-Fi access points, satellite links or global positioning systems. This can be a good thing. For example, in medical or other emergencies, GPS systems can help locate people who have in medical or other emergencies dialled 911 with a cellphone GPS can also help to locate a missing person. But there is a flip side to this ever-changing technology: it makes it easier for a criminal to access information, steal your identity, or compromise your safety.

Take cell phone applications (apps) that use GPS for example. Increasingly, these apps may be used to transmit coupons and other bonuses to the user's mobile device when a user enters a store.

But just as apps vary in type and quality, so do their privacy policies and practices. From a technical standpoint, there's little to stop developers from programming apps in a way that enables them to collect, use or share the personal information of users — and often that of their contacts or networks. Users

may never even know this is happening, and might not approve of the practice if they did. The inappropriate collection, use or disclosure of personal information could expose people to surveillance or unwanted targeting by unscrupulous marketers or swindlers.

### **Geotagging — Location, location, location**

When a photograph or video is taken with a cell phone or digital camera that is equipped with a global positioning system (GPS) the image can be coded with a geotag. Geotags provide information about the exact location where the photo or video was taken (the longitude and latitude). These codes are invisible to the viewer, so consumers who have cameras equipped with geotags do not realize they may be sharing their location information and possibly compromising their privacy, and potentially exposing themselves to identify theft, by posting pictures or videos online.

- If you don't know whether your digital camera, cell phone or video camera automatically codes your images with geotags, check the user guide or ask the manufacturer or the store where you bought the device.
- If your digital camera, cell phone or video camera does have automatic geotagging you can disable this feature. Consult the user guide or contact the manufacturer or the store where you bought the device for help.

### **How to protect yourself from Identity Theft**

- Review your financial statements as soon as they come in and report any errors to your financial institution as soon as you can.
- If you don't receive your statements, notify your financial institution or credit issuer and Canada Post.
- If your cards have been lost or stolen, contact each financial institution immediately.
- Ask for a copy of your credit report each year and make sure the information is correct. Consult the [Credit Reporting](#) section of this Handbook for more information.
- Before sharing personal information on social media networks, check your privacy settings and think carefully about what you are posting. If you share photos and videos online, consider removing any geotags to prevent others from figuring out where you live and work.

### **If You're a Victim of Identity Theft**

Tell your financial institutions, credit issuers and local police of the theft as soon as you can. Follow the advice for consumers in the Consumer Identity Theft Kit, available at [www.cmcweb.ca/idtheft](http://www.cmcweb.ca/idtheft).

- Contact Canada's major credit reporting agencies (Equifax or TransUnion) to discuss placing a fraud alert on your file.
- To help stop fraud, report the incident to the [Canadian Anti-Fraud Centre](#).

You can also learn about identity theft and find advice on how to deal with it on the [RCMP website](#).

## **Contacts For Identity Theft**

### **The Canadian Anti-fraud Centre**

Box 686 North Bay, Ontario P1B 8J8 Telephone: 1-705-495-8501 (Overseas and Local) Toll Free: 1-888-495-8501  
Website: [www.antifraudcentre-centreantifraude.ca](http://www.antifraudcentre-centreantifraude.ca)

### **Royal Canadian Mounted Police (RCMP)**

**RCMP Public Affairs and Communications Services**  
Headquarters Building 1200 Vanier Parkway

Ottawa, Ontario K1A 0R2 Telephone: 613-993-7267 Fax: 613-993-0260  
Website: [www.rcmp.gc.ca](http://www.rcmp.gc.ca)

### **Office of the Privacy Commissioner of Canada**

112 Kent Street Place de Ville Tower B 3rd Floor

Ottawa, Ontario K1A 1H3 Telephone: 613-995-8210 Toll Free: 1-800-282-1376 Phone (TTY): 613-992-9190 Fax: 613-947-6850 Website: [www.priv.gc.ca](http://www.priv.gc.ca)

### **Credit Reporting Agencies**

**TransUnion Canada Consumer Relations**  
709 Main Street West PO Box 338 LCD 1

Hamilton, Ontario L8L 7W2 Telephone: 905-525-0262 Toll Free: 1-800-663-9980 Website: [www.tuc.ca](http://www.tuc.ca)

**Equifax Canada Inc. Consumer Relations Department**  
PO Box 190 Jean Talon Station

Montréal, Quebec H1S 2Z2 Telephone: 514-493-2314 Toll Free: 1-800-465-7166 Fax: 514-355-8502  
Email: [consumer.relations@equifax.com](mailto:consumer.relations@equifax.com) Website: [www.equifax.ca](http://www.equifax.ca)

**TransUnion Canada Consumer Relations [For Quebec Residents]**  
Suite 370 1 Place Laval West

Laval, Quebec H7N 1A1 Telephone: 514-335-0374 Toll Free: 1-877-713-3393 Website: [www.tuc.ca](http://www.tuc.ca)

**Provincial and Territorial Consumer Affairs Offices**

**Alberta Service Alberta, Consumer Contact Centre**  
3rd Floor Commerce Place 10155-102 Street

Edmonton, Alberta T5J 4G8 Telephone: 780-427-4088 Toll Free: 1-877-427-4088 Email: [service.alberta@gov.ab.ca](mailto:service.alberta@gov.ab.ca)  
Website: [www.servicealberta.ca](http://www.servicealberta.ca)

**British Columbia Consumer Protection BC**  
#307-3450 Uptown Blvd PO Box 9244

Victoria, British Columbia V8W 9J2 Telephone: 604-320-1667 Toll Free: 1-888-564-9963 Fax: 250-920-7181  
Email: [info@consumerprotectionbc.ca](mailto:info@consumerprotectionbc.ca) Website: [www.consumerprotectionbc.ca](http://www.consumerprotectionbc.ca)

**Manitoba Consumer Protection Office, Manitoba Family Services and Consumer Affairs**  
302-258 Portage Avenue Winnipeg, Manitoba R3C 0B6 Telephone: 204-945-3800 Toll Free: 1-800-782-0067 Fax: 204-945-0728 Email: [consumers@gov.mb.ca](mailto:consumers@gov.mb.ca) Website: [www.manitoba.ca/fs/ccca/cpo](http://www.manitoba.ca/fs/ccca/cpo)

**New Brunswick Department of Justice and Consumer Affairs**  
Kings Place (King Tower) 440 King Street

Fredericton, New Brunswick E3B 5H8 Telephone: 506-453-2659 Fax: 506-444-4494 Email: [justice.comments@gnb.ca](mailto:justice.comments@gnb.ca)  
Website: [www.gnb.ca/0062/rentalsman/index-e.asp](http://www.gnb.ca/0062/rentalsman/index-e.asp)

**Newfoundland and Labrador Service NL**  
PO Box 8700 St. John's, Newfoundland and Labrador A1B 4J6 Telephone: 709-729-4834 Toll Free: 1-877-968-2600 Fax: 709-729-6998 Email: [gsinfo@gov.nl.ca](mailto:gsinfo@gov.nl.ca) Website: [www.gs.gov.nl.ca/index.html](http://www.gs.gov.nl.ca/index.html)

**Northwest Territories Consumer Affairs, Department of Municipal and Community Affairs**  
5201-50th Avenue, Suite 600 PO Box 1320

Yellowknife, Northwest Territories X1A 3S9 Telephone: 867-873-7125 Fax: 867-873-0309 Email: [michael.gagnon@gov.nt.ca](mailto:michael.gagnon@gov.nt.ca)  
Website: [www.maca.gov.nt.ca/operations/consumer\\_affairs/index.html](http://www.maca.gov.nt.ca/operations/consumer_affairs/index.html)

**Nova Scotia Service Nova Scotia and Municipal Relations, Public Enquiries**  
Mail Room, 8 South Maritime Centre 1505 Barrington Street

Halifax, Nova Scotia B3J 3K5 Telephone: 902-424-5200 Toll Free: 1-800-670-4357 Fax: 902-424-0720  
Email: [askus@gov.ns.ca](mailto:askus@gov.ns.ca) Website: [www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp](http://www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp)

**Nunavut Consumer Affairs, Department of Community and Government Services**  
267 Qaiqtuq Building  
P.O. Box 440

Baker Lake, Nunavut X0C 0A0 Telephone: 867-793-3303 Toll Free: 1-866-223-8139 Fax: 867-793-3321  
Email: [Laupaluktuq@gov.nu.ca](mailto:Laupaluktuq@gov.nu.ca) Website: [www.gov.nu.ca/english/](http://www.gov.nu.ca/english/)

**Ontario Consumer Protection Branch, Ministry of Consumer Services**

5775 Yonge Street, Suite 1500 Toronto, Ontario M7A 2E5 Telephone: 416-326-8800 Toll Free: 1-800-889-9768 Phone (TTY): 416-229-6086 Phone (TTY) 2: 1-877-666-6545 Fax: 416-326-8665 Email: [consumer@ontario.ca](mailto:consumer@ontario.ca)  
Website: [www.ontario.ca/consumerprotection](http://www.ontario.ca/consumerprotection)

**Prince Edward Island Consumer Services, Office of the Attorney General**  
Shaw Building, 4th Floor 95 Rochford Street PO Box 2000

Charlottetown, Prince Edward Island C1A 7N8 Telephone: 902-368-4580 Telephone: 902-368-4550 Toll Free: 1-800-658-1799  
Fax: 902-368-5283 Website: [www.gov.pe.ca/jps/index.php3?number=1002799&lang=E](http://www.gov.pe.ca/jps/index.php3?number=1002799&lang=E)

**Quebec Office de la protection du consommateur**

400 Jean-Lesage Boulevard, Suite 450 Québec, Quebec G1K 8W4 Telephone: 418-643-1484 Toll Free: 1-888-672-2556 Fax: 418-528-0976 Website: [www.opc.gouv.qc.ca](http://www.opc.gouv.qc.ca)

**Saskatchewan Consumer Protection Branch, Ministry of Justice and Attorney General**

1919 Saskatchewan Drive, Suite 500 Regina, Saskatchewan S4P 4H2 Telephone: 306-787-5550 Toll Free: 1-888-374-4636  
Fax: 306-787-9779 Email: [consumerprotection@gov.sk.ca](mailto:consumerprotection@gov.sk.ca) Website: [www.justice.gov.sk.ca/cpb](http://www.justice.gov.sk.ca/cpb)

**Yukon Consumer Services & Infrastructure Development, Department of Community Services**

Andrew Philipson Law Centre 2130 Second Avenue, 3rd Floor  
PO Box 2703 (C-5)

Whitehorse, Yukon Y1A 2C6  
Telephone: 867-667-5111 Toll Free: 1-800-661-0408 ext. 5111 Fax: 867-667-3609 Email: [consumer@gov.yk.ca](mailto:consumer@gov.yk.ca)  
Website: [www.community.gov.yk.ca/consumer/index.html](http://www.community.gov.yk.ca/consumer/index.html)

## 23. Insurance

Having insurance coverage reduces the potential of financial loss from unanticipated events such as property damage, theft, illness or loss of life. An insurance policy is a contract between you and the insurance company. These policies work by having you pay a fee called a premium. In exchange, the insurance company agrees to pay you an amount as determined by the policy if the unanticipated event occurs during the term of your policy. There are many different types of insurance available including:

- Automobile Insurance
- Life Insurance
- House Insurance
- Tenant Insurance
- Mortgage Insurance
- Travel Insurance
- Credit Balance Insurance
- Additional Health Insurance

The decision to take out an insurance policy depends on your individual circumstances and needs. Some insurance policies are mandatory. For example, each province and territory requires vehicle owners to have at least some basic vehicle insurance, but the majority of other types of insurance are optional. Take some time to review your personal circumstances and think about potential situations when you could face financial loss or damages. If you cannot afford the loss or damage, then you may want to do research and consider taking out an insurance policy.

The Financial Consumer Agency of Canada (FCAC) offers reliable and useful insurance information in [Understanding Insurance Basics](#), an online publication that provides descriptions of some of the most common types of insurance, what is involved in taking out a policy, and what to do if you need to make a complaint. Topics covered include:

**Home and property insurance:** This type of insurance pays for damage to or loss of your home or property. It can also protect against damage, theft or loss of your personal possessions and may cover damage or injury to others who visit your home or property, pay for accidental damage you cause to others' property or cover personal property stolen from your vehicle. This type of insurance is usually required as a condition of getting a mortgage. Check out the tips and information provided by the [FCAC](#).

**Mortgage insurance:** This type of insurance is available to cover you if you are unable to pay your mortgage payments for reasons such as illness, accident or death. Check out the tips and information provided by the [FCAC](#).

**Life insurance:** This type of insurance policy pays a cash benefit to your beneficiaries when you die. The amount of money for which you are insured and the type of insurance you buy depends on your needs. Check out the tips and information provided by the [FCAC](#).

**Home rental (tenant) insurance:** This type of insurance protects you against damage to, or loss of, your possessions if you rent or lease your apartment or home from someone else. It may protect you against damage caused to other tenants for which you are responsible (e.g. water damage from a broken water heater). It may also cover personal property stolen from your vehicle. Check out the tips and information provided by the [FCAC](#).

**Vehicle insurance:** Auto insurance is *mandatory* if you own a vehicle. All Canadian provinces and territories require drivers to have at least liability and accident benefits/bodily injury coverage. Check out the tips and information provided by the [FCAC](#).

**Health insurance:** Canada ensures all Canadians have access to medical services in any part of the country, but it doesn't cover everything. There is a variety of health insurance products available that could help you pay for services that your regular health care plan does not cover; supplement your income if you suffer a major illness or severe injury; and pay for your medical expenses if you become ill while on vacation, for example. Check out the tips and information provided by the [FCAC](#).

**Travel insurance:** If you have health insurance, property insurance or vehicle insurance, you may be covered while you are travelling. Your credit card may offer baggage, medical and other types of insurance. By reviewing what coverage you already have, you can determine what additional insurance you may want to get before leaving home. The "[Travel](#)" section of this Handbook provides helpful information on travel insurance.

**Credit protection insurance:** This type of insurance makes the *minimum* monthly payments on a credit card, loan, line of credit or other debt for a specified time if you cannot work due to severe injury or illness. You will still be responsible for paying the balance when you recover or after the coverage period ends. Check out the tips and information provided by the [FCAC](#).

### Contacts For Insurance

#### Financial Consumer Agency of Canada

6th Floor 427 Laurier Avenue West

Ottawa, Ontario K1R 1B9 Telephone: 613-996-5454 Toll Free: 1-866-461-FCAC (3222) Phone (TTY): 1-866-914-6097 Fax: 613-941-1436

Email: [info@fcac-acfc.gc.ca](mailto:info@fcac-acfc.gc.ca) Website: [www.fcac-acfc.gc.ca](http://www.fcac-acfc.gc.ca)

## 24. Landlord and Tenant Problems

Landlord and tenant regulations vary considerably across Canada. Different government departments or ministries in each province and territory administer the legislation.

Check the government listings in your telephone book or search on your provincial or territorial government website. If there is no specific reference to landlord and tenant services, call the office responsible for consumer affairs.

You can also find important information on landlord and tenant issues such as your rights and responsibilities as a tenant and what to ask before signing a rental agreement.

The Canada Mortgage and Housing Corporation has an extensive section on its website on renting, including landlord and tenant information by province and territory, available at [www.cmhc.gc.ca](http://www.cmhc.gc.ca).

For some basic information about the rights and responsibilities of a landlord and tenant check out *Be Informed About Landlords and Tenants* at [www.ic.gc.ca/consumerissues](http://www.ic.gc.ca/consumerissues).

### Contacts For Landlord and Tenant Problems

#### Provincial and Territorial Departments or Ministries of Housing

**Alberta Housing Support Programs, Alberta Municipal Affairs and Housing**  
18C Commerce Place 10155-102 Street

Edmonton, Alberta T5J 4L4 Telephone: 780-427-2732 Fax: 780-422-1419 Email: [comments@gov.ab.ca](mailto:comments@gov.ab.ca)  
Website: [www.municipalaffairs.gov.ab.ca](http://www.municipalaffairs.gov.ab.ca)

**British Columbia Office of Housing and Construction Standards**  
PO Box 9844 Stn Prov Govt

Victoria, British Columbia V8W 9T2 Telephone: 250-356-6633 Fax: 250-356-9377 Website: [www.housing.gov.bc.ca](http://www.housing.gov.bc.ca)

#### Manitoba Manitoba Finance, Residential Tenancies Branch

302-254 Edmonton Street Winnipeg, Manitoba R3C 3Y4 Telephone: 204-945-2476 Toll Free: 1-800-782-8403 Fax: 204-945-6273 Email: [rtb@gov.mb.ca](mailto:rtb@gov.mb.ca) Website: [www.gov.mb.ca/finance/cca/rtb](http://www.gov.mb.ca/finance/cca/rtb)

**Manitoba Manitoba Housing Authority**  
Central Office Main Floor 185 Smith Street

Winnipeg, Manitoba R3C 3G4 Telephone: 204-945-4663 Toll Free: 1-800-661-4663 Fax: 204-948-2013

**New Brunswick Rentalsman and Consumer Affairs, Department of Justice and Consumer Affairs**  
Room 649 Kings Place 440 King Street

Fredericton, New Brunswick E3B 5H8 Telephone: 506-453-2659 Fax: 506-444-4494  
Website: [www.gnb.ca/0062/Rentalsman/index-e.asp](http://www.gnb.ca/0062/Rentalsman/index-e.asp)

**New Brunswick Department of Social Development**  
Sartain MacDonald Building 2nd Floor 551 King Street PO Box 6000

Fredericton, New Brunswick E3B 5H1 Telephone: 506-453-2001 Fax: 506-453-5768 Website: [www.gnb.ca/0017/Housing](http://www.gnb.ca/0017/Housing)

**Newfoundland and Labrador Newfoundland and Labrador Housing Corporation**  
Sir Brian Dunfield Building 2 Canada Drive PO Box 220

St. John's, Newfoundland and Labrador A1C 5J2 Telephone: 709-724-3000 Fax: 709-724-3250 Website: [www.nlhc.nl.ca](http://www.nlhc.nl.ca)

**Northwest Territories Northwest Territories Housing Corporation**

PO Box 2100 Yellowknife, Northwest Territories X1A 2P6 Toll Free: 1-866-956-9842

Website: [www.nwthc.gov.nt.ca](http://www.nwthc.gov.nt.ca)

**Nova Scotia Community Services, Nova Scotia Department of Community Services**

Nelson Place 5675 Spring Garden Road PO Box 696

Halifax, Nova Scotia B3J 2T7 Telephone: 902-424-6830 Toll Free: 1-877-424-1177 Fax: 902-424-0661

Website: [www.gov.ns.ca/coms/housing/index.html](http://www.gov.ns.ca/coms/housing/index.html)

**Nunavut Housing Corporation**

PO Box 480 Arviat, Nunavut X0C 0E0 Telephone: 867-857-3000 Fax: 867-857-3040 Website: [www.nunavuthousing.ca](http://www.nunavuthousing.ca)

**Ontario Ministry of Municipal Affairs and Housing**

17th Floor 777 Bay Street

Toronto, Ontario M5G 2E5 Telephone: 416-585-7041 Toll Free: 1-866-220-2290 Phone (TTY): 416-585-6991

Email: [mininfo.mah@ontario.ca](mailto:mininfo.mah@ontario.ca) Website: [www.mah.gov.on.ca](http://www.mah.gov.on.ca)

**Prince Edward Island Office of the Director of Residential Rental Property, Island Regulatory and Appeals Commission**

Suite 501 134 Kent Street PO Box 577

Charlottetown, Prince Edward Island C1A 7L1 Telephone: 902-892-3501 Toll Free: 1-800-501-6268 Fax: 902-566-4076

Website: [www.irac.pe.ca/rental](http://www.irac.pe.ca/rental)

**Québec**

**Ministère des Affaires municipales, du Sport et du Loisir**

5th Floor 10 Pierre-Olivier-Chauveau Street

Québec, Quebec G1R 4J3 Telephone: 418-691-2019 Fax: 418-643-7385 Email: [communications@mamrot.gouv.qc.ca](mailto:communications@mamrot.gouv.qc.ca)

Website: [www.mamrot.gouv.qc.ca/](http://www.mamrot.gouv.qc.ca/)

**Québec Société d'habitation du Québec**

3rd Floor Aile Saint-Amable 1054 Louis-Alexandre-Taschereau Street

Québec, Quebec G1R 5E7 Toll Free: 1-800-463-4315 Fax: 418-643-4560 Website: [www.shq.gouv.qc.ca/en/index.html](http://www.shq.gouv.qc.ca/en/index.html)

**Saskatchewan Saskatchewan Housing, Department of Social Services**

6th Floor Victoria Tower 1855 Victoria Avenue

Regina, Saskatchewan S4P 3T2 Telephone: 306-787-4177 Toll Free: 1-800-667-7567

Website: [www.socialservices.gov.sk.ca/housing](http://www.socialservices.gov.sk.ca/housing)

**Yukon Yukon Housing Corporation**

410H Jarvis Street Whitehorse, Yukon Y1A 2H5 Telephone: 867-667-5759 Toll Free: 1-800-661-0408 Toll Free 2: Local 5759

Fax: 867-667-3664 Email: [ykhhouse@gov.yk.ca](mailto:ykhhouse@gov.yk.ca) Website: [www.housing.yk.ca](http://www.housing.yk.ca)



## **Canada Mortgage and Housing Corporation**

### **Head Office**

700 Montreal Road Ottawa, Ontario K1A 0P7 Telephone: 613-748-2000 Toll Free: 1-800-668-2642 Phone (TTY): 613-748-2447 Fax: 613-748-2098 Email: [chic@cmhc-schl.gc.ca](mailto:chic@cmhc-schl.gc.ca) Website: [www.cmhc-schl.gc.ca](http://www.cmhc-schl.gc.ca)

### **Canadian Housing Information Centre**

C1-200, 700 Montreal Road Ottawa, Ontario K1A 0P7 Telephone: 613-748-2367 Toll Free: 1-800-668-2642 Fax: 613-748-4069 Email: [chic@cmhc-schl.gc.ca](mailto:chic@cmhc-schl.gc.ca) Website: [www.cmhc-schl.gc.ca/en/corp/li/index.cfm](http://www.cmhc-schl.gc.ca/en/corp/li/index.cfm)

## **Provincial and Territorial Consumer Affairs Offices**

### **Alberta Service Alberta, Consumer Contact Centre**

3rd Floor Commerce Place 10155-102 Street

Edmonton, Alberta T5J 4G8 Telephone: 780-427-4088 Toll Free: 1-877-427-4088 Email: [service.alberta@gov.ab.ca](mailto:service.alberta@gov.ab.ca) Website: [www.servicealberta.ca](http://www.servicealberta.ca)

### **British Columbia Consumer Protection BC**

#307-3450 Uptown Blvd PO Box 9244

Victoria, British Columbia V8W 9J2 Telephone: 604-320-1667 Toll Free: 1-888-564-9963 Fax: 250-920-7181 Email: [info@consumerprotectionbc.ca](mailto:info@consumerprotectionbc.ca) Website: [www.consumerprotectionbc.ca](http://www.consumerprotectionbc.ca)

### **Manitoba Consumer Protection Office, Manitoba Family Services and Consumer Affairs**

302-258 Portage Avenue Winnipeg, Manitoba R3C 0B6 Telephone: 204-945-3800 Toll Free: 1-800-782-0067 Fax: 204-945-0728

Email: [consumers@gov.mb.ca](mailto:consumers@gov.mb.ca) Website: [www.manitoba.ca/fs/ccca/cpo](http://www.manitoba.ca/fs/ccca/cpo)

### **New Brunswick Department of Justice and Consumer Affairs**

Kings Place (King Tower) 440 King Street

Fredericton, New Brunswick E3B 5H8 Telephone: 506-453-2659 Fax: 506-444-4494 Email: [justice.comments@gnb.ca](mailto:justice.comments@gnb.ca) Website: [www.gnb.ca/0062/rentalsman/index-e.asp](http://www.gnb.ca/0062/rentalsman/index-e.asp)

### **Newfoundland and Labrador Service NL**

PO Box 8700 St. John's, Newfoundland and Labrador A1B 4J6 Telephone: 709-729-4834 Toll Free: 1-877-968-2600 Fax: 709-729-6998 Email: [gsinfo@gov.nl.ca](mailto:gsinfo@gov.nl.ca) Website: [www.gs.gov.nl.ca/index.html](http://www.gs.gov.nl.ca/index.html)

### **Northwest Territories Consumer Affairs, Department of Municipal and Community Affairs**

5201-50th Avenue, Suite 600 PO Box 1320

Yellowknife, Northwest Territories X1A 3S9 Telephone: 867-873-7125 Fax: 867-873-0309 Email: [michael.gagnon@gov.nt.ca](mailto:michael.gagnon@gov.nt.ca) Website: [www.maca.gov.nt.ca/operations/consumer\\_affairs/index.html](http://www.maca.gov.nt.ca/operations/consumer_affairs/index.html)

### **Nova Scotia Service Nova Scotia and Municipal Relations, Public Enquiries**

Mail Room, 8 South Maritime Centre 1505 Barrington Street

Halifax, Nova Scotia B3J 3K5 Telephone: 902-424-5200 Toll Free: 1-800-670-4357 Fax: 902-424-0720



Email: [askus@gov.ns.ca](mailto:askus@gov.ns.ca) Website: [www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp](http://www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp)

**Nunavut Consumer Affairs, Department of Community and Government Services**

267 Qaiqtuq Building  
P.O. Box 440

Baker Lake, Nunavut X0C 0A0 Telephone: 867-793-3303 Toll Free: 1-866-223-8139 Fax: 867-793-3321

Email: [Laupaluktuq@gov.nu.ca](mailto:Laupaluktuq@gov.nu.ca) Website: [www.gov.nu.ca/english/](http://www.gov.nu.ca/english/)

**Ontario Consumer Protection Branch, Ministry of Consumer Services**

5775 Yonge Street, Suite 1500 Toronto, Ontario M7A 2E5 Telephone: 416-326-8800 Toll Free: 1-800-889-9768 Phone (TTY): 416-229-6086 Phone (TTY) 2: 1-877-666-6545 Fax: 416-326-8665 Email: [consumer@ontario.ca](mailto:consumer@ontario.ca)

Website: [www.ontario.ca/consumerprotection](http://www.ontario.ca/consumerprotection)

**Prince Edward Island Consumer Services, Office of the Attorney General**

Shaw Building, 4th Floor 95 Rochford Street PO Box 2000

Charlottetown, Prince Edward Island C1A 7N8 Telephone: 902-368-4580 Telephone: 902-368-4550 Toll Free: 1-800-658-1799

Fax: 902-368-5283 Website: [www.gov.pe.ca/jps/index.php3?number=1002799&lang=E](http://www.gov.pe.ca/jps/index.php3?number=1002799&lang=E)

**Quebec Office de la protection du consommateur**

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418-528-0976 Website: [www.opc.gouv.qc.ca](http://www.opc.gouv.qc.ca)

**Saskatchewan Consumer Protection Branch, Ministry of Justice and Attorney General**

1919 Saskatchewan Drive, Suite 500 Regina, Saskatchewan S4P 4H2 Telephone: 306-787-5550 Toll Free: 1-888-374-4636

Fax: 306-787-9779 Email: [consumerprotection@gov.sk.ca](mailto:consumerprotection@gov.sk.ca) Website: [www.justice.gov.sk.ca/cpb](http://www.justice.gov.sk.ca/cpb)

**Yukon Consumer Services & Infrastructure Development, Department of Community Services**

Andrew Philipson Law Centre 2130 Second Avenue, 3rd Floor  
PO Box 2703 (C-5)

Whitehorse, Yukon Y1A 2C6 Telephone: 867-667-5111 Toll Free: 1-800-661-0408 ext. 5111 Fax: 867-667-3609

Email: [consumer@gov.yk.ca](mailto:consumer@gov.yk.ca) Website: [www.community.gov.yk.ca/consumer/index.html](http://www.community.gov.yk.ca/consumer/index.html)

## 25. Mail Order

Mail order—including catalogues, magazine offers and bill inserts—is another way that consumers can buy things.

### Ordering

- Keep a record of the name, address and phone number of the company, the goods you ordered, the date of your order, the amount you paid and the method of payment.
- Keep a record of the promised delivery date if one is provided.
- You may wish to send your order and payment by registered mail. [Canada Post](#) offers this service for a fee, attaching a tracking number to your envelope so you can check that it arrived at the destination.
- If you are told that the shipment will be delayed, write the date of that notice in your records and the new shipping date, if you've agreed to wait longer.
- To limit unwanted mail, sign up with the free Do Not Contact service, operated by the [Canadian Marketing Association \(CMA\)](#) under the Consumer Information tab of their website. The Association will instruct its mail-marketing members to take you off their lists. However, not all marketers belong to this association, meaning you may still continue to receive some unwanted mail.

### Unsolicited Goods

You are under no obligation to accept or pay for any merchandise you receive in the mail that you did not order.

In most provinces and territories, when the sender asks for the merchandise back, you must return it at the sender's expense. In some provinces and territories, the sender may not require you to pay for the goods or services unless you agreed to do so in writing.

To complain about unsolicited goods, contact your provincial or territorial consumer affairs office.

### Mail Fraud

- Be suspicious of "free gifts" that require a "tax payment" or "registration fee," sweepstakes requiring an entry fee or purchase, employment or work-at-home opportunities requiring a fee, offers requiring your credit card number or bank account number, loans that require you to pay a fee in advance, mailings that look like they are from official government agencies when they are not, and prize notices requiring you to call a 1-900 number. Accepting these "free gifts" may, in fact, result in you having to pay charges for little or nothing in return.
- Read the offer carefully. Get the advice of another person whose opinion you trust.
- Deal only with companies or charities whose reputation and integrity are known.
- Never give out your credit card number or personal, financial or employment information, unless you know with whom you are dealing.
- Never send money for any "free" merchandise or services.
- Think before making an impulse purchase. Take the time to compare the products, services and prices to those in local stores.
- Keep a record of the order, notes of the conversation and copies of the advertisement, cancelled cheque, receipt, letters and envelopes.
- Ask your provincial or territorial consumer affairs office or Better Business Bureau whether there have been any complaints against the company.

Mail fraud is a crime. If you believe you have been the victim of mail fraud, report the incident to the [Canadian Anti-Fraud Centre](#). For incidents of online fraud, send an email through [Reporting Economic Crime Online \(RECOL\)](#).

## Contacts For Mail Order

### The Canadian Anti-fraud Centre

Box 686 North Bay, Ontario P1B 8J8 Telephone: 1-705-495-8501 (Overseas and Local) Toll Free: 1-888-495-8501

Website: [www.antifraudcentre-centreantifraude.ca](http://www.antifraudcentre-centreantifraude.ca)

### Royal Canadian Mounted Police (RCMP)

#### RCMP Public Affairs and Communications Services

Headquarters Building 1200 Vanier Parkway Ottawa, Ontario K1A 0R2

Telephone: 613-993-7267 Fax: 613-993-0260 Website: [www.rcmp.gc.ca](http://www.rcmp.gc.ca)

### Provincial and Territorial Consumer Affairs Offices

#### Alberta Service Alberta, Consumer Contact Centre

3rd Floor Commerce Place 10155-102 Street

Edmonton, Alberta T5J 4G8 Telephone: 780-427-4088 Toll Free: 1-877-427-4088 Email: [service.alberta@gov.ab.ca](mailto:service.alberta@gov.ab.ca)

Website: [www.servicealberta.ca](http://www.servicealberta.ca)

#### British Columbia Consumer Protection BC

#307-3450 Uptown Blvd PO Box 9244

Victoria, British Columbia V8W 9J2 Telephone: 604-320-1667 Toll Free: 1-888-564-9963 Fax: 250-920-7181  
Email: [info@consumerprotectionbc.ca](mailto:info@consumerprotectionbc.ca) Website: [www.consumerprotectionbc.ca](http://www.consumerprotectionbc.ca)

**Manitoba Consumer Protection Office, Manitoba Family Services and Consumer Affairs**

302-258 Portage Avenue Winnipeg, Manitoba R3C 0B6 Telephone: 204-945-3800 Toll Free: 1-800-782-0067 Fax: 204-945-0728 Email: [consumers@gov.mb.ca](mailto:consumers@gov.mb.ca) Website: [www.manitoba.ca/fs/cca/cpo](http://www.manitoba.ca/fs/cca/cpo)

**New Brunswick Department of Justice and Consumer Affairs**

Kings Place (King Tower) 440 King Street

Fredericton, New Brunswick E3B 5H8 Telephone: 506-453-2659 Fax: 506-444-4494

Email: [justice.comments@gnb.ca](mailto:justice.comments@gnb.ca) Website: [www.gnb.ca/0062/rentalsman/index-e.asp](http://www.gnb.ca/0062/rentalsman/index-e.asp)

**Newfoundland and Labrador Service NL**

PO Box 8700 St. John's, Newfoundland and Labrador A1B 4J6 Telephone: 709-729-4834 Toll Free: 1-877-968-2600 Fax: 709-729-6998 Email: [gsinfo@gov.nl.ca](mailto:gsinfo@gov.nl.ca) Website: [www.gs.gov.nl.ca/index.html](http://www.gs.gov.nl.ca/index.html)

**Northwest Territories Consumer Affairs, Department of Municipal and Community Affairs**

5201-50th Avenue, Suite 600 PO Box 1320

Yellowknife, Northwest Territories X1A 3S9 Telephone: 867-873-7125 Fax: 867-873-0309 Email: [michael.gagnon@gov.nt.ca](mailto:michael.gagnon@gov.nt.ca)

Website: [www.maca.gov.nt.ca/operations/consumer\\_affairs/index.html](http://www.maca.gov.nt.ca/operations/consumer_affairs/index.html)

**Nova Scotia Service Nova Scotia and Municipal Relations, Public Enquiries**

Mail Room, 8 South Maritime Centre 1505 Barrington Street

Halifax, Nova Scotia B3J 3K5 Telephone: 902-424-5200 Toll Free: 1-800-670-4357 Fax: 902-424-0720

Email: [askus@gov.ns.ca](mailto:askus@gov.ns.ca) Website: [www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp](http://www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp)

**Nunavut Consumer Affairs, Department of Community and Government Services**

267 Qaiqtuq Building

P.O. Box 440

Baker Lake, Nunavut X0C 0A0 Telephone: 867-793-3303 Toll Free: 1-866-223-8139 Fax: 867-793-3321

Email: [Laupaluktuq@gov.nu.ca](mailto:Laupaluktuq@gov.nu.ca) Website: [www.gov.nu.ca/english/](http://www.gov.nu.ca/english/)

**Ontario Consumer Protection Branch, Ministry of Consumer Services**

5775 Yonge Street, Suite 1500 Toronto, Ontario M7A 2E5 Telephone: 416-326-8800 Toll Free: 1-800-889-9768 Phone (TTY):

416-229-6086 Phone (TTY) 2: 1-877-666-6545 Fax: 416-326-8665 Email: [consumer@ontario.ca](mailto:consumer@ontario.ca)

Website: [www.ontario.ca/consumerprotection](http://www.ontario.ca/consumerprotection)

**Prince Edward Island Consumer Services, Office of the Attorney General**

Shaw Building, 4th Floor 95 Rochford Street PO Box 2000

Charlottetown, Prince Edward Island C1A 7N8 Telephone: 902-368-4580 Telephone: 902-368-4550 Toll Free: 1-800-658-1799

Fax: 902-368-5283 Website: [www.gov.pe.ca/jps/index.php3?number=1002799&lang=E](http://www.gov.pe.ca/jps/index.php3?number=1002799&lang=E)

**Quebec Office de la protection du consommateur**

400 Jean-Lesage Boulevard, Suite 450 Québec, Quebec G1K 8W4 Telephone: 418-643-1484 Toll Free: 1-888-672-2556 Fax:

418-528-0976 Website: [www.opc.gouv.qc.ca](http://www.opc.gouv.qc.ca)

**Saskatchewan Consumer Protection Branch, Ministry of Justice and Attorney General**

1919 Saskatchewan Drive, Suite 500 Regina, Saskatchewan S4P 4H2 Telephone: 306-787-5550 Toll Free: 1-888-374-4636

Fax: 306-787-9779 Email: [consumerprotection@gov.sk.ca](mailto:consumerprotection@gov.sk.ca) Website: [www.justice.gov.sk.ca/cpb](http://www.justice.gov.sk.ca/cpb)

**Yukon Consumer Services & Infrastructure Development, Department of Community Services**

2130 Second Avenue, 3<sup>rd</sup> Floor

Andrew Philipson Law Centre PO Box 2703 (C-5)

Whitehorse, Yukon Y1A 2C6 Telephone: 867-667-5111 Toll Free: 1-800-661-0408 ext. 5111 Fax: 867-667-3609

Email: [consumer@gov.yk.ca](mailto:consumer@gov.yk.ca) Website: [www.community.gov.yk.ca/consumer/index.html](http://www.community.gov.yk.ca/consumer/index.html)

## 26. Misleading Advertising

As part of its goal to ensure consumers have competitive prices and product choice, the *Competition Act* prohibits a number of marketing practices.

- Misleading advertising occurs when a claim about a product or service is materially false or misleading, in an attempt to persuade the consumer to buy it.
- Double ticketing occurs when a seller puts two or more prices on a product or service, and the consumer is not charged the lowest price.
- Pyramid selling is a multilevel marketing plan that uses certain specific deceptive means to obtain money (see also "[Multi-Level Marketing and Pyramid Selling Schemes](#)").
- Bait and switch occurs when a seller attracts customers by advertising a certain product or service at a bargain price and then persuades the customer to purchase a more expensive item, since the seller does not have reasonable quantities of the advertised item in stock.

Consumers may complain to the Government of Canada about any of these practices even when they have no intention of buying the product. Consumers may contact the [Competition Bureau](#) to file a complaint or obtain additional information. When the matter relates to labeling or advertising of food, contact the [Canadian Food Inspection Agency](#). You may also contact your provincial or territorial consumer affairs office.

You may also complain to [Advertising Standards Canada](#) about misleading advertising. This non-governmental body is made up of advertisers, representatives from advertising agencies and the media, and consumers. It discourages false or misleading advertising by its members through codes of conduct.

See also, "[Advance Fee Scams](#)," "[Consumer Privacy](#)," "[Contracts](#)," and "[Unfair or Deceptive Business Practices](#)".

### Contacts For Misleading Advertising

#### Competition Bureau Canada

##### Head Office

50 Victoria Street Gatineau, Quebec K1A 0C9 Telephone: 819-997-4282 Toll Free: 1-800-348-5358 Phone (TTY): 1-800-642-3844 Fax: 819-997-0324 Website: [www.competitionbureau.gc.ca](http://www.competitionbureau.gc.ca)

#### Canadian Food Inspection Agency

##### National Headquarters

1400 Merivale Road Ottawa, Ontario K1A 0Y9 Telephone: 1-800-442-2342 Telephone: 613-225-2342 Phone (TTY): 1-800-465-7735 Website: [www.inspection.gc.ca](http://www.inspection.gc.ca)

##### Western Area

1115-57 Avenue NE Calgary, Alberta T2E 9B2 Telephone: 403-292-6219 Fax: 403-292-5996

##### Atlantic Area

1081 Main Street  
PO Box 6088

Moncton, New Brunswick E1C 8R2 Telephone: 506-851-7400 Fax: 506-851-2801

##### Ontario Area

174 Stone Road West Guelph, Ontario N1G 4S9 Telephone: 519-837-9400 Fax: 519-837-9766

##### Quebec Area

Room 761-C 2001 University Street

Montréal, Quebec H3A 3N2 Telephone: 514-283-8888 Fax: 514-283-3143

#### Advertising Standard Canada (ASC)

##### Toronto Office

Advertising Standards Canada 175 Bloor Street East South Tower, Suite 1801

Toronto, Ontario M4W 3R8 Telephone: 416-961-6311 Fax: 416-961-7904 Website: [www.adstandards.com](http://www.adstandards.com)

#### **Montreal Office**

Advertising Standards Canada 2015 Peel Street Suite 915

Montréal, Quebec H3A 1T8 Telephone: 514-931-8060 Fax: 877-956-8646 Website: [www.adstandards.com](http://www.adstandards.com)

#### **Provincial and Territorial Consumer Affairs Offices**

##### **Alberta Service Alberta, Consumer Contact Centre**

3rd Floor Commerce Place 10155-102 Street

Edmonton, Alberta T5J 4G8 Telephone: 780-427-4088 Toll Free: 1-877-427-4088 Email: [service.alberta@gov.ab.ca](mailto:service.alberta@gov.ab.ca)  
Website: [www.servicealberta.ca](http://www.servicealberta.ca)

##### **British Columbia Consumer Protection BC**

#307-3450 Uptown Blvd PO Box 9244

Victoria, British Columbia V8W 9J2 Telephone: 604-320-1667 Toll Free: 1-888-564-9963 Fax: 250-920-7181  
Email: [info@consumerprotectionbc.ca](mailto:info@consumerprotectionbc.ca) Website: [www.consumerprotectionbc.ca](http://www.consumerprotectionbc.ca)

##### **Manitoba Consumer Protection Office, Manitoba Family Services and Consumer Affairs**

302-258 Portage Avenue Winnipeg, Manitoba R3C 0B6 Telephone: 204-945-3800 Toll Free: 1-800-782-0067 Fax: 204-945-0728 Email: [consumers@gov.mb.ca](mailto:consumers@gov.mb.ca) Website: [www.manitoba.ca/fs/cca/cpo](http://www.manitoba.ca/fs/cca/cpo)

##### **New Brunswick Department of Justice and Consumer Affairs**

Kings Place (King Tower) 440 King Street

Fredericton, New Brunswick E3B 5H8 Telephone: 506-453-2659 Fax: 506-444-4494 Email: [justice.comments@gnb.ca](mailto:justice.comments@gnb.ca)  
Website: [www.gnb.ca/0062/rentalsman/index-e.asp](http://www.gnb.ca/0062/rentalsman/index-e.asp)

##### **Newfoundland and Labrador Service NL**

PO Box 8700 St. John's, Newfoundland and Labrador A1B 4J6 Telephone: 709-729-4834

Canadian Consumer Handbook  
<http://www.consumerhandbook.ca>

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Toll Free: 1-877-968-2600  
Fax: 709-729-6998  
Email: [gsinfo@gov.nl.ca](mailto:gsinfo@gov.nl.ca)  
Website: [www.gs.gov.nl.ca/index.html](http://www.gs.gov.nl.ca/index.html)

##### **Northwest Territories Consumer Affairs, Department of Municipal and Community Affairs**

5201-50th Avenue, Suite 600 PO Box 1320

Yellowknife, Northwest Territories X1A 3S9 Telephone: 867-873-7125 Fax: 867-873-0309 Email: [michael.gagnon@gov.nt.ca](mailto:michael.gagnon@gov.nt.ca)  
Website: [www.maca.gov.nt.ca/operations/consumer\\_affairs/index.html](http://www.maca.gov.nt.ca/operations/consumer_affairs/index.html)

##### **Nova Scotia Service Nova Scotia and Municipal Relations, Public Enquiries**

Mail Room, 8 South Maritime Centre 1505 Barrington Street

Halifax, Nova Scotia B3J 3K5 Telephone: 902-424-5200 Toll Free: 1-800-670-4357 Fax: 902-424-0720  
Email: [askus@gov.ns.ca](mailto:askus@gov.ns.ca) Website: [www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp](http://www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp)

**Nunavut Consumer Affairs, Department of Community and Government Services**  
267 Qaiqtuq Building  
P.O. Box 440

Baker Lake, Nunavut X0C 0A0 Telephone: 867-793-3303 Toll Free: 1-866-223-8139 Fax: 867-793-3321  
Email: [Laupaluktuq@gov.nu.ca](mailto:Laupaluktuq@gov.nu.ca) Website: [www.gov.nu.ca/english/](http://www.gov.nu.ca/english/)

**Ontario Consumer Protection Branch, Ministry of Consumer Services**  
5775 Yonge Street, Suite 1500 Toronto, Ontario M7A 2E5 Telephone: 416-326-8800 Toll Free: 1-800-889-9768 Phone (TTY):  
416-229-6086 Phone (TTY) 2: 1-877-666-6545 Fax: 416-326-8665  
Email: [consumer@ontario.ca](mailto:consumer@ontario.ca) Website: [www.ontario.ca/consumerprotection](http://www.ontario.ca/consumerprotection)

**Prince Edward Island Consumer Services, Office of the Attorney General**  
Shaw Building, 4th Floor 95 Rochford Street PO Box 2000

Charlottetown, Prince Edward Island C1A 7N8 Telephone: 902-368-4580 Telephone: 902-368-4550 Toll Free: 1-800-658-1799  
Fax: 902-368-5283 Website: [www.gov.pe.ca/jps/index.php3?number=1002799&lang=E](http://www.gov.pe.ca/jps/index.php3?number=1002799&lang=E)

**Quebec Office de la protection du consommateur**  
400 Jean-Lesage Boulevard, Suite 450 Québec, Quebec G1K 8W4 Telephone: 418-643-1484 Toll Free: 1-888-672-2556 Fax:  
418-528-0976 Website: [www.opc.gouv.qc.ca](http://www.opc.gouv.qc.ca)

**Saskatchewan Consumer Protection Branch, Ministry of Justice and Attorney General**  
1919 Saskatchewan Drive, Suite 500 Regina, Saskatchewan S4P 4H2 Telephone: 306-787-5550 Toll Free: 1-888-374-4636  
Fax: 306-787-9779 Email: [consumerprotection@gov.sk.ca](mailto:consumerprotection@gov.sk.ca) Website: [www.justice.gov.sk.ca/cpb](http://www.justice.gov.sk.ca/cpb)

**Yukon Consumer Services & Infrastructure Development, Department of Community Services**  
Andrew Philipson Law Centre 2130 Second Avenue, 3rd Floor  
PO Box 2703 (C-5)

Whitehorse, Yukon Y1A 2C6 Telephone: 867-667-5111 Toll Free: 1-800-661-0408 ext. 5111 Fax: 867-667-3609  
Email: [consumer@gov.yk.ca](mailto:consumer@gov.yk.ca) Website: [www.community.gov.yk.ca/consumer/index.html](http://www.community.gov.yk.ca/consumer/index.html)

## 27. Mortgages

A mortgage is a security for a loan on the property you own. People often get mortgages when they buy a home, so they don't have to come up with the full purchase price all at once. The loan is repaid in regular mortgage payments, which are usually blended payments. This means that the payment includes the principal (amount borrowed) plus the interest (the charge for borrowing money). The payment may also include a portion of the property taxes.

There are many questions you may have before you negotiate or when you renegotiate a mortgage. While your bank or mortgage broker will be able to give you the most accurate answers, government agencies have created tools and information to help you with some of these questions.

### Qualifying for a Mortgage

To determine whether or not you can qualify for a home mortgage, based on your income and expenses, go to the [Financial Consumer Agency of Canada's \(FCAC\) Mortgage Qualifier Tool](#) found on their website.

### Affording a Mortgage

The Canadian Mortgage and Housing Corporation (CMHC) has a mortgage calculator that helps you estimate the maximum mortgage you can afford. The [CMHC Mortgage Calculator - How Much Can You Afford?](#) can be found on their website.

### Mortgage Payments

To estimate your mortgage payment and a mortgage payment schedule go to the [Financial Consumer Agency of Canada's \(FCAC\) Mortgage Calculator Tool](#) found on their website. The *Mortgage Calculator Tool* also shows how much money and how many years of payments you can save by making prepayments.

### Refinancing a Mortgage

Refinancing your mortgage may or may not save you money. If interest rates fall, it may be worthwhile for you to break your mortgage and refinance at a lower interest rate. However, sometimes the cost of breaking your mortgage before the end of your term will cost more money than the savings of a lower interest rate. The Office of Consumer Affairs' Mortgage Savings Calculator can help you determine if refinancing your mortgage will cost or save you money.

### Cooling-off periods

A cooling-off period is a specific period of time in which you may reconsider your decision and cancel a contract, for any reason you like. Contact your provincial or territorial consumer affairs office to find out about whether there is a cooling-off period that applies in your province or territory for when you purchase a home.

### Legal Advice

Getting legal advice may give you peace of mind when purchasing a home to ensure that everything goes smoothly. A lawyer (or a notary in Quebec) will protect your legal interests, such as ensuring the property you are thinking of buying does not have any building or statutory liens, charges, work or clean-up orders associated with it. A lawyer will review all contracts before you sign them, especially the offer (of agreement) to purchase.

For information on legal advice, visit the [Canada Mortgage and Housing Corporation's \(CMHC\) Home Buying Step by Step guide](#) found on their website.

## Contacts For Mortgages

### Canada Mortgage and Housing Corporation

#### Head Office

700 Montreal Road Ottawa, Ontario K1A 0P7 Telephone: 613-748-2000 Toll Free: 1-800-668-2642 Phone (TTY): 613-748-2447 Fax: 613-748-2098 Email: [chic@cmhc-schl.gc.ca](mailto:chic@cmhc-schl.gc.ca) Website: [www.cmhc-schl.gc.ca](http://www.cmhc-schl.gc.ca)

### Financial Consumer Agency of Canada (FCAC)

6th Floor 427 Laurier Avenue West

Ottawa, Ontario K1R 1B9 Telephone: 613-996-5454 Toll Free: 1-866-461-FCAC (3222) Toll Free 2: 1-866-914-6097 Phone (TTY): 613-947-7771 Fax: 613-941-1436 Email: [info@fcac-acfc.gc.ca](mailto:info@fcac-acfc.gc.ca) Website: [www.fcac-acfc.gc.ca](http://www.fcac-acfc.gc.ca)



## 28. Moving

To help you find a reputable mover, consult the [Consumer Checklist for Choosing a Moving Company](#).

The following is a summary of some of the information in the checklist:

- Seek advice and recommendations from family, friends or the Better Business Bureau before choosing a mover. This will help you ensure that your mover has experience and a proven track record.
- Get all the essential information before signing any contract. This includes checking that the company is bonded, has proper equipment, will provide unpacking, storage and claims settlement if you need them, and will store your possessions in a safe and appropriate place. Know exactly what you are paying for.
- Give the mover as much information as possible and get an estimate in writing. By doing this you ensure that the mover knows about any special items or obstacles that may affect the estimate. Be suspicious if the quoted price seems very low.
- Purchase moving insurance. Your home insurance may cover all or part of the move; if not, replacement value coverage is your best bet. It may be more expensive but it will ensure you get adequate coverage. If the mover provides insurance, find out the limitations.

On moving day, remember to do the following:

- Have everything ready to go; don't get caught running around doing last-minute packing.
- Make sure the destination is ready; this may include reserving the elevator or a parking space if you are moving into a high-rise or a townhouse development.
- Make an inventory and supervise the loading and unloading. If something goes wrong, file a claim quickly to ensure you can have the situation addressed promptly.
- Take valuables with you; it's best not to chance them with the mover.

It is often best to consult with a variety of movers. Many differ on price and services offered, so consulting different companies will ensure you get the service that suits you at a price you can afford.

You may also want to consider the services of self-storage companies. Some self-storage and moving companies are able to deliver a large storage container (various sizing is available) to your house. You then load the container up at your own convenience. Once you are finished loading the container, the company will pick it up and either store it for you or move it directly to your new location. This may be a convenient option if your move out and move in date do not match up. You can unload the container yourself at your own convenience as well. This may be an option for you if you want to pack your belongings yourself and at your own pace which may be more convenient and less stressful.

### Contacts For Moving

#### Provincial and Territorial Consumer Affairs Offices

##### Alberta Service Alberta, Consumer Contact Centre

3rd Floor Commerce Place 10155-102 Street

Edmonton, Alberta T5J 4G8 Telephone: 780-427-4088 Toll Free: 1-877-427-4088 Email: [service.alberta@gov.ab.ca](mailto:service.alberta@gov.ab.ca)

Website: [www.servicealberta.ca](http://www.servicealberta.ca)

##### British Columbia Consumer Protection BC

#307-3450 Uptown Blvd PO Box 9244

Victoria, British Columbia V8W 9J2 Telephone: 604-320-1667 Toll Free: 1-888-564-9963 Fax: 250-920-7181

Email: [info@consumerprotectionbc.ca](mailto:info@consumerprotectionbc.ca) Website: [www.consumerprotectionbc.ca](http://www.consumerprotectionbc.ca)

##### Manitoba Consumer Protection Office, Manitoba Family Services and Consumer Affairs

302-258 Portage Avenue Winnipeg, Manitoba R3C 0B6 Telephone: 204-945-3800 Toll Free: 1-800-782-0067 Fax: 204-945-0728 Email: [consumers@gov.mb.ca](mailto:consumers@gov.mb.ca) Website: [www.manitoba.ca/fs/ccca/cpo](http://www.manitoba.ca/fs/ccca/cpo)

##### New Brunswick Department of Justice and Consumer Affairs

Kings Place (King Tower) 440 King Street

Fredericton, New Brunswick E3B 5H8 Telephone: 506-453-2659 Fax: 506-444-4494 Email: [justice.comments@gnb.ca](mailto:justice.comments@gnb.ca)

Website: [www.gnb.ca/0062/rentalsman/index-e.asp](http://www.gnb.ca/0062/rentalsman/index-e.asp)

##### Newfoundland and Labrador Service NL

PO Box 8700 St. John's, Newfoundland and Labrador A1B 4J6 Telephone: 709-729-4834 Toll Free: 1-877-968-2600 Fax: 709-729-6998 Email: [gsinfo@gov.nl.ca](mailto:gsinfo@gov.nl.ca) Website: [www.gs.gov.nl.ca/index.html](http://www.gs.gov.nl.ca/index.html)

**Northwest Territories Consumer Affairs, Department of Municipal and Community Affairs**  
5201-50th Avenue, Suite 600 PO Box 1320

Yellowknife, Northwest Territories X1A 3S9 Telephone: 867-873-7125 Fax: 867-873-0309 Email: [michael.gagnon@gov.nt.ca](mailto:michael.gagnon@gov.nt.ca)  
Website: [www.maca.gov.nt.ca/operations/consumer\\_affairs/index.html](http://www.maca.gov.nt.ca/operations/consumer_affairs/index.html)

**Nova Scotia Service Nova Scotia and Municipal Relations, Public Enquiries**  
Mail Room, 8 South  
Maritime Centre 1505 Barrington Street

Halifax, Nova Scotia B3J 3K5 Telephone: 902-424-5200 Toll Free: 1-800-670-4357 Fax: 902-424-0720  
Email: [askus@gov.ns.ca](mailto:askus@gov.ns.ca) Website: [www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp](http://www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp)

**Nunavut Consumer Affairs, Department of Community and Government Services**  
267 Qaiqtuq Building  
P.O. Box 440

Baker Lake, Nunavut X0C 0A0 Telephone: 867-793-3303 Toll Free: 1-866-223-8139 Fax: 867-793-3321  
Email: [Laupaluktuq@gov.nu.ca](mailto:Laupaluktuq@gov.nu.ca) Website: [www.gov.nu.ca/english/](http://www.gov.nu.ca/english/)

**Ontario Consumer Protection Branch, Ministry of Consumer Services**  
5775 Yonge Street, Suite 1500 Toronto, Ontario M7A 2E5 Telephone: 416-326-8800 Toll Free: 1-800-889-9768 Phone (TTY):  
416-229-6086 Phone (TTY) 2: 1-877-666-6545 Fax: 416-326-8665 Email: [consumer@ontario.ca](mailto:consumer@ontario.ca)  
Website: [www.ontario.ca/consumerprotection](http://www.ontario.ca/consumerprotection)

**Prince Edward Island Consumer Services, Office of the Attorney General**  
Shaw Building, 4th Floor 95 Rochford Street PO Box 2000

Charlottetown, Prince Edward Island C1A 7N8 Telephone: 902-368-4580 Telephone: 902-368-4550 Toll Free: 1-800-658-1799  
Fax: 902-368-5283 Website: [www.gov.pe.ca/jps/index.php3?number=1002799&lang=E](http://www.gov.pe.ca/jps/index.php3?number=1002799&lang=E)

## Quebec

**Office de la protection du consommateur**  
400 Jean-Lesage Boulevard, Suite 450 Québec, Quebec G1K 8W4 Telephone: 418-643-1484 Toll Free: 1-888-672-2556 Fax:  
418-528-0976 Website: [www.opc.gouv.qc.ca](http://www.opc.gouv.qc.ca)

**Saskatchewan Consumer Protection Branch, Ministry of Justice and Attorney General**  
1919 Saskatchewan Drive, Suite 500 Regina, Saskatchewan S4P 4H2 Telephone: 306-787-5550 Toll Free: 1-888-374-4636  
Fax: 306-787-9779 Email: [consumerprotection@gov.sk.ca](mailto:consumerprotection@gov.sk.ca) Website: [www.justice.gov.sk.ca/cpb](http://www.justice.gov.sk.ca/cpb)

**Yukon Consumer Services & Infrastructure Development, Department of Community Services**  
Andrew Philipson Law Centre 2130 Second Avenue, 3rd Floor  
PO Box 2703 (C-5)

Whitehorse, Yukon Y1A 2C6 Telephone: 867-667-5111 Toll Free: 1-800-661-0408 ext. 5111 Fax: 867-667-3609  
Email: [consumer@gov.yk.ca](mailto:consumer@gov.yk.ca) Website: [www.community.gov.yk.ca/consumer/index.html](http://www.community.gov.yk.ca/consumer/index.html)

## Better Business Bureaus

**Canadian Council of Better Business Bureaus**  
2 St. Clair Avenue East Suite 800

Toronto, Ontario M4T 2T5 Telephone: 416-644-4936 Fax: 416-644-4945 Website: [www.bbb.org/canada](http://www.bbb.org/canada)

**Better Business Bureau of Central and Northern Alberta**

888 Capital Place 9707-110 Street

Edmonton, Alberta T5K 2L9 Telephone: 780-482-2341

Canadian Consumer Handbook  
<http://www.consumerhandbook.ca>

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Toll Free: 1-800-232-7298

Fax: 780-482-1150

Email: [info@edmontonbbb.org](mailto:info@edmontonbbb.org)

Website: [www.edmonton.bbb.org](http://www.edmonton.bbb.org)

**Better Business Bureau of Southern Alberta**

Suite 350 7330 Fisher Street SE

Calgary, Alberta T2H 2H8 Telephone: 403-531-8784 Fax: 403-640-2514 Email: [info@betterbusinessbureau.ca](mailto:info@betterbusinessbureau.ca)

Website: [calgary.bbb.org](http://calgary.bbb.org)

**Better Business Bureau of Mainland B.C.**

Suite 404 788 Beatty Street

Vancouver, British Columbia V6B 2M1 Telephone: 604-682-2711 Fax: 604-681-1544 Email: [contactus@mbc.bbb.org](mailto:contactus@mbc.bbb.org)

Website: [mbc.bbb.org/](http://mbc.bbb.org/)

**Better Business Bureau of Vancouver Island**

220-1175 Cook Street Victoria, British Columbia V8V 4A1 Telephone: 250-386-6348 Toll Free: 1-877-826-4222 Fax: 250-386-2367 Email: [info@vi.bbb.org](mailto:info@vi.bbb.org) Website: [vi.bbb.org](http://vi.bbb.org)

**Better Business Bureau of Manitoba and Northwestern Ontario**

1030B Empress Street Winnipeg, Manitoba R3G 3H4 Telephone: 204-989-9010 Toll Free: 1-800-385-3074 Fax: 204-989-9016

Email: [bbbinquiries@mts.net](mailto:bbbinquiries@mts.net) Website: [manitoba.bbb.org](http://manitoba.bbb.org)

**Better Business Bureau of the Maritime Provinces**

Suite 805 1888 Brunswick Street

Halifax, Nova Scotia B3J 3J8

Telephone: 902-422-6581 Fax: 902-429-6457 Email: [bbbmp@bbbmp.ca](mailto:bbbmp@bbbmp.ca) Website: [www.bbbmp.ca](http://www.bbbmp.ca)

**Better Business Bureau of Eastern, Northern Ontario and the Outaouais**

505-700 Industrial Avenue Ottawa, Ontario K1G 0Y9 Telephone: 613-237-4856 Toll Free: 1-877-859-8566 Fax: 613-237-4878  
Email: [info@ottawa.bbb.org](mailto:info@ottawa.bbb.org) Website: [ottawa.bbb.org](http://ottawa.bbb.org)

**Better Business Bureau of Mid-western and Central Ontario**

354 Charles Street East Kitchener, Ontario N2G 4L5 Telephone: 519-579-3080 Toll Free: 1-800-459-8875 Fax: 519-570-0072  
Email: [info@bbbmwo.ca](mailto:info@bbbmwo.ca) Website: [mwco.bbb.org](http://mwco.bbb.org)

**Better Business Bureau of Mid-western and Central Ontario**

1 Eva Road Toronto, Ontario M9C 4Z5 Telephone: 416-621-9184

**Better Business Bureau of Western Ontario**

Suite 308 200 Queens Avenue PO Box 2153

London, Ontario N6A 4E3 Telephone: 519-673-3222 Toll Free: 1-877-283-9222 Fax: 519-673-5966

Email: [info@london.bbb.org](mailto:info@london.bbb.org) Website: [london.bbb.org](http://london.bbb.org)

**Better Business Bureau of Saskatchewan**

980 Albert Street Regina, Saskatchewan S4R 2P7 Telephone: 306-352-7601 Toll Free: 1-888-352-7601 Fax: 306-565-6236

Email: [info@bbbsask.com](mailto:info@bbbsask.com) Website: [sask.bbb.org](http://sask.bbb.org)

**Better Business Bureau of Mainland B.C. - B.C. Interior**

Toll Free: 1-888-803-1222 Fax: 604-681-1544 Email: [contactus@mbc.bbb.org](mailto:contactus@mbc.bbb.org) Website: [www.interior.bbbvan.org](http://www.interior.bbbvan.org)

**Better Business Bureau of the Maritime Provinces - Yarmouth Office**

Telephone: 902-742-2432 Fax: 902-742-1248

**Better Business Bureau of Mid-western and Central Ontario - Business Office**

1 Eva Road Toronto, Ontario M9C 4Z5 Telephone: 416-621-9184

**Better Business Bureau of Windsor and Southwestern Ontario - Chatham Office**

Telephone: 519-351-0592

## 29. Multi-level Marketing and Pyramid Selling Schemes

Multi-level marketing (MLM) is a system for selling products in which participants get paid for selling products to other participants who, in turn, are paid for selling the same products to yet more participants.

This type of marketing is legal in Canada when the plan does not contravene the *Competition Act*.

Referral selling, matrix marketing and binary systems are all similar types of multi-level marketing plans, though some may be illegal under the *Criminal Code*, the *Competition Act* and some provincial and territorial laws.

Under the *Competition Act*, MLM plans that make claims about potential compensation must also disclose the amount of compensation typical participants in the plan earn.

Pyramid selling is an MLM plan that incorporates the following deceptive practices, which make it a criminal offence under the *Competition Act*:

- participants pay money for the right to receive compensation for recruiting new participants
- a participant is required to buy a specific quantity of products, other than at cost price for the purpose of advertising as a condition of participation
- selling unreasonable amounts of inventory to participants
- having an unreasonable product return policy

Pyramid selling is also a criminal offence under the *Criminal Code*.

When considering getting involved in a MLM plan, ask yourself the following questions:

- Is this type of MLM plan illegal? You may want to seek independent legal advice before signing any documents or committing funds.
- How much of a financial and time commitment will this require? Legitimate plans don't require you to commit substantial sums of money up front or ask that you purchase a large inventory.
- What are the legal and fiscal implications of becoming a seller? You must observe consumer protection laws and, in some provinces and territories, obtain a seller's permit. Federal and provincial or territorial revenue departments will also probably require you to collect GST or HST and provincial or territorial sales tax.
- Are the profit levels claimed for top earners representative of the earnings of typical participants in the plan? In some cases, when the amount of time spent selling the products, following up with customers and recruiting new members is considered, the "hourly wage" can be quite low. Most participants in MLM plans make less than \$2,000 per year.

Anyone who wishes to set up a MLM plan may ask the [Competition Bureau](#) for a written opinion about whether the proposed plan will comply with the law. The [Royal Canadian Mounted Police \(RCMP\) website](#) also contains helpful tips.

### Contacts For Multi-level Marketing and Pyramid Selling Schemes

#### Competition Bureau Canada

##### Head Office

50 Victoria Street Gatineau, Quebec K1A 0C9 Telephone: 819-997-4282 Toll Free: 1-800-348-5358 Phone (TTY): 1-800-642-3844 Fax: 819-997-0324 Website: [www.competitionbureau.gc.ca](http://www.competitionbureau.gc.ca)

#### Royal Canadian Mounted Police (RCMP)

##### RCMP Public Affairs and Communications Services

Headquarters Building 1200 Vanier Parkway Ottawa, Ontario K1A 0R2  
Telephone: 613-993-7267 Fax: 613-993-0260 Website: [www.rcmp.gc.ca](http://www.rcmp.gc.ca)

## 30. Online Shopping

Shopping over the Internet has become a common activity for many consumers. Although it can be a fast, easy and convenient way to make a purchase, it is also becoming easier for scam artists to take your money. Auction rip-offs, purchase scams, spam (unsolicited emails) and phishing (an unsolicited email trying to 'phish' personal information from you) are all popular methods used by scam artists.

Following the basic rules for smart in-store shopping will serve you well when shopping over the Internet. The extra challenge the Internet presents is that some of the clues you use, perhaps even unconsciously, when shopping in person are missing when you shop online. Since the electronic merchant you deal with may be in another town or province, or even on a different continent, you cannot walk around the premises and get a feel for the place, its products or personnel.

### Know who you are Dealing with

Reputable online merchants will post plenty of information about themselves, where they are located, their phone and fax numbers and details such as the following:

- Links to objective evaluations of their products and services, such as product reviews in magazines.
- Membership in organizations designed to guarantee standards, such as industry associations or the Better Business Bureau.
- Certificates or seals of quality.
- Other options for purchasing the products or services listed on the website (by phone, at store locations or through a catalogue, for example).

### Know Exactly what you are Buying

The vendor should provide enough information for you to properly evaluate what you are buying, including details such as the size, colour, weight and texture of the product.

### Know what you are Agreeing to

Every time you choose to buy something online you are entering into a contract with the vendor. Any reputable vendor will provide the terms of this contract on its website. Read them and keep a copy for your reference. Insist on the following:

- Information detailed and complete enough for you to understand the terms of sale.
- A description of the company's privacy policy and security features.
- An explanation of how the company handles complaints and returns.
- The delivery date for your product(s).

### Be concerned in these cases:

- When the company does not provide the terms and conditions on its site.
- When the terms and conditions they do provide are so complex and detailed that they are difficult to understand, which may discourage you from reading them.

See also, "[Contracts](#)".

### Know what you are Paying

■ Make sure you ask for the total price, including tax, shipping and handling. International transactions may be subject to additional costs such as customs and border fees. Be sure to get a clear idea from either the retailer, or the customs broker the retailer uses, of how much those fees will be before you finalize your purchase. These fees can be quite expensive. For more information on fees, contact the [Competition Bureau](#).

■ Don't forget about the exchange rate. The charge on your credit card will likely be different from the quoted price as a result of it being converted into Canadian dollars.

■ The [Canada Post Comparison Shopper](#) provides Canadians with an online comparison shopping tool featuring products from both Canadian and U.S.-based retailers (that ship into Canada). This tool provides you with details such as pricing, shipping, brokerage fees and duties before you make the decision to purchase. Using this tool allows you to easily and accurately compare real prices.

### Payment System Security

Before providing your credit card number or other financial information, make sure the merchant has a secure transaction system. Most Internet browsers indicate when you are using a secure Internet link. Look for one or both of these clues:

- An icon, often a lock or key somewhere on the outer edge of your browser window; the lock should be in the locked position and the key should be unbroken.
- Whether the website address begins with https:// — the s indicates that the site is secure.

### Know what Information you are Giving to the Vendor and Why

Never deal with vendors who do not post a privacy policy committing them to protecting your personal information. For many Internet vendors, your personal information is as important as the money you pay for a product or service. Make sure you know why vendors are asking for information and what they intend to use it for; ask yourself whether it is reasonable for the vendor to use your information in this way. Canadian companies are subject to privacy laws. For more information, contact the [Privacy Commissioner of Canada](#).

### Online Shopping by Children and Teens

Children and teens may be deceived by items that turn out to be not as big, as much fun as they looked online, or of acceptable quality. Young people often do not understand the real cost of some purchases and they may also give out personal information without realizing the consequences. Teach them to be aware of the risks and show them how to protect themselves when buying online.

Here are links to some websites that can help you and your family become Internet savvy:

- [Media Awareness Network](#)
- [Be Web Aware](#)
- [Canadian Marketing Association](#)
- [Advertising Standards Canada](#)

#### Online Auctions

- Online auctions can be risky. Know what you're buying and get a description of the item in writing in case the product does not meet your expectations.
- When you are buying from a private individual, consumer protection laws may not protect you. Read the rules of the auction site; better sites will keep records of customer satisfaction and should also have dispute resolution mechanisms.

#### Buying Internationally

- Remember, buying internationally involves more risk. Different laws and standards apply, often making it difficult to resolve potential conflicts to your satisfaction if a problem arises.
- Check the [Canada Border Services Agency](#) Web site regarding the admissibility requirements of certain goods.
- When calculating the price, factor in shipping and handling costs, taxes, duty and currency conversion.
- Check that products meet Canadian safety standards. To find out what the Canadian standards are for the item you plan to purchase, visit the [Canadian Standards Association's international](#) Web site.

If you have a problem with a foreign online vendor, report the incident to [www.econsumer.gov/english](http://www.econsumer.gov/english), a reporting service run by the International Consumer Protection and Enforcement Network on behalf of 21 national governments.

#### Warning Signs

There are a number of practices that no reputable vendor would use, including these:

- Asking for credit card information before allowing you to enter a site.
- Any attempt to rush you into a decision.
- Unsolicited offers that arrive by email. There may be a few honest people doing this, but the vast majority of unsolicited offers are of little value, and many are outright fraudulent. In addition, unsolicited email can contain computer viruses. The best approach is to delete all unsolicited email offers. Do not reply to these messages, even to remove yourself from a mailing list.
- Things that sound too good to be true usually are.
- Sites that seem to take over your computer. Be especially wary of vendors who use "browser traps," which are designed to make it hard for you to get out of a site. A browser trap might, for example, disable the "back" button on your browser or eliminate all your recently visited site options. Other traps will open new windows every time you try to close one. Do not do business with anyone who uses these techniques and never make a purchase to get out of the trap.

## Contacts For Online Shopping

### Competition Bureau Canada

#### Head Office

50 Victoria Street Gatineau, Quebec K1A 0C9 Telephone: 819-997-4282 Toll Free: 1-800-348-5358 Phone (TTY): 1-800-642-3844 Fax: 819-997-0324 Website: [www.competitionbureau.gc.ca](http://www.competitionbureau.gc.ca)

### Canada Border Services Agency

Canada Border Services Agency Ottawa, Ontario K1A 0L8 Telephone: 1-800-461-9999 (English) Telephone: 1-800-959-2036 (French) Email: [CBSA-ASFC@canada.gc.ca](mailto:CBSA-ASFC@canada.gc.ca)

### CSA-International

#### Edmonton

1707-94 Street North West Edmonton, Alberta T6N 1E6 Telephone: 780-450-2111 Fax: 780-461-5322 Website: [www.csa-international.org](http://www.csa-international.org)

#### Richmond

13799 Commerce Parkway Richmond, British Columbia V6V 2N9 Telephone: 604-273-4581 Fax: 604-244-6600 Website: [www.csa-international.org](http://www.csa-international.org)

#### Toronto

178 Rexdale Boulevard Toronto, Ontario M9W 1R3 Telephone: 416-747-4000 Telephone: 1 866 797-4272 Fax: 416-747-4149 Website: [www.csa-international.org](http://www.csa-international.org)

#### Pointe Claire

865 Ellingham Avenue Pointe Claire, Quebec H9R 5E8 Telephone: 514-694-8110 Fax: 514-694-5001 Website: [www.csa-international.org](http://www.csa-international.org)

[international.org](http://international.org)

#### **Econsumer**

Email: [econsumerwb@ftc.gov](mailto:econsumerwb@ftc.gov) Website: [www.econsumer.gov](http://www.econsumer.gov)

#### **Office of the Privacy Commissioner of Canada**

112 Kent Street Place de Ville Tower B, 3rd Floor

Ottawa, Ontario K1A 1H3 Telephone: (613) 947-1698 Toll Free: 1-800-282-1376 Phone (TTY): (613) 992-9190 Fax: (613) 947-6850 Website: [www.priv.gc.ca](http://www.priv.gc.ca)

#### **Provincial and Territorial Consumer Affairs Offices**

##### **Alberta Service Alberta, Consumer Contact Centre**

3rd Floor Commerce Place 10155-102 Street

Edmonton, Alberta T5J 4G8 Telephone: 780-427-4088 Toll Free: 1-877-427-4088 Email: [service.alberta@gov.ab.ca](mailto:service.alberta@gov.ab.ca)  
Website: [www.servicealberta.ca](http://www.servicealberta.ca)

##### **British Columbia Consumer Protection BC**

#307-3450 Uptown Blvd PO Box 9244

Victoria, British Columbia V8W 9J2 Telephone: 604-320-1667 Toll Free: 1-888-564-9963 Fax: 250-920-7181  
Email: [info@consumerprotectionbc.ca](mailto:info@consumerprotectionbc.ca) Website: [www.consumerprotectionbc.ca](http://www.consumerprotectionbc.ca)

##### **Manitoba Consumer Protection Office, Manitoba Family Services and Consumer Affairs**

302-258 Portage Avenue Winnipeg, Manitoba R3C 0B6 Telephone: 204-945-3800 Toll Free: 1-800-782-0067 Fax: 204-945-0728 Email: [consumers@gov.mb.ca](mailto:consumers@gov.mb.ca)

Website: [www.manitoba.ca/fs/cca/cpo](http://www.manitoba.ca/fs/cca/cpo)

##### **New Brunswick Department of Justice and Consumer Affairs**

Kings Place (King Tower) 440 King Street

Fredericton, New Brunswick E3B 5H8 Telephone: 506-453-2659 Fax: 506-444-4494 Email: [justice.comments@gnb.ca](mailto:justice.comments@gnb.ca)  
Website: [www.gnb.ca/0062/rentalsman/index-e.asp](http://www.gnb.ca/0062/rentalsman/index-e.asp)

##### **Newfoundland and Labrador Service NL**

PO Box 8700 St. John's, Newfoundland and Labrador A1B 4J6 Telephone: 709-729-4834 Toll Free: 1-877-968-2600 Fax: 709-729-6998 Email: [gsinfo@gov.nl.ca](mailto:gsinfo@gov.nl.ca) Website: [www.gs.gov.nl.ca/index.html](http://www.gs.gov.nl.ca/index.html)

##### **Northwest Territories Consumer Affairs, Department of Municipal and Community Affairs**

5201-50th Avenue, Suite 600 PO Box 1320

Yellowknife, Northwest Territories X1A 3S9 Telephone: 867-873-7125 Fax: 867-873-0309 Email: [michael\\_gagnon@gov.nt.ca](mailto:michael_gagnon@gov.nt.ca)  
Website: [www.maca.gov.nt.ca/operations/consumer\\_affairs/index.html](http://www.maca.gov.nt.ca/operations/consumer_affairs/index.html)

##### **Nova Scotia Service Nova Scotia and Municipal Relations, Public Enquiries**

Mail Room, 8 South Maritime Centre 1505 Barrington Street



Halifax, Nova Scotia B3J 3K5 Telephone: 902-424-5200 Toll Free: 1-800-670-4357 Fax: 902-424-0720  
Email: [askus@gov.ns.ca](mailto:askus@gov.ns.ca) Website: [www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp](http://www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp)

## **Nunavut**

**Consumer Affairs, Department of Community and Government Services**  
267 Qaiqtuq Building  
P.O. Box 440

Baker Lake, Nunavut X0C 0A0 Telephone: 867-793-3303 Toll Free: 1-866-223-8139 Fax: 867-793-3321  
Email: [Laupaluktuq@gov.nu.ca](mailto:Laupaluktuq@gov.nu.ca) Website: [www.gov.nu.ca/english/](http://www.gov.nu.ca/english/)

**Ontario Consumer Protection Branch, Ministry of Consumer Services**  
5775 Yonge Street, Suite 1500 Toronto, Ontario M7A 2E5 Telephone: 416-326-8800 Toll Free: 1-800-889-9768 Phone (TTY):  
416-229-6086 Phone (TTY) 2: 1-877-666-6545 Fax: 416-326-8665 Email: [consumer@ontario.ca](mailto:consumer@ontario.ca)  
Website: [www.ontario.ca/consumerprotection](http://www.ontario.ca/consumerprotection)

**Prince Edward Island Consumer Services, Office of the Attorney General**  
Shaw Building, 4th Floor 95 Rochford Street PO Box 2000

Charlottetown, Prince Edward Island C1A 7N8 Telephone: 902-368-4580 Telephone: 902-368-4550 Toll Free: 1-800-658-1799  
Fax: 902-368-5283 Website: [www.gov.pe.ca/jps/index.php3?number=1002799&lang=E](http://www.gov.pe.ca/jps/index.php3?number=1002799&lang=E)

**Quebec Office de la protection du consommateur**  
400 Jean-Lesage Boulevard, Suite 450 Québec, Quebec G1K 8W4 Telephone: 418-643-1484 Toll Free: 1-888-672-2556 Fax:  
418-528-0976 Website: [www.opc.gouv.qc.ca](http://www.opc.gouv.qc.ca)

**Saskatchewan Consumer Protection Branch, Ministry of Justice and Attorney General**  
1919 Saskatchewan Drive, Suite 500 Regina, Saskatchewan S4P 4H2

Telephone: 306-787-5550 Toll Free: 1-888-374-4636 Fax: 306-787-9779 Email: [consumerprotection@gov.sk.ca](mailto:consumerprotection@gov.sk.ca)  
Website: [www.justice.gov.sk.ca/cpb](http://www.justice.gov.sk.ca/cpb)

**Yukon Consumer Services & Infrastructure Development, Department of Community Services**  
Andrew Philipson Law Centre 2130 Second Avenue, 3rd Floor  
PO Box 2703 (C-5)

Whitehorse, Yukon Y1A 2C6 Telephone: 867-667-5111 Toll Free: 1-800-661-0408 ext. 5111 Fax: 867-667-3609  
Email: [consumer@gov.yk.ca](mailto:consumer@gov.yk.ca) Website: [www.community.gov.yk.ca/consumer/index.html](http://www.community.gov.yk.ca/consumer/index.html)

**Public Safety Canada**

269 Laurier Avenue West Ottawa, Ontario K1A 0P8 Telephone: 1-800-O-Canada (1-800-622-6232 Phone (TTY): 1-800-465-7735 Fax: 613-941-0827 Email: [communications@ps-sp.gc.ca](mailto:communications@ps-sp.gc.ca) Website: [www.publicsafety.gc.ca](http://www.publicsafety.gc.ca)

## 31. Payday Lending

A payday loan is a loan that you have to pay back out of your next paycheck. The companies that offer these loans require you to prove that you have a steady source of income, usually a job, although some lenders also accept proof that you are receiving government benefits or have another type of income.

Lenders usually let you borrow up to an amount that equals a certain percentage of your next paycheck, generally somewhere between 30 and 50 percent. In return, you have to give the lender **either** a cheque for the amount of the loan and all of the associated fees (postdated to your next payday) **or** permission to withdraw the total amount from your bank account on your next payday.

Payday loans usually cost much more than any other type of loan, so before deciding to get one, think about whether you have cheaper options. Alternatives include obtaining another kind of loan, such as a credit card advance or a line of credit from a bank or credit union, asking friends or family for help, or finding some way to delay your expenses until you get paid.

Payday loans should be your last resort. Because of the high cost, and because you must pay any loan off in full on your next payday, you may find yourself with even deeper money troubles when that time rolls around. After all, once the loan and the fees are paid off, the amount you have to live on for the next pay period will be significantly reduced. This can lead to a cycle in which you once again have to resort to a payday loan.

If you do decide to get a payday loan, read the loan agreement carefully and make sure you understand the true cost of the loan. Lenders often break down the cost into categories such as "interest" and "administration fees", among others. Regardless of what all of the fees are called, the key is to understand the **total** amount that the loan will cost you.

**Before signing the agreement make sure you understand it and remember to take a copy with you.**

Several provinces have passed new legislation to regulate the interest rates of payday loans. Check with your [provincial or territorial consumer affairs office](#) to find out whether there are any rules payday lenders have to follow where you live.

For other information on payday loans, you can also visit the Financial Consumer Agency of Canada (FCAC) online at [www.fcac-acfc.gc.ca](http://www.fcac-acfc.gc.ca) to find [The Cost of Payday Loans](#).

### Contacts For Payday Lending

#### Financial Consumer Agency of Canada (FCAC)

6th Floor 427 Laurier Avenue West

Ottawa, Ontario K1R 1B9 Telephone: 613-996-5454 Toll Free: 1-866-461-FCAC (3222) Toll Free 2: 1-866-914-6097 Phone (TTY): 613-947-7771 Fax: 613-941-1436 Email: [info@fcac-acfc.gc.ca](mailto:info@fcac-acfc.gc.ca) Website: [www.fcac-acfc.gc.ca](http://www.fcac-acfc.gc.ca)

#### Provincial and Territorial Consumer Affairs Offices

##### Alberta Service Alberta, Consumer Contact Centre

3rd Floor Commerce Place 10155-102 Street

Edmonton, Alberta T5J 4G8 Telephone: 780-427-4088 Toll Free: 1-877-427-4088

Email: [service.alberta@gov.ab.ca](mailto:service.alberta@gov.ab.ca) Website: [www.servicealberta.ca](http://www.servicealberta.ca)

##### British Columbia Consumer Protection BC

#307-3450 Uptown Blvd PO Box 9244

Victoria, British Columbia V8W 9J2 Telephone: 604-320-1667 Toll Free: 1-888-564-9963 Fax: 250-920-7181

Email: [info@consumerprotectionbc.ca](mailto:info@consumerprotectionbc.ca) Website: [www.consumerprotectionbc.ca](http://www.consumerprotectionbc.ca)

##### Manitoba Consumer Protection Office, Manitoba Family Services and Consumer Affairs

302-258 Portage Avenue Winnipeg, Manitoba R3C 0B6 Telephone: 204-945-3800 Toll Free: 1-800-782-0067 Fax: 204-945-0728 Email: [consumers@gov.mb.ca](mailto:consumers@gov.mb.ca) Website: [www.manitoba.ca/fs/cca/cpo](http://www.manitoba.ca/fs/cca/cpo)

##### New Brunswick Department of Justice and Consumer Affairs

Kings Place (King Tower) 440 King Street

Fredericton, New Brunswick E3B 5H8 Telephone: 506-453-2659 Fax: 506-444-4494 Email: [justice.comments@gnb.ca](mailto:justice.comments@gnb.ca)

Website: [www.gnb.ca/0062/rentalsman/index-e.asp](http://www.gnb.ca/0062/rentalsman/index-e.asp)

**Newfoundland and Labrador Service NL**

PO Box 8700 St. John's, Newfoundland and Labrador A1B 4J6 Telephone: 709-729-4834 Toll Free: 1-877-968-2600 Fax: 709-729-6998 Email: [gsinfo@gov.nl.ca](mailto:gsinfo@gov.nl.ca) Website: [www.gs.gov.nl.ca/index.html](http://www.gs.gov.nl.ca/index.html)

**Northwest Territories**

**Consumer Affairs, Department of Municipal and Community Affairs**

5201-50th Avenue, Suite 600 PO Box 1320

Yellowknife, Northwest Territories X1A 3S9 Telephone: 867-873-7125 Fax: 867-873-0309 Email: [michael.gagnon@gov.nt.ca](mailto:michael.gagnon@gov.nt.ca)  
Website: [www.maca.gov.nt.ca/operations/consumer\\_affairs/index.html](http://www.maca.gov.nt.ca/operations/consumer_affairs/index.html)

**Nova Scotia Service Nova Scotia and Municipal Relations, Public Enquiries**

Mail Room, 8 South Maritime Centre 1505 Barrington Street

Halifax, Nova Scotia B3J 3K5 Telephone: 902-424-5200 Toll Free: 1-800-670-4357 Fax: 902-424-0720  
Email: [askus@gov.ns.ca](mailto:askus@gov.ns.ca) Website: [www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp](http://www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp)

**Nunavut Consumer Affairs, Department of Community and Government Services**

267 Qaiqtuq Building  
P.O. Box 440

Baker Lake, Nunavut X0C 0A0 Telephone: 867-793-3303 Toll Free: 1-866-223-8139 Fax: 867-793-3321  
Email: [Laupaluktug@gov.nu.ca](mailto:Laupaluktug@gov.nu.ca) Website: [www.gov.nu.ca/english/](http://www.gov.nu.ca/english/)

**Ontario Consumer Protection Branch, Ministry of Consumer Services**

5775 Yonge Street, Suite 1500 Toronto, Ontario M7A 2E5 Telephone: 416-326-8800 Toll Free: 1-800-889-9768 Phone (TTY): 416-229-6086 Phone (TTY) 2: 1-877-666-6545 Fax: 416-326-8665 Email: [consumer@ontario.ca](mailto:consumer@ontario.ca)  
Website: [www.ontario.ca/consumerprotection](http://www.ontario.ca/consumerprotection)

**Prince Edward Island Consumer Services, Office of the Attorney General**

Shaw Building, 4th Floor 95 Rochford Street PO Box 2000

Charlottetown, Prince Edward Island C1A 7N8 Telephone: 902-368-4580 Telephone: 902-368-4550 Toll Free: 1-800-658-1799  
Fax: 902-368-5283 Website: [www.gov.pe.ca/jps/index.php3?number=1002799&lang=E](http://www.gov.pe.ca/jps/index.php3?number=1002799&lang=E)

**Quebec Office de la protection du consommateur**

400 Jean-Lesage Boulevard, Suite 450 Québec, Québec G1K 8W4 Telephone: 418-643-1484 Toll Free: 1-888-672-2556 Fax: 418-528-0976 Website: [www.opc.gouv.qc.ca](http://www.opc.gouv.qc.ca)

**Saskatchewan Consumer Protection Branch, Ministry of Justice and Attorney General**

1919 Saskatchewan Drive, Suite 500 Regina, Saskatchewan S4P 4H2 Telephone: 306-787-5550 Toll Free: 1-888-374-4636  
Fax: 306-787-9779 Email: [consumerprotection@gov.sk.ca](mailto:consumerprotection@gov.sk.ca) Website: [www.justice.gov.sk.ca/cpb](http://www.justice.gov.sk.ca/cpb)

**Yukon Consumer Services & Infrastructure Development, Department of Community Services**

Andrew Philipson Law Centre 2130 Second Avenue, 3rd Floor  
PO Box 2703 (C-5)

Whitehorse, Yukon Y1A 2C6 Telephone: 867-667-5111 Toll Free: 1-800-661-0408 ext. 5111 Fax: 867-667-3609

Email: [consumer@gov.yk.ca](mailto:consumer@gov.yk.ca) Website: [www.community.gov.yk.ca/consumer/index.html](http://www.community.gov.yk.ca/consumer/index.html)

**Saskatchewan Payday Loans Division**

Suite 601 – 1919 Saskatchewan Drive Regina, Saskatchewan S4P 4H2 Telephone: 306-798-3387 Fax: 306-798-4425

Email: [angela.tyrer@gov.sk.ca](mailto:angela.tyrer@gov.sk.ca) Website: [www.sfsc.gov.sk.ca/payday/](http://www.sfsc.gov.sk.ca/payday/)

## 32. Phishing

Phishing is an online scam where fraudsters impersonate a trusted person or organization in an attempt to obtain personal information that may be used for identity theft.

### Forms of Phishing

Scammers send emails pretending to be from a legitimate retailer, bank, organization or government agency. The emails generally ask you to confirm your personal information by clicking on a link to a phoney website where you are asked for personal information such as identifiers or passwords. The websites may look very similar to a real company or organization you deal with on a regular basis. Sometimes you can tell that a website or email is a false one if there are spelling and grammatical errors. Websites or emails from legitimate companies should not contain spelling and grammatical errors.

### Signs of Phishing

Phishing can take many forms and recognizing the signs can help protect you from identity theft. A fraudulent email can often seem innocent or even helpful. For example, the email sender could be contacting you for the following reasons:

- your account or credit card is about to be closed
- an order for something has been placed in your name
- your personal information has been lost because of a computer error or breakdown
- there is suspicion that your account or credit card has been subject to fraud.

The giveaway is that the email will ask you to supply personal information that could be used to create a false identity or to impersonate you (such as asking for your account numbers, passwords or other sensitive personal information).

### Protect Yourself

- **Never respond to an email asking for your personal information.** Phishers often send authentic looking messages that appear to come from legitimate companies requesting personal information or asking you to confirm personal information which is then used for fraudulent purposes. Do not respond to email claiming to be from, for example, your financial institution or other legitimate organizations, asking you to provide your passwords, financial information or other personal information. Your bank should never send you an email asking you to provide this information. Even though your bank may call you if they suspect fraudulent activity on your bank account or credit card, they should never ask you to provide your passwords or account numbers verbally or via the telephone keypad. If you are asked for this type of information, phone the organization to verify that the request is valid, but **do not** use the email address or telephone contact information provided in the email as it could be false as well. Instead, look up the contact information for the organization on their website, in the phone book or on printed correspondence you may have from them.
- **Never enter your personal information in a pop-up screen.** Phishers can direct you to a real company's website, but then an unauthorized pop-up screen created by the phisher will appear asking you to provide personal information. Legitimate companies do not ask for personal information via pop-up screens.
- **Never open email attachments from someone you don't know.** Even if the message looks like it came from someone you know, it could be from phishers, trying to steal your information. If you are not expecting an email attachment from someone, verify with that person before opening it.
- **Install anti-virus and firewall software.** Phishing emails may contain software and computer viruses that can harm your computer or track your activities on the Internet without your knowledge. Many Internet Service Providers (ISPs) in Canada provide security software to their customers for free. Anti-virus software can help protect your computer from computer viruses. It can also help remove known viruses from an infected computer system. Make sure you choose anti-virus software that is up-to-date so that it recognizes current and old viruses. A personal firewall is a software package that helps you control information that is received and sent from your computer. Make sure to choose a firewall that provides protection for information you receive (incoming) and information you send (outgoing).
- **Update your anti-virus program and personal firewall regularly.** New computer viruses are found every day. Many software packages allow you to check for viruses and download updates automatically (auto-update). You may be able to find more details on how to update your software in the information available with each software package.

### How to Fight Phishing

There are ways to fight phishing and they start with your Internet Service Provider (ISP). Most ISPs have filtering tools that can scan emails before they reach your computer and automatically get rid of known phishing emails. Most ISPs offer this service, sometimes for a monthly fee. It is important to also set up your own filtering service on your email account. Many free email services offer these filtering services. You can also download many phishing filters or anti-phishing programs for free by searching the Web. Ensure that you only download programs from trusted sources. Some financial institutions and credit card companies offer online examples of what phishing emails look like. Some may also offer specific email addresses where you can send any phishing emails that you have received. Contact your financial institutions and credit card companies by telephone or visit their websites for more information on the resources and services they offer to report phishing. Canada has new anti-spam legislation. You can learn more at [www.fightspam.gc.ca](http://www.fightspam.gc.ca).

### Contacts For Phishing

The Canadian Anti-fraud Centre

Box 686 North Bay, Ontario P1B 8J8 Telephone: 1-705-495-8501 (Overseas and Local) Toll Free: 1-888-495-8501  
Website: [www.antifraudcentre-centreantifraude.ca](http://www.antifraudcentre-centreantifraude.ca)

**Fightspam.gc.ca**

**Industry Canada Web Service Centre**  
C.D. Howe Building 235 Queen Street

Ottawa, Ontario K1A 0H5 Telephone: 613-954-5031 Toll Free: 1-800-328-6189 (Canada) Phone (TTY): 1-866-694-8389 Fax:  
613-954-2340 Email: [info@ic.gc.ca](mailto:info@ic.gc.ca) Website: [www.fightspam.gc.ca](http://www.fightspam.gc.ca)

**Office of the Privacy Commissioner of Canada**

112 Kent Street Place de Ville Tower B 3rd Floor

Ottawa, Ontario K1A 1H3 Telephone: 613-995-8210 Toll Free: 1-800-282-1376 Phone (TTY): 613-992-9190 Fax: 613-947-  
6850 Website: [www.priv.gc.ca](http://www.priv.gc.ca)

**Royal Canadian Mounted Police (RCMP)**

**RCMP Public Affairs and Communications Services**  
Headquarters Building 1200 Vanier Parkway

Ottawa, Ontario K1A 0R2 Telephone: 613-993-7267 Fax: 613-993-0260  
Website: [www.rcmp.gc.ca](http://www.rcmp.gc.ca)

## 33. Product Safety

Knowing how to use products correctly, reading instructions and being alert to hazards will help keep you safe. You should also pay attention to product recalls in the news and consumer magazines.

The Government of Canada provides a website where consumers can search for information about food and children's products that are unsafe or unhealthy and have been recalled. Visit [www.healthycanadians.ca](http://www.healthycanadians.ca).

For questions or concerns regarding the safety of a particular product, including to report a potentially unsafe product, contact your [Product Safety Regional Office of Health Canada](#).

For questions or concerns related to food safety, including to report a potential food safety incident, contact the [Canadian Food Inspection Agency](#).

Here are some tips on product safety:

- Read about major appliances, tools and other items before you buy them. There are several consumer magazines available, as well as their related websites, that give detailed information on the prices, features and safety of various products.
- Learn to use power tools and electrical appliances safely. Read instructions carefully before using any equipment.
- Don't use things for purposes the manufacturer never intended.
- Make sure toys are age-appropriate. Your 10-year-old's baseball bat can be a lethal weapon in the hands of your three-year-old slugger.
- It is recommended that children always wear bicycle helmets. Some provinces now require it. When shopping for helmets, look for the stickers from organizations such as Canadian Standards Association (CSA), American National Standards Institute (ANSI) or Snell, a non-profit organization to ensure you are buying a safe helmet. Also check to make sure that the helmet is properly fitted.
- Small parts can present choking hazards to young children who put things in their mouths. Beware of balloons, balls, marbles and older children's toys.
- Baby items demand special attention. Cribs and baby gates have changed dramatically in recent years because of new safety requirements. The sale, advertisement and importation of baby walkers is now prohibited in Canada. Don't buy used baby items that don't comply with current standards.
- Be cautious about buying small appliances, power tools, baby furniture and toys at garage and tag sales, since these items may have safety defects, lead paints or other hazards. Make sure these types of items meet current safety requirements.
- Read product labels. Some products can turn into deadly poisons when mixed with other products, stored improperly or used in poorly ventilated areas.
- Keep all medicines, cleaning products, wood finishes, toxic art supplies and paint out of the sight and reach of young children. Keep leftover products in their original containers. Post the poison control emergency number near your phone (it is listed near the front of your phone book). Properly dispose of old and outdated products.
- Look for tamper-resistant packaging on food and medicine.
- Watch out for lead crystal decanters and dinnerware decorated with lead paint or glaze. When there's no way to ensure items are lead-free, don't buy them.

### Environmentally Responsible Consumer Tip:

Do not put out-of-date or unused medication in the garbage or down the toilet or sink, since the chemical components may end up in the water supply or soil.

Check to see whether your pharmacy has a drug recycling program that disposes of unused or expired drugs in an environmentally safe manner. Most pharmacies do, and programs exist in British Columbia, Alberta and many parts of other provinces and territories to incinerate unused drugs. If your area does not have such a program, check whether your municipality incinerates drugs.

## Contacts For Product Safety

### Health Canada

#### Regional Consumer Product Safety Offices Consumer Product Safety

Toll Free: 1-866-662-0666 Email: [info@hc-sc.gc.ca](mailto:info@hc-sc.gc.ca) Website: [www.hc-sc.gc.ca/cps-spc/index-eng.php](http://www.hc-sc.gc.ca/cps-spc/index-eng.php)

### Canadian Food Inspection Agency

#### National Headquarters

1400 Merivale Road Ottawa, Ontario K1A 0Y9 Telephone: 1-800-442-2342 Telephone: 613-225-2342 Phone (TTY): 1-800-465-7735 Website: [www.inspection.gc.ca](http://www.inspection.gc.ca)

#### Western Area

1115-57 Avenue NE Calgary, Alberta T2E 9B2 Telephone: 403-292-6219 Fax: 403-292-5996

#### Atlantic Area

1081 Main Street PO Box 6088

Moncton, New Brunswick E1C 8R2 Telephone: 506-851-7400 Fax: 506-851-2801



**Ontario Area**

174 Stone Road West Guelph, Ontario N1G 4S9 Telephone: 519-837-9400 Fax: 519-837-9766

**Quebec Area**

Room 761-C 2001 University Street

Montréal, Quebec H3A 3N2 Telephone: 514-283-8888 Fax: 514-283-3143

## 34. Rebates

### What are Rebates?

Rebates include any type of promotion offered by a retailer or manufacturer that involves a partial refund or discount in the form of **cash** or a **cheque**.

- Some promotions that claim to offer rebates are in fact gift cards or credits to be used for future purchases.
- Some rebates will be given to you at the time of purchase, while others, such as mail-in rebates, will be sent to you at a later date **IF** you apply for them.

### What to Consider?

**Before deciding** if this is the best deal for you:

- remember that, although the majority of consumers believe they will apply for a rebate after leaving the store, many don't, and end up paying the regular price;
- ask the vendor whether the taxes will be calculated on the full amount or the after-rebate price.

### Do I Qualify?

**Before you buy**, read the terms and conditions. In particular, check whether:

- there is a deadline to apply;
- you are required to buy another product;
- you are required to send anything other than a claim form with your contact information and a proof of purchase, such as a UPC code;
- there are restrictions as to the eligibility of certain mailing addresses, such as rural addresses;
- there is a limit on the number of rebates per household;
- the rebate is only valid if the purchase is made at certain retailers; or
- there are any other limitations or conditions that might affect whether you qualify or will likely apply for the rebate.

### How do I Obtain my Rebate?

**At the time of purchase**, ensure that you have all required documents to apply for the rebate. Since original sales receipts must often be sent in, ask the vendor if you can receive a duplicate of the original. When applying for the rebate, remember to:

- follow the instructions on the rebate form and include all required documentation; and
- make a copy of everything that you provided in case the rebate is delayed or not paid.

If the rebate is not paid on time, or if there are any other issues, contact the vendor. If you are having trouble with the rebate process, consult the [complaints](#) section of this Handbook for help with drafting a complaint and for advice on how to approach the company. Contact the [Competition Bureau](#) if you believe that you have been misled or if you come across questionable rebate promotions.

### Contacts For Rebates

#### Competition Bureau Canada

##### Head Office

50 Victoria Street Gatineau, Quebec K1A 0C9 Telephone: 819-997-4282 Toll Free: 1-800-348-5358 Phone (TTY): 1-800-642-3844 Fax: 819-997-0324 Website: [www.competitionbureau.gc.ca](http://www.competitionbureau.gc.ca)

#### Federal Consumer Affairs Office

##### Office of Consumer Affairs

235 Queen Street Ottawa, Ontario K1A 0H5 Telephone: 613 946 2576 Fax: 613-952-6927  
Email: [consumer.information@ic.gc.ca](mailto:consumer.information@ic.gc.ca) Website: [www.ic.gc.ca/consumer](http://www.ic.gc.ca/consumer)

#### Provincial and Territorial Consumer Affairs Offices

##### Alberta Service Alberta, Consumer Contact Centre

3rd Floor Commerce Place 10155-102 Street

Edmonton, Alberta T5J 4G8 Telephone: 780-427-4088 Toll Free: 1-877-427-4088 Email: [service.alberta@gov.ab.ca](mailto:service.alberta@gov.ab.ca)  
Website: [www.servicealberta.ca](http://www.servicealberta.ca)

##### British Columbia Consumer Protection BC

#307-3450 Uptown Blvd PO Box 9244

Victoria, British Columbia V8W 9J2 Telephone: 604-320-1667 Toll Free: 1-888-564-9963 Fax: 250-920-7181  
Email: [info@consumerprotectionbc.ca](mailto:info@consumerprotectionbc.ca) Website: [www.consumerprotectionbc.ca](http://www.consumerprotectionbc.ca)

**Manitoba Consumer Protection Office, Manitoba Family Services and Consumer Affairs**

302-258 Portage Avenue Winnipeg, Manitoba R3C 0B6 Telephone: 204-945-3800 Toll Free: 1-800-782-0067 Fax: 204-945-0728 Email: [consumers@gov.mb.ca](mailto:consumers@gov.mb.ca) Website: [www.manitoba.ca/fs/cca/cpo](http://www.manitoba.ca/fs/cca/cpo)

**New Brunswick Department of Justice and Consumer Affairs**

Kings Place (King Tower) 440 King Street

Fredericton, New Brunswick E3B 5H8 Telephone: 506-453-2659 Fax: 506-444-4494 Email: [justice.comments@gnb.ca](mailto:justice.comments@gnb.ca)  
Website: [www.gnb.ca/0062/rentalsman/index-e.asp](http://www.gnb.ca/0062/rentalsman/index-e.asp)

**Newfoundland and Labrador Service NL**

PO Box 8700 St. John's, Newfoundland and Labrador A1B 4J6 Telephone: 709-729-4834 Toll Free: 1-877-968-2600 Fax: 709-729-6998 Email: [gsinfo@gov.nl.ca](mailto:gsinfo@gov.nl.ca) Website: [www.gs.gov.nl.ca/index.html](http://www.gs.gov.nl.ca/index.html)

**Northwest Territories Consumer Affairs, Department of Municipal and Community Affairs**

5201-50th Avenue, Suite 600 PO Box 1320

Yellowknife, Northwest Territories X1A 3S9 Telephone: 867-873-7125 Fax: 867-873-0309 Email: [michael.gagnon@gov.nt.ca](mailto:michael.gagnon@gov.nt.ca)  
Website: [www.maca.gov.nt.ca/operations/consumer\\_affairs/index.html](http://www.maca.gov.nt.ca/operations/consumer_affairs/index.html)

**Nova Scotia Service Nova Scotia and Municipal Relations, Public Enquiries**

Mail Room, 8 South Maritime Centre 1505 Barrington Street

Halifax, Nova Scotia B3J 3K5 Telephone: 902-424-5200 Toll Free: 1-800-670-4357 Fax: 902-424-0720  
Email: [askus@gov.ns.ca](mailto:askus@gov.ns.ca) Website: [www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp](http://www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp)

**Nunavut Consumer Affairs, Department of Community and Government Services**

267 Qaiqtuq Building  
P.O. Box 440

Baker Lake, Nunavut X0C 0A0

Telephone: 867-793-3303 Toll Free: 1-866-223-8139 Fax: 867-793-3321 Email: [Laupaluktuq@gov.nu.ca](mailto:Laupaluktuq@gov.nu.ca)  
Website: [www.gov.nu.ca/english/](http://www.gov.nu.ca/english/)

**Ontario Consumer Protection Branch, Ministry of Consumer Services**

5775 Yonge Street, Suite 1500 Toronto, Ontario M7A 2E5 Telephone: 416-326-8800 Toll Free: 1-800-889-9768 Phone (TTY): 416-229-6086 Phone (TTY) 2: 1-877-666-6545 Fax: 416-326-8665 Email: [consumer@ontario.ca](mailto:consumer@ontario.ca)  
Website: [www.ontario.ca/consumerprotection](http://www.ontario.ca/consumerprotection)

**Prince Edward Island Consumer Services, Office of the Attorney General**

Shaw Building, 4th Floor 95 Rochford Street PO Box 2000

Charlottetown, Prince Edward Island C1A 7N8 Telephone: 902-368-4580 Telephone: 902-368-4550 Toll Free: 1-800-658-1799  
Fax: 902-368-5283 Website: [www.gov.pe.ca/jps/index.php3?number=1002799&lang=E](http://www.gov.pe.ca/jps/index.php3?number=1002799&lang=E)

**Quebec Office de la protection du consommateur**

400 Jean-Lesage Boulevard, Suite 450 Québec, Quebec G1K 8W4 Telephone: 418-643-1484 Toll Free: 1-888-672-2556 Fax: 418-528-0976 Website: [www.opc.gouv.qc.ca](http://www.opc.gouv.qc.ca)

**Saskatchewan Consumer Protection Branch, Ministry of Justice and Attorney General**

1919 Saskatchewan Drive, Suite 500 Regina, Saskatchewan S4P 4H2 Telephone: 306-787-5550 Toll Free: 1-888-374-4636  
Fax: 306-787-9779 Email: [consumerprotection@gov.sk.ca](mailto:consumerprotection@gov.sk.ca) Website: [www.justice.gov.sk.ca/cpb](http://www.justice.gov.sk.ca/cpb)

**Yukon Consumer Services & Infrastructure Development, Department of Community Services**

Andrew Philipson Law Centre 2130 Second Avenue, 3rd Floor  
PO Box 2703 (C-5)

Whitehorse, Yukon Y1A 2C6 Telephone: 867-667-5111 Toll Free: 1-800-661-0408 ext. 5111 Fax: 867-667-3609  
Email: [consumer@gov.yk.ca](mailto:consumer@gov.yk.ca) Website: [www.community.gov.yk.ca/consumer/index.html](http://www.community.gov.yk.ca/consumer/index.html)

## 35. Refund and Exchange

While no legal obligation exists for businesses to accept returned items unless they are defective, retailers and other businesses generally agree that offering refunds or exchanges is a critical part of developing and maintaining good customer relations.

Ask about the seller's refund or exchange policy before you buy. If you are having problems with an exchange or refund or feel as if the seller is not upholding their policy, contact your provincial or territorial consumer affairs office for help.

### Contacts For Refund and Exchange

#### Provincial and Territorial Consumer Affairs Offices

**Alberta Service Alberta, Consumer Contact Centre**  
3rd Floor Commerce Place 10155-102 Street

Edmonton, Alberta T5J 4G8 Telephone: 780-427-4088 Toll Free: 1-877-427-4088 Email: [service.alberta@gov.ab.ca](mailto:service.alberta@gov.ab.ca)  
Website: [www.servicealberta.ca](http://www.servicealberta.ca)

**British Columbia Consumer Protection BC**  
#307-3450 Uptown Blvd PO Box 9244

Victoria, British Columbia V8W 9J2 Telephone: 604-320-1667 Toll Free: 1-888-564-9963 Fax: 250-920-7181  
Email: [info@consumerprotectionbc.ca](mailto:info@consumerprotectionbc.ca) Website: [www.consumerprotectionbc.ca](http://www.consumerprotectionbc.ca)

**Manitoba Consumer Protection Office, Manitoba Family Services and Consumer Affairs**  
302-258 Portage Avenue Winnipeg, Manitoba R3C 0B6 Telephone: 204-945-3800 Toll Free: 1-800-782-0067 Fax: 204-945-0728 Email: [consumers@gov.mb.ca](mailto:consumers@gov.mb.ca) Website: [www.manitoba.ca/fs/cca/cpo](http://www.manitoba.ca/fs/cca/cpo)

**New Brunswick Department of Justice and Consumer Affairs**  
Kings Place (King Tower) 440 King Street

Fredericton, New Brunswick E3B 5H8

Telephone: 506-453-2659 Fax: 506-444-4494 Email: [justice.comments@gnb.ca](mailto:justice.comments@gnb.ca)  
Website: [www.gnb.ca/0062/rentalsman/index-e.asp](http://www.gnb.ca/0062/rentalsman/index-e.asp)

**Newfoundland and Labrador Service NL**

PO Box 8700 St. John's, Newfoundland and Labrador A1B 4J6 Telephone: 709-729-4834 Toll Free: 1-877-968-2600 Fax: 709-729-6998 Email: [gsinfo@gov.nl.ca](mailto:gsinfo@gov.nl.ca) Website: [www.gs.gov.nl.ca/index.html](http://www.gs.gov.nl.ca/index.html)

**Northwest Territories Consumer Affairs, Department of Municipal and Community Affairs**

5201-50th Avenue, Suite 600 PO Box 1320

Yellowknife, Northwest Territories X1A 3S9 Telephone: 867-873-7125 Fax: 867-873-0309 Email: [michael.gagnon@gov.nt.ca](mailto:michael.gagnon@gov.nt.ca)  
Website: [www.maca.gov.nt.ca/operations/consumer\\_affairs/index.html](http://www.maca.gov.nt.ca/operations/consumer_affairs/index.html)

**Nova Scotia Service Nova Scotia and Municipal Relations, Public Enquiries**

Mail Room, 8 South Maritime Centre 1505 Barrington Street

Halifax, Nova Scotia B3J 3K5 Telephone: 902-424-5200 Toll Free: 1-800-670-4357 Fax: 902-424-0720  
Email: [askus@gov.ns.ca](mailto:askus@gov.ns.ca) Website: [www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp](http://www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp)

**Nunavut Consumer Affairs, Department of Community and Government Services**

267 Qaiqtuq Building  
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Baker Lake, Nunavut X0C 0A0 Telephone: 867-793-3303 Toll Free: 1-866-223-8139 Fax: 867-793-3321  
Email: [Laupaluktuq@gov.nu.ca](mailto:Laupaluktuq@gov.nu.ca)

Website: [www.gov.nu.ca/english/](http://www.gov.nu.ca/english/)

**Ontario Consumer Protection Branch, Ministry of Consumer Services**

5775 Yonge Street, Suite 1500 Toronto, Ontario M7A 2E5 Telephone: 416-326-8800 Toll Free: 1-800-889-9768 Phone (TTY): 416-229-6086 Phone (TTY) 2: 1-877-666-6545 Fax: 416-326-8665 Email: [consumer@ontario.ca](mailto:consumer@ontario.ca)  
Website: [www.ontario.ca/consumerprotection](http://www.ontario.ca/consumerprotection)

**Prince Edward Island Consumer Services, Office of the Attorney General**

Shaw Building, 4th Floor 95 Rochford Street PO Box 2000

Charlottetown, Prince Edward Island C1A 7N8 Telephone: 902-368-4580 Telephone: 902-368-4550 Toll Free: 1-800-658-1799  
Fax: 902-368-5283 Website: [www.gov.pe.ca/jps/index.php3?number=1002799&lang=E](http://www.gov.pe.ca/jps/index.php3?number=1002799&lang=E)

**Quebec Office de la protection du consommateur**

400 Jean-Lesage Boulevard, Suite 450 Québec, Québec G1K 8W4 Telephone: 418-643-1484 Toll Free: 1-888-672-2556 Fax: 418-528-0976 Website: [www.opc.gouv.qc.ca](http://www.opc.gouv.qc.ca)

**Saskatchewan Consumer Protection Branch, Ministry of Justice and Attorney General**

1919 Saskatchewan Drive, Suite 500 Regina, Saskatchewan S4P 4H2 Telephone: 306-787-5550 Toll Free: 1-888-374-4636  
Fax: 306-787-9779 Email: [consumerprotection@gov.sk.ca](mailto:consumerprotection@gov.sk.ca) Website: [www.justice.gov.sk.ca/cpb](http://www.justice.gov.sk.ca/cpb)

**Yukon Consumer Services & Infrastructure Development, Department of Community Services**

Andrew Philipson Law Centre 2130 Second Avenue, 3rd Floor PO Box 2703 (C-5)

Whitehorse, Yukon Y1A 2C6 Telephone: 867-667-5111 Toll Free: 1-800-661-0408 ext. 5111 Fax: 867-667-3609  
Email: [consumer@gov.yk.ca](mailto:consumer@gov.yk.ca) Website: [www.community.gov.yk.ca/consumer/index.html](http://www.community.gov.yk.ca/consumer/index.html)

## 36. Rent to Own

Although turning to rent-to-own sounds like a simple solution when you're short of cash, it can be expensive. The rental charge can amount to three or four times what it would cost to pay cash or finance the purchase on an installment plan.

Here are some questions to ask yourself when considering rent-to-own:

- Is the item something I absolutely have to have right now?
- Can I delay the purchase until I have saved enough money to pay cash?
- Have I considered all my credit options, including applying for retail credit from the merchant or borrowing money from a credit union or bank?
- Would a used item purchased from a garage sale, classified ad or second-hand store serve the purpose just as well as something new?

If you decide that rent-to-own is the best choice for you, here are some questions you should ask yourself before you sign on the dotted line:

- What is the total cost of the item? Multiply the amount of each payment by the number of payments required to purchase the item. Make sure to add in any additional charges, for example, finance, handling or balloon payments at the end of the contract. Balloon payments are large payments that must be paid over and above the regular payments. There might be one such payment or several, and they typically come later in the payment schedule. Balloon payments allow people to structure a loan differently from a traditional financing plan. For example, to eliminate the need for a down payment.
- Am I getting a new or used item?
- May I purchase the item before the end of the rental term? If so, how is the price calculated?
- Will I get credit for all of my payments if I decide to purchase the item?
- Is there a charge for repairs during the rental period? Will I get a replacement while the rented item is not in my possession?
- What happens if I am late on a payment? Will the item be repossessed? Will I pay a penalty if I return the item before the contract ends?

Comparison shop among various rent-to-own merchants. Check with your provincial or territorial consumer affairs office for any provincial or territorial laws governing business practices where you live. Read the contract carefully and make sure you understand all the terms before you sign, and get all promises in writing.

Remember, know what you are paying. Compare the total amount you would pay by financing the purchase through an installment plan, including a down payment, with the total cost of a rent-to-own contract.

### Contacts For Rent to Own

#### Provincial and Territorial Consumer Affairs Offices

##### Alberta Service Alberta, Consumer Contact Centre

3rd Floor Commerce Place 10155-102 Street

Edmonton, Alberta T5J 4G8 Telephone: 780-427-4088 Toll Free: 1-877-427-4088 Email: [service.alberta@gov.ab.ca](mailto:service.alberta@gov.ab.ca)

Website: [www.servicealberta.ca](http://www.servicealberta.ca)

##### British Columbia Consumer Protection BC

#307-3450 Uptown Blvd PO Box 9244

Victoria, British Columbia V8W 9J2 Telephone: 604-320-1667 Toll Free: 1-888-564-9963 Fax: 250-920-7181

Email: [info@consumerprotectionbc.ca](mailto:info@consumerprotectionbc.ca)

Website: [www.consumerprotectionbc.ca](http://www.consumerprotectionbc.ca)

##### Manitoba Consumer Protection Office, Manitoba Family Services and Consumer Affairs

302-258 Portage Avenue Winnipeg, Manitoba R3C 0B6 Telephone: 204-945-3800 Toll Free: 1-800-782-0067 Fax: 204-945-0728 Email: [consumers@gov.mb.ca](mailto:consumers@gov.mb.ca) Website: [www.manitoba.ca/fs/cca/cpo](http://www.manitoba.ca/fs/cca/cpo)

##### New Brunswick Department of Justice and Consumer Affairs

Kings Place (King Tower) 440 King Street

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Website: [www.gnb.ca/0062/rentalsman/index-e.asp](http://www.gnb.ca/0062/rentalsman/index-e.asp)

##### Newfoundland and Labrador Service NL

PO Box 8700 St. John's, Newfoundland and Labrador A1B 4J6 Telephone: 709-729-4834 Toll Free: 1-877-968-2600 Fax: 709-729-6998 Email: [gsinfo@gov.nl.ca](mailto:gsinfo@gov.nl.ca) Website: [www.gs.gov.nl.ca/index.html](http://www.gs.gov.nl.ca/index.html)



**Northwest Territories Consumer Affairs, Department of Municipal and Community Affairs**  
5201-50th Avenue, Suite 600 PO Box 1320

Yellowknife, Northwest Territories X1A 3S9 Telephone: 867-873-7125 Fax: 867-873-0309 Email: [michael.gagnon@gov.nt.ca](mailto:michael.gagnon@gov.nt.ca)  
Website: [www.maca.gov.nt.ca/operations/consumer\\_affairs/index.html](http://www.maca.gov.nt.ca/operations/consumer_affairs/index.html)

**Nova Scotia Service Nova Scotia and Municipal Relations, Public Enquiries**  
Mail Room, 8 South Maritime Centre 1505 Barrington Street

Halifax, Nova Scotia B3J 3K5 Telephone: 902-424-5200 Toll Free: 1-800-670-4357 Fax: 902-424-0720 Email: [askus@gov.ns.ca](mailto:askus@gov.ns.ca)  
Website: [www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp](http://www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp)

**Nunavut Consumer Affairs, Department of Community and Government Services**  
267 Qaiqtuq Building  
P.O. Box 440

Baker Lake, Nunavut X0C 0A0 Telephone: 867-793-3303 Toll Free: 1-866-223-8139 Fax: 867-793-3321  
Email: [Laupaluktuq@gov.nu.ca](mailto:Laupaluktuq@gov.nu.ca) Website: [www.gov.nu.ca/english/](http://www.gov.nu.ca/english/)

**Ontario Consumer Protection Branch, Ministry of Consumer Services**

5775 Yonge Street, Suite 1500 Toronto, Ontario M7A 2E5 Telephone: 416-326-8800 Toll Free: 1-800-889-9768 Phone (TTY): 416-229-6086 Phone (TTY) 2: 1-877-666-6545 Fax: 416-326-8665 Email: [consumer@ontario.ca](mailto:consumer@ontario.ca)  
Website: [www.ontario.ca/consumerprotection](http://www.ontario.ca/consumerprotection)

**Prince Edward Island Consumer Services, Office of the Attorney General**  
Shaw Building, 4th Floor 95 Rochford Street PO Box 2000

Charlottetown, Prince Edward Island C1A 7N8 Telephone: 902-368-4580 Telephone: 902-368-4550 Toll Free: 1-800-658-1799  
Fax: 902-368-5283 Website: [www.gov.pe.ca/jps/index.php3?number=1002799&lang=E](http://www.gov.pe.ca/jps/index.php3?number=1002799&lang=E)

**Quebec Office de la protection du consommateur**  
400 Jean-Lesage Boulevard, Suite 450

Canadian Consumer Handbook  
<http://www.consumerhandbook.ca>

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Québec, Quebec G1K 8W4  
Telephone: 418-643-1484  
Toll Free: 1-888-672-2556  
Fax: 418-528-0976  
Website: [www.opc.gouv.qc.ca](http://www.opc.gouv.qc.ca)

**Saskatchewan Consumer Protection Branch, Ministry of Justice and Attorney General**

1919 Saskatchewan Drive, Suite 500 Regina, Saskatchewan S4P 4H2 Telephone: 306-787-5550 Toll Free: 1-888-374-4636  
Fax: 306-787-9779 Email: [consumerprotection@gov.sk.ca](mailto:consumerprotection@gov.sk.ca) Website: [www.justice.gov.sk.ca/cpb](http://www.justice.gov.sk.ca/cpb)

**Yukon Consumer Services & Infrastructure Development, Department of Community Services**

Andrew Philipson Law Centre 2130 Second Avenue, 3rd Floor  
PO Box 2703 (C-5)

Whitehorse, Yukon Y1A 2C6 Telephone: 867-667-5111 Toll Free: 1-800-661-0408 ext. 5111 Fax: 867-667-3609

Email: [consumer@gov.yk.ca](mailto:consumer@gov.yk.ca) Website: [www.community.gov.yk.ca/consumer/index.html](http://www.community.gov.yk.ca/consumer/index.html)

Canadian Consumer Handbook  
<http://www.consumerhandbook.ca>

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## 37. Spam

Spam is considered to be any unsolicited commercial electronic message. It is often a source of scams, computer viruses and offensive content that takes up valuable time and increases costs for consumers, business and governments. There are many things you can do to prevent spam and manage the amount you receive. It is important to do what you can to protect yourself, but also to know how to properly manage the spam you do receive. The key to preventing and managing spam is to protect:

- your computer
- your email
- yourself

To best prevent and manage spam, follow the guidelines below.

### Protect your Computer

- **Never open email attachments from someone you don't know or trust.** An attachment may contain software that could put your computer's performance and your personal information at risk. Malicious software can corrupt your computer or hijack your email account to send viruses to other people. Be aware that spammers can make messages look like they come from people you know — this is called "spoofing". If you are in doubt about an attachment, check with the sender before opening it.
- **Install anti-spam, anti-virus and firewall software.** Spam often includes harmful programs such as viruses. It is recommended that you use the following three types of protection:

**Anti-spam software** scans emails before they reach your computer and automatically gets rid of known spam. Most Internet Service Providers (ISPs) offer this service, sometimes for a monthly fee. Many free email services also offer anti-spam services.

**Anti-virus software** can help protect your computer from computer viruses. It can also help remove known viruses from an infected computer system. Make sure you choose anti-virus software that is up-to-date so that it recognizes current and old viruses.

**A personal firewall** is a software package that helps you control information that is received and sent from your computer. Make sure to choose a firewall that provides protection for information you receive (incoming) and information you send (outgoing).

Many Internet Service Providers (ISPs) in Canada provide security software to their customers for free. Check with your ISPs to find out if they have software available for you to install.

- **Update your anti-virus program and personal firewall regularly.** New computer viruses are found every day. Many software packages allow you to check for viruses and download updates automatically (auto-update). You may be able to find more details on how to update your protection in the information available with each software package.
- **Disconnect and shut down your computer when you are not using it.** New spam programs and other threats can appear at any time, and no security package is totally safe. Many spammers are using complicated programs which find and take advantage of unprotected computers that have been left turned on and connected to the Internet. If you turn off your computer and disconnect it from the Internet, you'll prevent harmful programs from connecting to and entering your computer system.
- **Update your Web browser regularly.** Make sure you regularly check for updates to your Web browser. The companies that design Web browsers are always looking for ways to make their software safer in order to protect their customers.

### Protect your Email

- **Delete spam email messages without opening them.** Spam can often have an invisible programming code that allows spammers to validate an email address when a message is opened. A validated email address is more likely to receive spam than one that isn't validated, so be sure to delete the email before opening it. If however, you are receiving emails from a legitimate organization that you have registered your email address with and no longer wish to receive emails from them, you may use their "unsubscribe" service, rather than deleting the messages. Legitimate organizations are happy to keep the amount of unwanted email down.
- **Turn off the preview pane in your email software.** The preview pane is a window that allows you to preview the contents of an email message without having to open it. The invisible programming code that spammers often use can be activated through the preview pane. Most email programs give you the option of turning off the preview pane. You will find more information on this issue in the documentation for your email program.
- **Set up filtering options in your email software.** By setting up filtering options in your email software you have a better chance of controlling the spam that you receive. Consult your software's documentation for additional information.
- **Create an "alphanumeric" email address.** Creating an email address that includes both numbers and letters makes it more difficult for spammers to guess your address. (Example: john72robert@ \_\_\_\_.ca)
- **Have more than one email address.** It's a good idea to have one email address that you only use for friends and family, a second one that you use for dealing with trusted businesses and a third for other activities such as subscriptions, message board postings, social networking sites and other online services that require an email address. Having a third email account for the other activities may lower the amount of spam received in your email accounts used for dealing with trusted businesses and for communicating with friends and family. Check with your Internet Service Provider (ISPs) to find out how you can setup additional email addresses. A number of free email services are also available on the Internet.

### Protect Yourself

- **Never respond to an email asking for your personal information.** Phishers often send authentic looking messages that appear to come from

legitimate companies requesting personal information or asking you to confirm personal information which is then used for fraudulent purposes. Do not respond to email claiming to be from, for example, your financial institution or other legitimate organizations, asking you to provide your passwords, financial information or other personal information. Your bank should never send you an email asking you to provide this information. Even though your bank may call you if they suspect fraudulent activity on your bank account or credit card, they should never ask you to provide your passwords or account numbers verbally or via the telephone keypad. If you are asked for this type of information, phone the organization to verify that the request is valid, but do not use the email address or telephone contact information provided in the email as it could be false as well. Instead, look up the contact information for the organization on their website, in the phone book or on printed correspondence you may have from them.

- **Never call a long distance number that you receive through unsolicited email.** Some spammers will send you an email message promoting a service or product that you never asked for. The message may contain a phone number for you to call in order to be removed from the mailing list. Do not call the number as fraudsters may be trying to steal your long distance service, which is known as 'toll fraud'. Beware that 1-900 telephone numbers are connected to pay-per-call services. Pay-per-call services include live and pre-recorded services such as adult chat lines, vote casting, psychic consultations, horoscopes, soap opera updates, games, donations processing, sports scores, weather forecasts, translation, and media, legal or government services. Understand that you must pay for all calls originating from or charged to your telephone no matter who made the calls or accepted the charges. This also means that if you are the victim of toll fraud, you are liable for the costs.
- **Create passwords made up of mixed characters and numbers.** The more complex a password is, the harder it is for others to figure out. When possible create passwords of at least eight characters that combine numbers, letters and special characters.
- **Change your passwords.** This reduces the risk of your passwords being discovered.
- **Memorize your passwords.** Unless you use secure password management software, storing passwords in a file on your computer is not safe. Your computer could be hacked into or stolen. Memorizing your passwords provides you with the best protection. If you decide to write your passwords down on paper, store the paper in a secure place and **do not**:  
Store your user name and passwords in the same document or in the same place.  
Include obvious headings on the page such as "my password" or "my user names."  
Place this information near your computer.

Canada has new anti-spam legislation. You can learn more at [www.fightspam.gc.ca](http://www.fightspam.gc.ca).

## Contacts For Spam

### Fightspam.gc.ca

Industry Canada Web Service Centre

C.D. Howe Building 235 Queen Street

Ottawa, Ontario K1A 0H5 Telephone: 613-954-5031 Toll Free: 1-800-328-6189 (Canada) Phone (TTY): 1-866-694-8389 Fax: 613-954-2340

Email: [info@ic.gc.ca](mailto:info@ic.gc.ca) Website: [www.fightspam.gc.ca](http://www.fightspam.gc.ca)

### Royal Canadian Mounted Police (RCMP)

RCMP Public Affairs and Communications Services

Headquarters Building 1200 Vanier Parkway

Ottawa, Ontario K1A 0R2 Telephone: 613-993-7267 Fax: 613-993-0260

Website: [www.rcmp.gc.ca](http://www.rcmp.gc.ca)

### Public Safety Canada

269 Laurier Avenue West Ottawa, Ontario K1A 0P8 Telephone: 1-800-O-Canada (1-800-622-6232 Phone (TTY): 1-800-465-7735 Fax: 613-941-0827 Email: [communications@ps-sp.gc.ca](mailto:communications@ps-sp.gc.ca) Website: [www.publicsafety.gc.ca](http://www.publicsafety.gc.ca)

### The Canadian Anti-fraud Centre

Box 686 North Bay, Ontario P1B 8J8 Telephone: 1-705-495-8501 (Overseas and Local) Toll Free: 1-888-495-8501

Website: [www.antifraudcentre-centreantifraude.ca](http://www.antifraudcentre-centreantifraude.ca)

## 38. Spyware

Spyware is software that has been installed on your computer without your consent. It is most often used to obtain personal information by monitoring or controlling your computer.

### Signs of Spyware

It is important to be aware of the following signs of spyware, although you should note that in some cases there may be none at all.

- **You receive frequent pop-up advertisements.** If you are constantly receiving pop-up ads, see them as soon as you turn on your computer or see them when you're not even browsing the Internet, you may have spyware on your computer.
- **You are directed to sites other than those you type into the address box.** Spyware can cause your browser to be hijacked and take you to sites other than those you type into the address box.
- **Your home page or search page settings change.** Spyware can change your home page or search page settings and even if you try to correct them, the settings will change back every time you restart your computer.
- **Your Web browser has components that you did not download.** Spyware can add items such as toolbars or icons to your Web browser that will return each time you restart your computer even if you have previously deleted them.
- **Some of the keys on your keyboard stop working.** Spyware can cause keys on your keyboard to lose function.
- **Your computer is slower than usual.** If your computer is slower than usual at performing routine tasks you may have spyware. Spyware can also make certain programs on your computer crash or even cause your computer itself to crash.
- **You receive random error messages.** Receiving random or frequent error messages can be a sign of spyware.

### Preventing Spyware

There are several things you can do to decrease the chance of spyware being installed on your computer:

- **Install anti-virus and firewall software.**
- Anti-virus software can help protect your computer from computer viruses. It can also help remove known viruses from an infected computer system. Make sure you choose anti-virus software that is up-to-date so that it recognizes current and old viruses.
- A personal firewall is a software package that helps you control information that is received and sent from your computer. Make sure to choose a firewall that provides protection for information you receive (incoming) and information you send (outgoing).

Many Internet Service Providers (ISPs) in Canada provide security software to their customers for free. Check with your ISP to find out if they have software available for you to install.

- **Update your anti-virus program and personal firewall regularly.** New computer viruses are found every day. Many software packages allow you to check for viruses and download updates automatically (auto-update). You may be able to find more details on how to update your software in the information available with each software package.
- **Download anti-spyware protection.** Anti-spyware protection can help protect your computer from spyware and other unwanted software. However, don't click on links in spam or pop-ups that claim to offer anti-spyware; you may be unintentionally installing spyware. Ensure that you only purchase or download software from trusted sources.
- **Update your Web browser regularly.** Make sure you regularly check for updates to your Web browser. The companies that design Web browsers are always looking for ways to make their software safer in order to protect their customers.
- **Adjust your Web browser's security settings.** You should be able to adjust your Web browser's security settings to choose a higher level of security.
- **Only download from trusted sources.** Only download programs from websites you trust as many programs from the Internet contain spyware. If you are thinking about downloading a certain program but are not sure if you can trust it, search the name of the program in your search engine to see if it has any spyware reports associated with it.
- **Know what you're installing.** Always read the security warnings, license agreements and privacy statements of all software before you download. Sometimes unwanted software or spyware is included and is documented in the license agreement or privacy statement. Read all the fine print.
- **Don't click on links inside pop-ups.** Never click on the links inside pop-ups and never click "Agree", "OK", "No Thanks" or "Cancel" to close a window. Always click on the "X" in the corner of the window or press + on your keyboard to close a window.
- **Know who is using your computer.** It is important to know who is using your computer and what they are downloading. Many file sharing practices lead to unwanted spam. If you don't know what others are downloading on your computer, it may be difficult to keep spyware off your computer.

### Removing Spyware

Anti-spyware and anti-virus software can help detect spyware, prevent it from being installed on your computer and may remove any spyware if it has been installed. Make sure you purchase or download anti-spyware and anti-virus software from your Internet Service Provider (ISP) or other reputable vendors or publishers. Some spyware may run so deep into your computer that you may require a computer technician to remove it. It is important to research and read reviews about any anti-spyware or anti-virus software you are considering installing. Some software can claim to be an anti-spyware tool when it is in fact spyware, adware or unwanted software. Canada has new anti-spam legislation. You can learn more at [www.fightspam.gc.ca](http://www.fightspam.gc.ca).

## **Contacts For Spyware**

### **Fightspam.gc.ca**

**Industry Canada Web Service Centre**  
C.D. Howe Building 235 Queen Street

Ottawa, Ontario K1A 0H5 Telephone: 613-954-5031 Toll Free: 1-800-328-6189 (Canada) Phone (TTY): 1-866-694-8389 Fax: 613-954-2340 Email: [info@ic.gc.ca](mailto:info@ic.gc.ca) Website: [www.fightspam.gc.ca](http://www.fightspam.gc.ca)

### **Office of the Privacy Commissioner of Canada**

112 Kent Street Place de Ville Tower B 3rd Floor

Ottawa, Ontario K1A 1H3 Telephone: 613-995-8210 Toll Free: 1-800-282-1376 Phone (TTY): 613-992-9190 Fax: 613-947-6850 Website: [www.priv.gc.ca](http://www.priv.gc.ca)

### **Public Safety Canada**

269 Laurier Avenue West Ottawa, Ontario K1A 0P8 Telephone: 1-800-O-Canada (1-800-622-6232 Phone (TTY): 1-800-465-7735 Fax: 613-941-0827 Email: [communications@ps-sp.gc.ca](mailto:communications@ps-sp.gc.ca) Website: [www.publicsafety.gc.ca](http://www.publicsafety.gc.ca)

### **Royal Canadian Mounted Police (RCMP)**

**RCMP Public Affairs and Communications Services**  
Headquarters Building 1200 Vanier Parkway

Ottawa, Ontario K1A 0R2 Telephone: 613-993-7267 Fax: 613-993-0260  
Website: [www.rcmp.gc.ca](http://www.rcmp.gc.ca)

### **The Canadian Anti-fraud Centre**

Box 686 North Bay, Ontario P1B 8J8 Telephone: 1-705-495-8501 (Overseas and Local) Toll Free: 1-888-495-8501  
Website: [www.antifraudcentre-centreantifraude.ca](http://www.antifraudcentre-centreantifraude.ca)

## 39. Telemarketing

In general, telemarketing refers to the selling of goods or services, for example anything from magazines to chimney and carpet cleaning services, photocopier toner, and even the solicitation of charitable donations over the telephone.

Canadians can sign up for the [National Do Not Call List \(DNCL\)](#) which may help them reduce the number of telemarketing calls they receive and maintain their personal privacy. Canadians can make a complaint about telemarketers who violate the DNCL rules by contacting DNCL operators via their website or by telephone.

The Canadian Marketing Association (CMA) offers a Do Not Contact Service which allows consumers to reduce the number of marketing offers they receive by mail. Visit [www.the-cma.org](http://www.the-cma.org) for more information on this service. Both these services are free of charge.

### Deceptive Telemarketing Practices

While many legitimate businesses use the telephone to make their sales, so do an increasing number of fraudulent companies.

To report deceptive telemarketing practices, contact the [Competition Bureau](#) or your provincial or territorial consumer affairs office. You may also contact the [Canadian Anti-Fraud Centre](#). You can also learn about consumer scams and find advice on how to deal with them on the [Royal Canadian Mounted Police \(RCMP\) website](#).

### Tips for Smart Telephone Shopping

- When you are told that you have won a prize, do not commit to purchase any product or pay any additional fee in order to collect your prize.
- Always keep a record of the name, address and phone number of the person and the company you dealt with, the goods you ordered, the date of your purchase, the amount you paid (including shipping and handling) and the method of payment.
- Keep a record of any delivery date that was promised.
- If you are told that the shipment will be delayed, write the date of that notice in your records along with the new shipping date, if you've agreed to wait longer.

### Use Caution and Common Sense

- Don't be pressured into acting immediately or without having all the information you need.
- When an offer sounds too good to be true, think twice before making your final decision.
- Shop around and compare costs and services.
- Check with your provincial or territorial consumer affairs office or the Better Business Bureau to see whether there have been any complaints about the company.
- Even if you have signed up for the [National Do Not Call List \(DNCL\)](#), registered charities are still allowed to call for donations, and certain other organizations-such as companies conducting polls or surveys, political parties, and newspapers looking for subscriptions-can also continue to contact you. As well, if you've done business with a company in the last 18 months, that company is considered to have a relationship with you and is allowed to call.
- Deceptive notices of winning a prize may constitute an offence under the *Competition Act*. To report a deceptive notice of winning a prize, contact the [Competition Bureau](#).

### Vishing

Vishing, or voice phishing, occurs when a fraudulent company uses a new technology called Voice over Internet Protocol (VoIP) through the telephone system to falsely claim to be a legitimate enterprise in an attempt to scam people into disclosing personal information. For example, some people may pretend to be calling from governments, financial institutions, as well as online auctions and their payment services.

Typically, there is a recorded incoming message that uses a fraudulent caller ID that matches the identity of a misrepresented organization. The message directs unsuspecting users to another telephone number, and they are then told to enter their personal information using their telephone keypad. Criminals can then capture the key tones and convert them back to numerical format, stealing the information.

Vishing is used to target any numerical data, such as credit card information, personal identification numbers (PIN), social insurance numbers (SIN), dates of birth and bank account numbers.

Being aware of such fraudulent practices is the greatest form of protection, so always be suspicious when you receive unsolicited incoming communications. Never provide personal information over the phone and do not rely solely on caller ID as proof of an organization's legitimacy.

For more information on vishing, visit the Scams/Fraud section of the [RCMP website](#).

## Contacts For Telemarketing

### National Do Not Call List

#### National DNCL Service

Telephone: 1-866-580-3625 Phone (TTY): 1-888-362-5889 Fax: 1-888-362-5329 Website: [www.LNTE-DNCL.gc.ca](http://www.LNTE-DNCL.gc.ca)

### Canadian Radio-television and Telecommunications Commission

Central Building, Les Terrasses de la Chaudière 1 Promenade du Portage

Gatineau, Quebec K1A 0N2 Telephone: 819-997-0313 Toll Free: 1-877-249-CRTC (2782) Phone (TTY): 819-994-0423 Phone (TTY) 2: 1-877-909-2782 Fax: 819-994-0218 Website: [www.crtc.gc.ca](http://www.crtc.gc.ca)

### **Canadian Marketing Association**

1 Concorde Gate Suite 607

Don Mills, Ontario M3C 3N6 Telephone: 416-391-2362 Fax: 416-441-4062 Email: [info@the-cma.org](mailto:info@the-cma.org) Website: [www.the-cma.org](http://www.the-cma.org)

### **Royal Canadian Mounted Police (RCMP)**

**RCMP Public Affairs and Communications Services**

Headquarters Building 1200 Vanier Parkway

Ottawa, Ontario K1A 0R2 Telephone: 613-993-7267 Fax: 613-993-0260  
Website: [www.rcmp.gc.ca](http://www.rcmp.gc.ca)

### **Competition Bureau Canada**

#### **Head Office**

50 Victoria Street Gatineau, Quebec K1A 0C9 Telephone: 819-997-4282 Toll Free: 1-800-348-5358 Phone (TTY): 1-800-642-3844 Fax: 819-997-0324 Website: [www.competitionbureau.gc.ca](http://www.competitionbureau.gc.ca)

### **Provincial and Territorial Consumer Affairs Offices**

#### **Alberta Service Alberta, Consumer Contact Centre**

3rd Floor Commerce Place 10155-102 Street

Edmonton, Alberta T5J 4G8 Telephone: 780-427-4088 Toll Free: 1-877-427-4088 Email: [service.alberta@gov.ab.ca](mailto:service.alberta@gov.ab.ca)  
Website: [www.servicealberta.ca](http://www.servicealberta.ca)

#### **British Columbia Consumer Protection BC**

#307-3450 Uptown Blvd PO Box 9244

Victoria, British Columbia V8W 9J2 Telephone: 604-320-1667 Toll Free: 1-888-564-9963 Fax: 250-920-7181  
Email: [info@consumerprotectionbc.ca](mailto:info@consumerprotectionbc.ca) Website: [www.consumerprotectionbc.ca](http://www.consumerprotectionbc.ca)

#### **Manitoba Consumer Protection Office, Manitoba Family Services and Consumer Affairs**

302-258 Portage Avenue Winnipeg, Manitoba R3C 0B6 Telephone: 204-945-3800 Toll Free: 1-800-782-0067 Fax: 204-945-0728 Email: [consumers@gov.mb.ca](mailto:consumers@gov.mb.ca) Website: [www.manitoba.ca/fs/cca/cpo](http://www.manitoba.ca/fs/cca/cpo)

#### **New Brunswick Department of Justice and Consumer Affairs**

Kings Place (King Tower) 440 King Street

Fredericton, New Brunswick E3B 5H8 Telephone: 506-453-2659 Fax: 506-444-4494 Email: [justice.comments@gnb.ca](mailto:justice.comments@gnb.ca)  
Website: [www.gnb.ca/0062/rentalsman/index-e.asp](http://www.gnb.ca/0062/rentalsman/index-e.asp)



**Newfoundland and Labrador Service NL**

PO Box 8700 St. John's, Newfoundland and Labrador A1B 4J6 Telephone: 709-729-4834 Toll Free: 1-877-968-2600 Fax: 709-729-6998 Email: [gsinfo@gov.nl.ca](mailto:gsinfo@gov.nl.ca) Website: [www.gs.gov.nl.ca/index.html](http://www.gs.gov.nl.ca/index.html)

**Northwest Territories Consumer Affairs, Department of Municipal and Community Affairs**

5201-50th Avenue, Suite 600 PO Box 1320

Yellowknife, Northwest Territories X1A 3S9 Telephone: 867-873-7125 Fax: 867-873-0309 Email: [michael.gagnon@gov.nt.ca](mailto:michael.gagnon@gov.nt.ca)  
Website: [www.maca.gov.nt.ca/operations/consumer\\_affairs/index.html](http://www.maca.gov.nt.ca/operations/consumer_affairs/index.html)

**Nova Scotia Service Nova Scotia and Municipal Relations, Public Enquiries**

Mail Room, 8 South Maritime Centre 1505 Barrington Street

Halifax, Nova Scotia B3J 3K5 Telephone: 902-424-5200 Toll Free: 1-800-670-4357 Fax: 902-424-0720  
Email: [askus@gov.ns.ca](mailto:askus@gov.ns.ca) Website: [www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp](http://www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp)

**Nunavut Consumer Affairs, Department of Community and Government Services**

267 Qaiqtuq Building  
P.O. Box 440

Baker Lake, Nunavut X0C 0A0 Telephone: 867-793-3303

Canadian Consumer Handbook  
<http://www.consumerhandbook.ca>

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Toll Free: 1-866-223-8139  
Fax: 867-793-3321  
Email: [Laupaluktug@gov.nu.ca](mailto:Laupaluktug@gov.nu.ca)  
Website: [www.gov.nu.ca/english/](http://www.gov.nu.ca/english/)

**Ontario Consumer Protection Branch, Ministry of Consumer Services**

5775 Yonge Street, Suite 1500 Toronto, Ontario M7A 2E5 Telephone: 416-326-8800 Toll Free: 1-800-889-9768 Phone (TTY): 416-229-6086 Phone (TTY) 2: 1-877-666-6545 Fax: 416-326-8665 Email: [consumer@ontario.ca](mailto:consumer@ontario.ca)  
Website: [www.ontario.ca/consumerprotection](http://www.ontario.ca/consumerprotection)

**Prince Edward Island Consumer Services, Office of the Attorney General**

Shaw Building, 4th Floor 95 Rochford Street PO Box 2000

Charlottetown, Prince Edward Island C1A 7N8 Telephone: 902-368-4580 Telephone: 902-368-4550 Toll Free: 1-800-658-1799  
Fax: 902-368-5283 Website: [www.gov.pe.ca/jps/index.php3?number=1002799&lang=E](http://www.gov.pe.ca/jps/index.php3?number=1002799&lang=E)

**Quebec Office de la protection du consommateur**

400 Jean-Lesage Boulevard, Suite 450 Québec, Quebec G1K 8W4 Telephone: 418-643-1484 Toll Free: 1-888-672-2556 Fax: 418-528-0976 Website: [www.opc.gouv.qc.ca](http://www.opc.gouv.qc.ca)

**Saskatchewan Consumer Protection Branch, Ministry of Justice and Attorney General**

1919 Saskatchewan Drive, Suite 500 Regina, Saskatchewan S4P 4H2 Telephone: 306-787-5550 Toll Free: 1-888-374-4636  
Fax: 306-787-9779 Email: [consumerprotection@gov.sk.ca](mailto:consumerprotection@gov.sk.ca) Website: [www.justice.gov.sk.ca/cpb](http://www.justice.gov.sk.ca/cpb)

**Yukon Consumer Services & Infrastructure Development, Department of Community Services**

Andrew Philipson Law Centre 2130 Second Avenue, 3rd Floor  
PO Box 2703 (C-5)

Whitehorse, Yukon Y1A 2C6 Telephone: 867-667-5111 Toll Free: 1-800-661-0408 ext. 5111 Fax: 867-667-3609  
Email: [consumer@gov.yk.ca](mailto:consumer@gov.yk.ca) Website: [www.community.gov.yk.ca/consumer/index.html](http://www.community.gov.yk.ca/consumer/index.html)

#### **Better Business Bureaus**

##### **Canadian Council of Better Business Bureaus**

2 St. Clair Avenue East Suite 800

Toronto, Ontario M4T 2T5 Telephone: 416-644-4936 Fax: 416-644-4945 Website: [www.bbb.org/canada](http://www.bbb.org/canada)

##### **Better Business Bureau of Central and Northern Alberta**

888 Capital Place 9707-110 Street

Edmonton, Alberta T5K 2L9 Telephone: 780-482-2341 Toll Free: 1-800-232-7298 Fax: 780-482-1150

Email: [info@edmontonbbb.org](mailto:info@edmontonbbb.org) Website: [www.edmonton.bbb.org](http://www.edmonton.bbb.org)

##### **Better Business Bureau of Southern Alberta**

Suite 350 7330 Fisher Street SE

Calgary, Alberta T2H 2H8 Telephone: 403-531-8784 Fax: 403-640-2514 Email: [info@betterbusinessbureau.ca](mailto:info@betterbusinessbureau.ca)

Website: [calgary.bbb.org](http://calgary.bbb.org)

##### **Better Business Bureau of Mainland B.C.**

Suite 404 788 Beatty Street

Vancouver, British Columbia V6B 2M1 Telephone: 604-682-2711 Fax: 604-681-1544 Email: [contactus@mbc.bbb.org](mailto:contactus@mbc.bbb.org)

Website: [mbc.bbb.org/](http://mbc.bbb.org/)

##### **Better Business Bureau of Vancouver Island**

220-1175 Cook Street Victoria, British Columbia V8V 4A1 Telephone: 250-386-6348 Toll Free: 1-877-826-4222 Fax: 250-386-2367 Email: [info@vi.bbb.org](mailto:info@vi.bbb.org) Website: [vi.bbb.org](http://vi.bbb.org)

##### **Better Business Bureau of Manitoba and Northwestern Ontario**

1030B Empress Street Winnipeg, Manitoba R3G 3H4 Telephone: 204-989-9010 Toll Free: 1-800-385-3074 Fax: 204-989-9016

Email: [bbbinquiries@mts.net](mailto:bbbinquiries@mts.net) Website: [manitoba.bbb.org](http://manitoba.bbb.org)

##### **Better Business Bureau of the Maritime Provinces**

Suite 805 1888 Brunswick Street

Halifax, Nova Scotia B3J 3J8 Telephone: 902-422-6581 Fax: 902-429-6457 Email: [bbbmp@bbbmp.ca](mailto:bbbmp@bbbmp.ca)

Website: [www.bbbmp.ca](http://www.bbbmp.ca)

##### **Better Business Bureau of Eastern, Northern Ontario and the Outaouais**

505-700 Industrial Avenue Ottawa, Ontario K1G 0Y9 Telephone: 613-237-4856 Toll Free: 1-877-859-8566 Fax: 613-237-4878

Email: [info@ottawa.bbb.org](mailto:info@ottawa.bbb.org) Website: [ottawa.bbb.org](http://ottawa.bbb.org)

##### **Better Business Bureau of Mid-western and Central Ontario**

354 Charles Street East Kitchener, Ontario N2G 4L5

Telephone: 519-579-3080 Toll Free: 1-800-459-8875 Fax: 519-570-0072 Email: [info@bbbmwo.ca](mailto:info@bbbmwo.ca) Website: [mwco.bbb.org](http://mwco.bbb.org)

**Better Business Bureau of Mid-western and Central ontario**

1 Eva Road Toronto, Ontario M9C 4Z5 Telephone: 416-621-9184

**Better Business Bureau of Western Ontario**

Suite 308 200 Queens Avenue PO Box 2153

London, Ontario N6A 4E3 Telephone: 519-673-3222 Toll Free: 1-877-283-9222 Fax: 519-673-5966

Email: [info@london.bbb.org](mailto:info@london.bbb.org) Website: [london.bbb.org](http://london.bbb.org)

**Better Business Bureau of Saskatchewan**

980 Albert Street Regina, Saskatchewan S4R 2P7 Telephone: 306-352-7601 Toll Free: 1-888-352-7601 Fax: 306-565-6236

Email: [info@bbbsask.com](mailto:info@bbbsask.com) Website: [sask.bbb.org](http://sask.bbb.org)

**Better Business Bureau of Mainland B.C. - B.C. Interior**

Toll Free: 1-888-803-1222 Fax: 604-681-1544 Email: [contactus@mbc.bbb.org](mailto:contactus@mbc.bbb.org) Website: [www.interior.bbbvan.org](http://www.interior.bbbvan.org)

**Better Business Bureau of the Maritime Provinces - Yarmouth Office**

Telephone: 902-742-2432 Fax: 902-742-1248

**Better Business Bureau of Mid-western and Central Ontario - Business Office**

1 Eva Road Toronto, Ontario M9C 4Z5 Telephone: 416-621-9184

**Better Business Bureau of Windsor and Southwestern Ontario - Chatham Office**

Telephone: 519-351-0592

## 40. Travel

An enjoyable holiday begins with careful preparation long before you pack your bags.

### Learn About Your Destination

If you plan to travel outside of Canada, check the [Department of Foreign Affairs and International Trade travel website](#) to find out more about your destination.

### Choosing a Travel Agent

Travel professionals are licensed or registered in some jurisdictions. Check with your provincial or territorial consumer affairs office. Here are some questions to ask before choosing a travel agent:

- Has the agent completed a training program?
- Has he or she travelled widely?
- How many years has the agency or operator been in business?
- Does the agency or agent belong to a travel agents' association or related organization?

Many agencies belong to professional travel or trade associations. Members must usually meet certain requirements for training, staffing and financing. Here are the names of a few of these associations:

- [Canadian Institute of Travel Counsellors \(CITC\)](#): This is Canada's national association for travel agents. It monitors professional standards and training, and offers approved courses for travel agents. Certified Travel Counsellors are members who have passed CITC-administered exams and worked three years as full-time agents.
- [International Air Transport Association \(IATA\)](#): Travel agencies displaying the IATA designation are authorized to sell tickets for IATA-member airlines.
- [Air Transport Association of Canada \(ATAC\)](#): Affiliated agencies are authorized to sell domestic airline tickets.
- [Association of Canadian Travel Associations \(ATCA\)](#): Members must follow a code of ethics and standards.

Dealing with firms that are affiliated with these groups does not guarantee that you won't have problems, but it does give some measure of security.

### Purchasing Travel Services Online

You may also purchase travel services online, without using a travel agency. See "[Online Shopping](#)" for advice on being a smart online shopper. It is important to note that online travel services may not offer the same protection as a travel agency should you encounter problems with travel arrangements you booked online (if the company goes out of business, for example). Always read the fine print before purchasing, since some offers might include very limited restrictions on modifications or cancellation. Also check with your provincial or territorial consumer affairs office or travel industry association about rules that apply where you live. For example, in some provinces, online travel companies have to be registered members of the provincial industry association in order for consumer protection laws to apply.

### Check Your Insurance Needs

While most holidays go smoothly, it makes sense to be prepared for problems that may arise. Think about what would happen if you lost your luggage or became ill in another country, or your tour operator or airline went bankrupt. Smart travellers protect themselves from financial loss or other problems by getting the right insurance.

- Be warned that in some countries, health services cost much more than they do in Canada. Once you travel outside Canada, you are responsible for any medical and hospital costs that exceed rates set by your province or territory. You would be wise to buy additional medical coverage to pay for the difference.
- Many health and accident insurance policies do not cover every circumstance or medical problems you already have, such as a heart condition. Read the policies carefully.
- Check with your [provincial or territorial consumer affairs office](#) to determine whether there is a consumer compensation plan where you live, in case your travel agent or other travel supplier defaults or goes bankrupt. Depending on where you live, you may want to obtain insurance against possible failure of the travel services supplier.

### Review Your Insurance Coverage

Before you buy travel insurance, check what coverage you already have since you may have coverage you are not aware of. For example:

- Your personal property insurance may cover lost or stolen luggage.
- Your car insurance may provide collision and liability coverage for rented automobiles.
- Your credit card may offer baggage, medical and other types of insurance.
- Your provincial or territorial health care plan gives some medical coverage while you are out of the province or territory. If you are going to be out of the province or territory for more than three months, check with your provincial or territorial health care plan to see whether this will affect your coverage.
- Your existing private health care insurance plan may also provide for out of country health expenses. If it does, be sure to check what expenses it covers and for what amount.

By reviewing what coverage you already have, you can determine what additional insurance you may want to get.

### Air Travel

Here are some things you should know to help eliminate unnecessary delays when going through airport security and to help you have a safe trip.

- Know how early you should arrive at the airport. Check with your airline, because check-in times may vary by airline and destination. You may also want to call the airport to ensure your flight is on time before heading to the airport. Flight delays or cancellations may occur.
- Find out how many pieces of luggage you are allowed to take with you and how much each piece may weigh. Checked and carry-on baggage limits

vary by airline and destination. There may also be fees for checked luggage.

- Pack your own bags; never let someone else do it.
- Make sure electronic devices such as cellphones, laptop computers and portable or electronic games are charged and ready to turn on for inspection when going through airport security.
- There are restrictions on what you may have in your carry-on luggage, including liquids, sharp objects and non-prescription drugs. Find out what restrictions are in place before you go to the airport. Check all airports from which you will be departing. If you have packed a restricted item in your carry-on, you will be required to leave the item behind at the airport before boarding the aircraft.
- Pack prescription medication in its original, labelled container and carry all medications in your carry-on baggage along with details of your condition and treatment. It is important to carry it with you in case you require it during the flight or if your luggage is lost. It is also wise to carry a copy of your prescription with you, especially for international travel and be aware of any side effects of the drugs you may be taking before taking your flight.

Visit the [Canadian Air Transport Security Authority \(CATSA\)](#) for more information on passenger and baggage screening.

To view a complete list of useful tips related to air travel, visit the [Transport Canada website](#).

#### Air Travel Complaints

If you have unresolved issues with your air carrier, you may complain to the [Canadian Transportation Agency \(CTA\)](#). As the economic regulator of the air transportation industry in Canada, it administers the *Canada Transportation Act*. It aims to ensure that Canadian and foreign airlines meet their obligations under the law.

The Canadian airline industry has seen major changes in recent years. As a consequence, the role of the CTA has become more important. That role includes handling consumer complaints, monitoring air fares and addressing violations of the Act in these and other areas. The CTA can help with the following issues:

- Quality of service: If you have been unable to resolve an issue with your airline, you may bring your complaint to the CTA's attention. It will try to resolve complaints on issues such as quality of service either directly with you and the airline or in cooperation with other government agencies.
- Terms and conditions of carriage: Canadian and foreign air carriers must publish and make available the terms and conditions that apply to your flight and they must comply with them. For example, carriers must establish policies to address such concerns as lost baggage, bumping and the transportation of minors and persons with disabilities. These terms and conditions must be reasonable and not discriminatory. If you think a carrier did not meet such terms and conditions or find the conditions to be unreasonable you may complain to the CTA.
- Air fares and cargo rates: On routes within Canada served by only one carrier and its affiliates, the CTA investigates complaints and monitors airline prices to determine whether fares and rates are reasonable and whether carriers are offering an adequate range of fares and rates to travellers and shippers.
- Accessible transportation: The CTA resolves complaints and works to ensure that air carriers remove undue obstacles to the mobility of persons with disabilities.

#### Other Ways to Travel

For your trip, you may also choose to travel by sea or land (including rail, bus or auto). To find more information on any of these forms of travel, contact [Transport Canada](#).

#### Renting a Car

A car rental company takes a risk every time it hands over the keys to one of its vehicles. The rental agreement is, as a consequence, a complex contract. It is important to read that contract carefully and to understand what you are agreeing to and what your obligations are. You should also consider your insurance needs ahead of time.

The most important insurance is third-person liability. This covers any damage you may do to another person or their property if you have an accident. Third-person liability does not cover any damage to the vehicle itself.

Third-person liability insurance should be automatically included in the car rental contract. If it is your first time dealing with a particular firm, you should ask about third-person liability and how much coverage you are getting. Some consumers may want more coverage than what is normally provided.

If you own a car, your existing insurance policy may cover third-person liability on any other vehicles you drive, including rentals. This will be specified in your insurance contract, but a quick call to your insurance company will also give you the answer.

The most common way to cover damage to the vehicle is to purchase something from the car rental company that is typically called a "collision damage waiver". Consumers who only rent occasionally may decide the waiver is worth purchasing. If you rent more often, there are two alternatives. You can ask your regular insurance company to add rental car collision coverage to your regular policy. You can also ask your credit card company about collision coverage on car rentals you pay for with their credit card. Collision coverage is usually conditional on your obeying the conditions in the rental agreement.

#### Environmentally Responsible Consumer Tip:

Consider that travelling by train or bus is much less damaging to the environment than travelling by plane or car. For instance, estimates of Carbon Dioxide (CO<sub>2</sub>) emissions, in grams, per passenger, per kilometer (based on actual number of seats filled) for planes and automobiles are almost twice the estimates for trains and buses. (Source: Environment Canada, 1995 estimates)

## Contacts For Travel

### Transport Canada

#### Headquarters

Tower C Place de Ville 330 Sparks Street

Ottawa, Ontario K1A 0N5 Telephone: 613-990-2309 Phone (TTY): 1-888-675-6863

Website: [www.tc.gc.ca/eng/roadsafety/menu.htm](http://www.tc.gc.ca/eng/roadsafety/menu.htm)

#### **Manitoba**

344 Edmonton Street Winnipeg, Manitoba R3C 0P6 Telephone: 204-983-3152 Toll Free: 1-888-463-0521  
Website: [www.tc.gc.ca/eng/prairieandnorthern/menu.htm](http://www.tc.gc.ca/eng/prairieandnorthern/menu.htm)

#### **British Columbia**

620-800 Burrard Street Vancouver, British Columbia V6Z 2J8 Telephone: 604-666-3518 Fax: 604-666-7255  
Website: [www.tc.gc.ca/eng/pacific/menu.htm](http://www.tc.gc.ca/eng/pacific/menu.htm)

#### **New Brunswick Regional Headquarters**

95 Foundry Street Moncton, New Brunswick E1C 8K6 Telephone: 1-800-387-4999

Email: [atlantic-atlantique@tc.gc.ca](mailto:atlantic-atlantique@tc.gc.ca) Website: [www.tc.gc.ca/eng/atlantic/menu.htm](http://www.tc.gc.ca/eng/atlantic/menu.htm)

#### **Ontario**

Suite 300 4900 Yonge Street

North York, Ontario M2N 6A5 Telephone: 416-973-9820 Fax: 416-973-9907 Website: [www.tc.gc.ca/eng/ontario/menu.htm](http://www.tc.gc.ca/eng/ontario/menu.htm)

#### **Quebec**

Office 638 800 René Lévesque Boulevard West

Montréal, Quebec H3B 1X9 Telephone: 514-283-5722 Fax: 514-283-8234 Website: [www.tc.gc.ca/eng/quebec/menu.htm](http://www.tc.gc.ca/eng/quebec/menu.htm)

#### **Canadian Transportation Agency**

15 Eddy Street Gatineau, Quebec K1A 0N9 Telephone: 1-888-222-2592 Phone (TTY): 1-800-669-5575 Fax: 819-997-6727  
Email: [info@otc-cta.gc.ca](mailto:info@otc-cta.gc.ca) Website: [www.cta-otc.gc.ca/index\\_e.html](http://www.cta-otc.gc.ca/index_e.html)

#### **Provincial and Territorial Consumer Affairs Offices**

##### **Alberta Service Alberta, Consumer Contact Centre**

3rd Floor Commerce Place 10155-102 Street

Edmonton, Alberta T5J 4G8 Telephone: 780-427-4088 Toll Free: 1-877-427-4088 Email: [service.alberta@gov.ab.ca](mailto:service.alberta@gov.ab.ca)  
Website: [www.servicealberta.ca](http://www.servicealberta.ca)

#### **British Columbia**

##### **Consumer Protection BC**

#307-3450 Uptown Blvd PO Box 9244

Victoria, British Columbia V8W 9J2 Telephone: 604-320-1667 Toll Free: 1-888-564-9963 Fax: 250-920-7181  
Email: [info@consumerprotectionbc.ca](mailto:info@consumerprotectionbc.ca) Website: [www.consumerprotectionbc.ca](http://www.consumerprotectionbc.ca)

#### **Manitoba Consumer Protection Office, Manitoba Family Services and Consumer Affairs**

302-258 Portage Avenue Winnipeg, Manitoba R3C 0B6 Telephone: 204-945-3800 Toll Free: 1-800-782-0067 Fax: 204-945-0728 Email: [consumers@gov.mb.ca](mailto:consumers@gov.mb.ca) Website: [www.manitoba.ca/fs/cca/cpo](http://www.manitoba.ca/fs/cca/cpo)

**New Brunswick Department of Justice and Consumer Affairs**  
Kings Place (King Tower) 440 King Street

Fredericton, New Brunswick E3B 5H8 Telephone: 506-453-2659 Fax: 506-444-4494 Email: [justice.comments@gnb.ca](mailto:justice.comments@gnb.ca)  
Website: [www.gnb.ca/0062/rentalsman/index-e.asp](http://www.gnb.ca/0062/rentalsman/index-e.asp)

**Newfoundland and Labrador Service NL**

PO Box 8700 St. John's, Newfoundland and Labrador A1B 4J6 Telephone: 709-729-4834 Toll Free: 1-877-968-2600 Fax: 709-729-6998 Email: [gsinfo@gov.nl.ca](mailto:gsinfo@gov.nl.ca) Website: [www.gs.gov.nl.ca/index.html](http://www.gs.gov.nl.ca/index.html)

**Northwest Territories Consumer Affairs, Department of Municipal and Community Affairs**  
5201-50th Avenue, Suite 600 PO Box 1320

Yellowknife, Northwest Territories X1A 3S9 Telephone: 867-873-7125 Fax: 867-873-0309

Email: [michael.gagnon@gov.nt.ca](mailto:michael.gagnon@gov.nt.ca) Website: [www.maca.gov.nt.ca/operations/consumer\\_affairs/index.html](http://www.maca.gov.nt.ca/operations/consumer_affairs/index.html)

**Nova Scotia Service Nova Scotia and Municipal Relations, Public Enquiries**

Mail Room, 8 South Maritime Centre 1505 Barrington Street

Halifax, Nova Scotia B3J 3K5 Telephone: 902-424-5200 Toll Free: 1-800-670-4357 Fax: 902-424-0720

Email: [askus@gov.ns.ca](mailto:askus@gov.ns.ca) Website: [www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp](http://www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp)

**Nunavut Consumer Affairs, Department of Community and Government Services**

267 Qaiqtuq Building  
P.O. Box 440

Baker Lake, Nunavut X0C 0A0 Telephone: 867-793-3303 Toll Free: 1-866-223-8139 Fax: 867-793-3321

Email: [Laupaluktuq@gov.nu.ca](mailto:Laupaluktuq@gov.nu.ca) Website: [www.gov.nu.ca/english/](http://www.gov.nu.ca/english/)

**Ontario Consumer Protection Branch, Ministry of Consumer Services**

5775 Yonge Street, Suite 1500 Toronto, Ontario M7A 2E5 Telephone: 416-326-8800 Toll Free: 1-800-889-9768 Phone (TTY): 416-229-6086 Phone (TTY) 2: 1-877-666-6545 Fax: 416-326-8665 Email: [consumer@ontario.ca](mailto:consumer@ontario.ca)  
Website: [www.ontario.ca/consumerprotection](http://www.ontario.ca/consumerprotection)

**Prince Edward Island Consumer Services, Office of the Attorney General**

Shaw Building, 4th Floor 95 Rochford Street PO Box 2000

Charlottetown, Prince Edward Island C1A 7N8 Telephone: 902-368-4580

Telephone: 902-368-4550 Toll Free: 1-800-658-1799 Fax: 902-368-5283  
Website: [www.gov.pe.ca/jps/index.php3?number=1002799&lang=E](http://www.gov.pe.ca/jps/index.php3?number=1002799&lang=E)

**Quebec Office de la protection du consommateur**

400 Jean-Lesage Boulevard, Suite 450 Québec, Quebec G1K 8W4 Telephone: 418-643-1484 Toll Free: 1-888-672-2556 Fax: 418-528-0976 Website: [www.opc.gouv.qc.ca](http://www.opc.gouv.qc.ca)

**Saskatchewan Consumer Protection Branch, Ministry of Justice and Attorney General**

1919 Saskatchewan Drive, Suite 500 Regina, Saskatchewan S4P 4H2 Telephone: 306-787-5550 Toll Free: 1-888-374-4636  
Fax: 306-787-9779 Email: [consumerprotection@gov.sk.ca](mailto:consumerprotection@gov.sk.ca) Website: [www.justice.gov.sk.ca/cpb](http://www.justice.gov.sk.ca/cpb)

**Yukon Consumer Services & Infrastructure Development, Department of Community Services**

Andrew Philipson Law Centre 2130 Second Avenue, 3rd Floor  
PO Box 2703 (C-5)

Whitehorse, Yukon Y1A 2C6 Telephone: 867-667-5111 Toll Free: 1-800-661-0408 ext. 5111 Fax: 867-667-3609  
Email: [consumer@gov.yk.ca](mailto:consumer@gov.yk.ca) Website: [www.community.gov.yk.ca/consumer/index.html](http://www.community.gov.yk.ca/consumer/index.html)



## 41. Unfair or Deceptive Business Practices

Most provinces and territories have laws that protect consumers from unfair or deceptive business practices. Generally, an unfair or deceptive practice takes the form of a claim that would likely mislead the average person or a claim taking advantage of a person's inability to protect their interests during negotiations.

When you believe you have been deceived, contact the [Competition Bureau](#), the Better Business Bureau or your provincial or territorial consumer affairs office. When the complaint relates to labelling or advertising of food, contact the [Canadian Food Inspection Agency \(CFIA\)](#). Consumers are also protected against [Misleading Advertising](#).

### Contacts For Unfair or Deceptive Business Practices

#### Competition Bureau Canada

##### Head Office

50 Victoria Street Gatineau, Quebec K1A 0C9 Telephone: 819-997-4282 Toll Free: 1-800-348-5358 Phone (TTY): 1-800-642-3844 Fax: 819-997-0324 Website: [www.competitionbureau.gc.ca](http://www.competitionbureau.gc.ca)

#### Provincial and Territorial Consumer Affairs Offices

##### Alberta Service Alberta, Consumer Contact Centre

3rd Floor Commerce Place 10155-102 Street

Edmonton, Alberta T5J 4G8 Telephone: 780-427-4088 Toll Free: 1-877-427-4088 Email: [service.alberta@gov.ab.ca](mailto:service.alberta@gov.ab.ca)  
Website: [www.servicealberta.ca](http://www.servicealberta.ca)

##### British Columbia Consumer Protection BC

#307-3450 Uptown Blvd PO Box 9244

Victoria, British Columbia V8W 9J2 Telephone: 604-320-1667 Toll Free: 1-888-564-9963 Fax: 250-920-7181  
Email: [info@consumerprotectionbc.ca](mailto:info@consumerprotectionbc.ca) Website: [www.consumerprotectionbc.ca](http://www.consumerprotectionbc.ca)

##### Manitoba Consumer Protection Office, Manitoba Family Services and Consumer Affairs

302-258 Portage Avenue Winnipeg, Manitoba R3C 0B6 Telephone: 204-945-3800 Toll Free: 1-800-782-0067 Fax: 204-945-0728 Email: [consumers@gov.mb.ca](mailto:consumers@gov.mb.ca) Website: [www.manitoba.ca/fs/cca/cpo](http://www.manitoba.ca/fs/cca/cpo)

##### New Brunswick Department of Justice and Consumer Affairs

Kings Place (King Tower) 440 King Street

Fredericton, New Brunswick E3B 5H8 Telephone: 506-453-2659 Fax: 506-444-4494 Email: [justice.comments@gnb.ca](mailto:justice.comments@gnb.ca)  
Website: [www.gnb.ca/0062/rentalsman/index-e.asp](http://www.gnb.ca/0062/rentalsman/index-e.asp)

##### Newfoundland and Labrador Service NL

PO Box 8700 St. John's, Newfoundland and Labrador A1B 4J6 Telephone: 709-729-4834 Toll Free: 1-877-968-2600 Fax: 709-729-6998 Email: [gsinfo@gov.nl.ca](mailto:gsinfo@gov.nl.ca) Website: [www.gs.gov.nl.ca/index.html](http://www.gs.gov.nl.ca/index.html)

##### Northwest Territories Consumer Affairs, Department of Municipal and Community Affairs

5201-50th Avenue, Suite 600 PO Box 1320

Yellowknife, Northwest Territories X1A 3S9 Telephone: 867-873-7125 Fax: 867-873-0309 Email: [michael.gagnon@gov.nt.ca](mailto:michael.gagnon@gov.nt.ca)  
Website: [www.maca.gov.nt.ca/operations/consumer\\_affairs/index.html](http://www.maca.gov.nt.ca/operations/consumer_affairs/index.html)

##### Nova Scotia Service Nova Scotia and Municipal Relations, Public Enquiries

Mail Room, 8 South Maritime Centre 1505 Barrington Street

Halifax, Nova Scotia B3J 3K5 Telephone: 902-424-5200 Toll Free: 1-800-670-4357  
Fax: 902-424-0720

Email: [askus@gov.ns.ca](mailto:askus@gov.ns.ca) Website: [www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp](http://www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp)

**Nunavut Consumer Affairs, Department of Community and Government Services**  
267 Qaiqtuq Building  
P.O. Box 440

Baker Lake, Nunavut X0C 0A0 Telephone: 867-793-3303 Toll Free: 1-866-223-8139 Fax: 867-793-3321  
Email: [Laupaluktuq@gov.nu.ca](mailto:Laupaluktuq@gov.nu.ca) Website: [www.gov.nu.ca/english/](http://www.gov.nu.ca/english/)

**Ontario Consumer Protection Branch, Ministry of Consumer Services**  
5775 Yonge Street, Suite 1500 Toronto, Ontario M7A 2E5 Telephone: 416-326-8800 Toll Free: 1-800-889-9768 Phone (TTY):  
416-229-6086 Phone (TTY) 2: 1-877-666-6545 Fax: 416-326-8665 Email: [consumer@ontario.ca](mailto:consumer@ontario.ca)  
Website: [www.ontario.ca/consumerprotection](http://www.ontario.ca/consumerprotection)

**Prince Edward Island Consumer Services, Office of the Attorney General**  
Shaw Building, 4th Floor 95 Rochford Street PO Box 2000

Charlottetown, Prince Edward Island C1A 7N8 Telephone: 902-368-4580 Telephone: 902-368-4550 Toll Free: 1-800-658-1799  
Fax: 902-368-5283 Website: [www.gov.pe.ca/jps/index.php3?number=1002799&lang=E](http://www.gov.pe.ca/jps/index.php3?number=1002799&lang=E)

**Quebec Office de la protection du consommateur**  
400 Jean-Lesage Boulevard, Suite 450 Québec, Quebec G1K 8W4 Telephone: 418-643-1484 Toll Free: 1-888-672-2556 Fax:  
418-528-0976 Website: [www.opc.gouv.qc.ca](http://www.opc.gouv.qc.ca)

**Saskatchewan Consumer Protection Branch, Ministry of Justice and Attorney General**  
1919 Saskatchewan Drive, Suite 500 Regina, Saskatchewan S4P 4H2 Telephone: 306-787-5550 Toll Free: 1-888-374-4636  
Fax: 306-787-9779 Email: [consumerprotection@gov.sk.ca](mailto:consumerprotection@gov.sk.ca) Website: [www.justice.gov.sk.ca/cpb](http://www.justice.gov.sk.ca/cpb)

**Yukon Consumer Services & Infrastructure Development, Department of Community Services**  
Andrew Philipson Law Centre 2130 Second Avenue, 3rd Floor  
PO Box 2703 (C-5)

Whitehorse, Yukon Y1A 2C6 Telephone: 867-667-5111 Toll Free: 1-800-661-0408 ext. 5111 Fax: 867-667-3609  
Email: [consumer@gov.yk.ca](mailto:consumer@gov.yk.ca) Website: [www.community.gov.yk.ca/consumer/index.html](http://www.community.gov.yk.ca/consumer/index.html)

#### **Better Business Bureaus**

**Canadian Council of Better Business Bureaus**  
2 St. Clair Avenue East Suite 800

Toronto, Ontario M4T 2T5 Telephone: 416-644-4936 Fax: 416-644-4945 Website: [www.bbb.org/canada](http://www.bbb.org/canada)

**Better Business Bureau of Central and Northern Alberta**  
888 Capital Place 9707-110 Street

Edmonton, Alberta T5K 2L9 Telephone: 780-482-2341 Toll Free: 1-800-232-7298 Fax: 780-482-1150  
Email: [info@edmontonbbb.org](mailto:info@edmontonbbb.org) Website: [www.edmonton.bbb.org](http://www.edmonton.bbb.org)

**Better Business Bureau of Southern Alberta**

Suite 350, 7330 Fisher Street SE

Calgary, Alberta T2H 2H8 Telephone: 403-531-8784 Fax: 403-640-2514 Email: [info@betterbusinessbureau.ca](mailto:info@betterbusinessbureau.ca)  
Website: [calgary.bbb.org](http://calgary.bbb.org)

**Better Business Bureau of Mainland B.C.**

Suite 404 788 Beatty Street

Vancouver, British Columbia V6B 2M1 Telephone: 604-682-2711 Fax: 604-681-1544 Email: [contactus@mbc.bbb.org](mailto:contactus@mbc.bbb.org)  
Website: [mbc.bbb.org/](http://mbc.bbb.org/)

**Better Business Bureau of Vancouver Island**

220-1175 Cook Street Victoria, British Columbia V8V 4A1 Telephone: 250-386-6348 Toll Free: 1-877-826-4222 Fax: 250-386-2367 Email: [info@vi.bbb.org](mailto:info@vi.bbb.org) Website: [vi.bbb.org](http://vi.bbb.org)

**Better Business Bureau of Manitoba and Northwestern Ontario**

1030B Empress Street Winnipeg, Manitoba R3G 3H4 Telephone: 204-989-9010 Toll Free: 1-800-385-3074 Fax: 204-989-9016  
Email: [bbbinquiries@mts.net](mailto:bbbinquiries@mts.net) Website: [manitoba.bbb.org](http://manitoba.bbb.org)

**Better Business Bureau of the Maritime Provinces**

Suite 805 1888 Brunswick Street

Halifax, Nova Scotia B3J 3J8 Telephone: 902-422-6581 Fax: 902-429-6457 Email: [bbbmp@bbbmp.ca](mailto:bbbmp@bbbmp.ca)  
Website: [www.bbbmp.ca](http://www.bbbmp.ca)

**Better Business Bureau of Eastern, Northern Ontario and the Outaouais**

505-750, Industrial Avenue

Ottawa, Ontario K1G 0Y9 Telephone: 613-237-4856 Toll Free: 1-877-859-8566 Fax: 613-237-4878  
Email: [info@ottawa.bbb.org](mailto:info@ottawa.bbb.org) Website: [ottawa.bbb.org](http://ottawa.bbb.org)

**Better Business Bureau of Western Ontario**

Suite 308 200 Queens Avenue PO Box 2153

London, Ontario N6A 4E3 Telephone: 519-673-3222 Toll Free: 1-877-283-9222 Fax: 519-673-5966  
Email: [info@london.bbb.org](mailto:info@london.bbb.org) Website: [london.bbb.org](http://london.bbb.org)

**Better Business Bureau of Saskatchewan**

980 Albert Street Regina, Saskatchewan S4R 2P7 Telephone: 306-352-7601 Toll Free: 1-888-352-7601 Fax: 306-565-6236  
Email: [info@bbbsask.com](mailto:info@bbbsask.com) Website: [sask.bbb.org](http://sask.bbb.org)

**Better Business Bureau of Mainland B.C. - B.C. Interior**

Toll Free: 1-888-803-1222 Fax: 604-681-1544 Email: [contactus@mbc.bbb.org](mailto:contactus@mbc.bbb.org) Website: [www.interior.bbbvan.org](http://www.interior.bbbvan.org)

**Better Business Bureau of the Maritime Provinces - Yarmouth Office**

Telephone: 902-742-2432 Fax: 902-742-1248

**Better Business Bureau of Mid-western and Central Ontario - Business Office**

1 Eva Road Toronto, Ontario M9C 4Z5 Telephone: 416-621-9184

**Better Business Bureau of Windsor and Southwestern Ontario - Chatham Office**

Telephone: 519-351-0592

**Canadian Food Inspection Agency**

**National Headquarters**

1400 Merivale Road Ottawa, Ontario K1A 0Y9 Telephone: 1-800-442-2342 Telephone: 613-225-2342 Phone (TTY): 1-800-465-7735 Website: [www.inspection.gc.ca](http://www.inspection.gc.ca)

## 42. Vehicle Purchase

Buying a vehicle — either new or used — can be a big thrill; however, there are many things to consider before making a purchase.

### General Tips

Before you start looking for a car, van or personal-use truck, think about what you need. Keep in mind the distances you typically travel, the road conditions (highways versus unpaved roads) and the types of loads you carry. No matter how good the vehicle looks, you'll end up unhappy if it doesn't do the job you need it to do. Don't forget that the cost of driving includes maintenance, parking, insurance and fuel, all of which should figure into your budget. In major urban centres, many Canadians find that renting a car only when they need one is more cost-effective than buying a car. A number of Canadian cities have car-sharing programs that, for a fee, allow participants to have access to vehicles parked in various locations. The fees are based on distance driven and time. Remember that the contract you sign with a dealership or used vehicle seller is binding. As soon as both sides have signed, the seller is usually not obliged to let you out of the contract if you change your mind. **There may be no cooling-off period.** Check what the policy is in your area before making any purchases.

### Choosing a Dealer

Take the time to check potential dealers and always comparison shop. Each dealer may offer you a different combination of price and options on the same make and model. Options are generally sold in packages, which are often predetermined by the car maker. Dealers may try to sell you add-ons like rust proofing, fabric and paint protection, anti-theft and extended warranties. When you buy near the end of the model year (typically the late spring or summer), you may not be able to get all of your choices in terms of vehicle colour, etc. Unfortunately, high-pressure sales tactics are still a problem. Don't let yourself be talked into buying a vehicle that you don't want or can't afford. If you're not satisfied, walk out.

**Comparing Prices** Certain non-profit consumer organizations such as the [Automobile Protection Association](#) provide their members with important information and services, such as the list prices that dealerships pay for new vehicles. This may be helpful to know when you are negotiating the selling price of a vehicle. Note that consumer organizations may require a one-time membership fee to access these services, and/or additional user fees but it may be money well invested if the information you have obtained allows you to negotiate a lower price for the vehicle. [Consumer Reports](#) and [Protégez-Vous](#) (in French only) are also good sources of information when shopping for a vehicle. **Should You Lease or Buy?**

Carefully consider whether to buy or lease. You can't beat an outright purchase paid in full, but few people today can afford to pay cash in full for a vehicle. You may instead choose to finance the purchase of the vehicle or choose to lease a vehicle rather than buy. Whatever you decide, read the contract carefully. The difference in interest rates and down payments may surprise you. To help you decide which option is best for you, try to determine the total price you will have paid at the end of the loan or lease. Consider not only monthly payments, but get the dealer to disclose all upfront charges. Take a look at the [Vehicle Lease or Buy Calculator](#), which is designed to give you a comparison of the costs of various vehicle ownership options.

### Buying a Used Vehicle

When buying a used car, you can opt to purchase from a dealer or from a private seller. Either way, make sure you have an independent mechanic inspect the vehicle and make sure you test drive the vehicle before you buy. Always check the vehicle's history — note that there is usually a cost associated with this. Sometimes maintenance records are available, so ask to see them.

#### *Buying from a Private Seller*

Ask where they had the car serviced and ask to see service records if they have them. If buying a used car from a private seller, some provinces require that the seller provide a Used Vehicle Information Package (UVIP). This package contains:

- vehicle registration history, including all present and previous owners as well as the municipality of residence;
- odometer information;
- vehicle lien information (i.e., if there are any liens registered on the vehicle);
- the fair market value (Red Book) on which the minimum tax payable will apply;
- consumer tips;
- vehicle safety standards;
- inspection information;
- retail sales tax information; and
- forms for bill of sales.

Contact your provincial or territorial ministry of transportation to see if these packages are required in your area.

#### *Buying from a Dealer*

If buying a used vehicle from a dealer, ask if they have accessed the vehicle's history and if you can have a copy. Educate yourself on the cost of the vehicle by doing some comparison shopping. Search through the [Auto Trader](#) in your region or look at pricing from the [Canadian Red Book Vehicle Valuation Guide](#) or the [Canadian Black Book](#).

#### *Curbsiders*

Curbsiders are sellers who pose as private sellers, but are actually unlicensed dealers. They specialize in off-loading substandard vehicles with tampered odometers or poorly repaired vehicles. Watch out for multiple ads with the same phone number. There is no recourse against a curbsider. You may think you are getting a good deal, but more than likely you will end up with a problem vehicle.

### What can a Vehicle Identification Number Tell You?

A Vehicle Identification Number (VIN) is a unique serial number consisting of 17 characters used by the auto industry to identify individual vehicles. To get a used car's vehicle history you will need to provide the VIN, which is located on the dashboard on the driver's side of the car and is usually visible through the windshield. Many used car advertisements give the VIN. Remember that even if the vehicle history comes back clean it may have been in an accident that wasn't reported. Always get the car checked by a mechanic you trust.

### Solving Problems After a New Vehicle Purchase

You have different options to get redress depending on the type of problem you may have with your vehicle. If you have a problem with a **new** vehicle, first try to work it out with the dealer. If your problem is related to a manufacturer's defect in assembly or material or how the manufacturer is applying or administering its new vehicle warranty, and you cannot resolve the issue with the manufacturer directly, you can use the services of the [Canadian Motor Vehicle Arbitration Plan \(CAMVAP\)](#). This plan provides binding arbitration that may be an alternative to court. If the problem you are having with your vehicle is related to an issue of misrepresentation at the point of sale, you can contact your [provincial or territorial consumer affairs office](#). The organizations listed in the "contacts for this topic" tab at the top of this page can help you if you are having difficulty resolving your problem, or if you have other vehicle-related information questions. If you cannot resolve the complaint, consider fixing the vehicle at your own expense and using the Small Claims Court to recover the cost of repairs or to rescind the contract. If you decide to proceed with this option, you should obtain legal advice first and bring an independent mechanic with you in cases where the dealer and you do not agree on facts related to the condition of the vehicle. Every so often someone buys a vehicle with a manufacturer's defect (sometimes referred to as a 'lemon') that may affect its safety, use or value. If you think your vehicle has a factory defect, check with your provincial or territorial consumer affairs office to see whether they can help. [CAMVAP](#) provides binding arbitration that may be an alternative to court. The Office of Consumer Affairs' information sheet on "[lemons](#)" is another source of information.

**Environmentally Responsible Consumer Tip:** You can conserve energy, save money and help save the environment when running your vehicle. [Natural Resources Canada's Office of Energy Efficiency](#) has developed information products to inform you about choosing a fuel-efficient vehicle and about fuel-efficient driving practices, vehicle maintenance, idling and vehicle fuels.

## Contacts For Vehicle Purchase

### Canadian Motor Vehicle Arbitration Plan (CAMVAP)

Canadian Motor Vehicle Arbitration Plan (CAMVAP)

Toll Free: 1-800-207-0685 Website: [www.camvap.ca](http://www.camvap.ca)

### Alberta Alberta Motor Vehicle Industry Council

Suite 303 9945-50 Street

Edmonton, Alberta T6A 0L4 Telephone: 780-466-1140 Toll Free: 1-877-979-8200 (Investigations) Toll Free 2: 1-877-979-8100 (Licensing) Fax: 780-462-0633 Website: [www.amvic.org](http://www.amvic.org)

### Alberta Alberta Motor Vehicle Industry Council

Suite 205 Southland Tower 10655 Southport Road SW

Calgary, Alberta T2W 4Y1 Telephone: 403-301-2744 Fax: 403-252-4636

### Alberta and Northwest Territories Alberta Arbitration and Mediation Services Inc.

Suite 605 10707-100 Avenue University of Lethbridge Building

Edmonton, Alberta T5J 3M1 Telephone: 780-439-9359 Fax: 780-433-9024 Email: [brenda.davidson@aams.ab.ca](mailto:brenda.davidson@aams.ab.ca)

### British Columbia Insurance Corporation of British Columbia

151 West Esplanade North Vancouver, British Columbia V7M 3H9 Telephone: 604-661-2800 Toll Free: 1-800-663-3051

Website: [www.icbc.com](http://www.icbc.com)

### British Columbia and Yukon Better Business Bureau of Mainland B.C.

Suite 404 788 Beatty Street

Vancouver, British Columbia V6B 2M1 Telephone: 604-682-6280 Fax: 604-681-1544 Email: [camvap@bbbvan.org](mailto:camvap@bbbvan.org)

### Manitoba Manitoba Finance

Consumer and Corporate Affairs 302-258 Portage Avenue

Winnipeg, Manitoba R3C 0B6 Telephone: 204-945-3800 Toll Free: 1-800-782-0067 Fax: 204-945-0728

Email: [consumersbureau@gov.mb.ca](mailto:consumersbureau@gov.mb.ca) Website: [www.gov.mb.ca/finance/cca/consumb](http://www.gov.mb.ca/finance/cca/consumb)

### Manitoba Better Business Bureau of Manitoba and Northwestern Ontario

1030B Empress Street Winnipeg, Manitoba R3G 3H4 Telephone: 204-989-9017 Fax:

204-989-9016

Email: [camvap@mts.net](mailto:camvap@mts.net) Website: [www.bbbmanitoba.ca](http://www.bbbmanitoba.ca)

**Ontario Ministry of Consumer Services**

Suite 1500 5775 Yonge Street

Toronto, Ontario M7A 2E5 Telephone: 416-326-8611 Toll Free: 1-800-889-9768 Toll Free 2: 1-800-268-7095 Phone (TTY): 416-325-3408 Email: [consumer@ontario.ca](mailto:consumer@ontario.ca) Website: [www.ontario.ca/consumerprotection](http://www.ontario.ca/consumerprotection)

**Ontario Ontario Motor Vehicle Industry Council**

Suite 800 789 Don Mills Road

Toronto, Ontario M3C 1T5 Telephone: 416-226-4500 Toll Free: 1-800-943-6002 Fax: 416-226-3208 Website: [www.omvic.on.ca](http://www.omvic.on.ca)

**Ontario**

Suite 255 55 St. Clair Avenue West

Toronto, Ontario M4V 2Y7 Telephone: 416-921-2686 Fax: 416-967-6320 Email: [vita@camvap.ca](mailto:vita@camvap.ca)

**Québec Soreconi Inc.**

Canadian Motor Vehicle Arbitration Plan 35-3107 des Hôtels Avenue

Québec, Quebec G1W 4W5 Telephone: 418-649-9292 Fax: 418-649-0845 Email: [ccote@camvap.ca](mailto:ccote@camvap.ca) Website: [www.soreconi.ca](http://www.soreconi.ca)

**Saskatchewan**

**Better Business Bureau of Saskatchewan**

201-2080 Broad Street Regina, Saskatchewan S4P 1Y3 Telephone: 306-352-7601 Toll Free: 1-888-352-7601 Fax: 306-565-6236 Email: [info@bbbsask.com](mailto:info@bbbsask.com) Website: [www.bbbsask.com](http://www.bbbsask.com)

**Yukon Department of Community Services**

Third Floor Andrew Philipson Law Centre 2130 Second Avenue PO Box 2703

Whitehorse, Yukon Y1A 2C6 Telephone: 867-667-5111 Toll Free: 1-800-661-0408 Toll Free 2: Local 5111 Fax: 867-667-3609 Email: [consumer@gov.yk.ca](mailto:consumer@gov.yk.ca) Website: [www.community.gov.yk.ca/consumer/index.html](http://www.community.gov.yk.ca/consumer/index.html)

**Automobile Journalists Association of Canada**

PO Box 398 Main Post Office

Cobourg, Ontario K9A 4L1 Toll Free: 1-800-361-1516 Email: [beth@ajac.ca](mailto:beth@ajac.ca) Website: [www.ajac.ca](http://www.ajac.ca)

**Automobile Protection Association**

Suite 1319 2 Carlton Street

Toronto, Ontario M5B 1J3 Telephone: 416-204-1444 Fax: 416-204-1985 Email: [apatoronto@apa.ca](mailto:apatoronto@apa.ca) Website: [www.apa.ca](http://www.apa.ca)

292 St. Joseph Boulevard West Montréal, Quebec H2V 2N7

Telephone: 514-272-5555 Fax: 514-273-0797 Email: [apamontreal@apa.ca](mailto:apamontreal@apa.ca) Website: [www.apa.ca/](http://www.apa.ca/)

### **Canadian Automobile Association**

#### **Alberta Motor Association**

Administration Office 10310 G. A. MacDonald (39A) Avenue NW

Edmonton, Alberta T6J 6R7 Telephone: 780-430-5555 Toll Free: 1-800-642-3810 Website: [www.ama.ab.ca](http://www.ama.ab.ca)

#### **CAA British Columbia**

4567 Canada Way Burnaby, British Columbia V5G 4T1 Telephone: 604-298-2122 Website: [www.bcaa.com](http://www.bcaa.com)

#### **CAA Manitoba**

870 Empress Street PO Box 1400

Winnipeg, Manitoba R3G 3H3 Telephone: 204-262-6166 Toll Free: 1-800-222-4357 Email: [contact@caamanitoba.com](mailto:contact@caamanitoba.com)  
Website: [www.caamanitoba.com](http://www.caamanitoba.com)

#### **CAA Maritimes**

378 Westmorland Road Saint John, New Brunswick E2J 2G4 Telephone: 506-634-1400 Toll Free: 1-800-561-8807 Fax: 506-653-9500 Email: [info@caa.maritimes.ca](mailto:info@caa.maritimes.ca) Website: [www.caa.maritimes.ca](http://www.caa.maritimes.ca)

#### **CAA Niagara**

3271 Schmon Parkway Thorold, Ontario L2V 4Y6 Telephone: 905-984-8585 Website: [www.caa.niagara.net](http://www.caa.niagara.net)

#### **CAA North and East Ontario**

500 Hazeldean Road Ottawa, Ontario Telephone: 613-820-1890 Fax: 613-820-7382 Email: [contactcaa@caaneo.on.ca](mailto:contactcaa@caaneo.on.ca)  
Website: [www.caaneo.on.ca](http://www.caaneo.on.ca)

#### **CAA North and East Ontario**

1224 Wellington Street Ottawa, Ontario

#### **CAA South Central Ontario**

60 Commerce Valley Drive East Thornhill, Ontario L3T 7P9 Telephone: 905-525-1210 Telephone: 416-221-4300 (Member Care Cent Toll Free: 1-800-268-3750 Email: [info@caasco.ca](mailto:info@caasco.ca) Website: [www.caasco.on.ca](http://www.caasco.on.ca)

#### **CAA Québec**

CAA Building 1180 Drummond Street

Montréal, Quebec H3G 2R7 Telephone: 514-861-5111 Telephone: 514-861-1917 (Member Services Toll Free: 1-866-827-8801 Fax: 514-861-9896 Email: [info@caa-quebec.qc.ca](mailto:info@caa-quebec.qc.ca) Website: [www.caaquebec.com/Accueil/Index.htm?lang=en](http://www.caaquebec.com/Accueil/Index.htm?lang=en)

#### **CAA Saskatchewan**

200 Albert Street North Regina, Saskatchewan S4R 5E2 Telephone: 306-791-4321 Toll Free: 1-800-564-6222 Fax: 306-949-4461 Email: [caa.admin@caask.ca](mailto:caa.admin@caask.ca) Website: [www.caask.ca](http://www.caask.ca)

#### **CAA North and East Ontario**

Suite 200 1145 Hunt Club Road

Ottawa, Ontario K1V 0Y3



Telephone: 613-247-0117 Fax: 613-247-0118 Website: [www.caa.ca](http://www.caa.ca)

## **Transport Canada**

### **Headquarters**

Tower C Place de Ville 330 Sparks Street

Ottawa, Ontario K1A 0N5 Telephone: 613-990-2309 Phone (TTY): 1-888-675-6863

Website: [www.tc.gc.ca/eng/roadsafety/menu.htm](http://www.tc.gc.ca/eng/roadsafety/menu.htm)

## **Natural Resources Canada**

### **Office of Energy Efficiency**

18th Floor 580 Booth Street

Ottawa, Ontario K1A 0E4 Telephone: 613-995-2943 Phone (TTY): 613-996-4397 Fax: 613-943-1590

Website: [www.oe.nrcan.gc.ca](http://www.oe.nrcan.gc.ca)

## **Provincial and Territorial Consumer Affairs Offices**

### **Alberta Service Alberta, Consumer Contact Centre**

3rd Floor Commerce Place 10155-102 Street

Edmonton, Alberta T5J 4G8 Telephone: 780-427-4088 Toll Free: 1-877-427-4088 Email: [service.alberta@gov.ab.ca](mailto:service.alberta@gov.ab.ca)

Website: [www.servicealberta.ca](http://www.servicealberta.ca)

### **British Columbia Consumer Protection BC**

#307-3450 Uptown Blvd PO Box 9244

Canadian Consumer Handbook  
<http://www.consumerhandbook.ca>

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Victoria, British Columbia V8W 9J2

Telephone: 604-320-1667

Toll Free: 1-888-564-9963

Fax: 250-920-7181

Email: [info@consumerprotectionbc.ca](mailto:info@consumerprotectionbc.ca)

Website: [www.consumerprotectionbc.ca](http://www.consumerprotectionbc.ca)

### **Manitoba Consumer Protection Office, Manitoba Family Services and Consumer Affairs**

302-258 Portage Avenue Winnipeg, Manitoba R3C 0B6 Telephone: 204-945-3800 Toll Free: 1-800-782-0067 Fax: 204-945-

0728 Email: [consumers@gov.mb.ca](mailto:consumers@gov.mb.ca) Website: [www.manitoba.ca/fs/cca/cpo](http://www.manitoba.ca/fs/cca/cpo)

### **New Brunswick Department of Justice and Consumer Affairs**

Kings Place (King Tower) 440 King Street

Fredericton, New Brunswick E3B 5H8 Telephone: 506-453-2659 Fax: 506-444-4494 Email: [justice.comments@gnb.ca](mailto:justice.comments@gnb.ca)

Website: [www.gnb.ca/0062/rentalsman/index-e.asp](http://www.gnb.ca/0062/rentalsman/index-e.asp)

**Newfoundland and Labrador Service NL**

PO Box 8700 St. John's, Newfoundland and Labrador A1B 4J6 Telephone: 709-729-4834 Toll Free: 1-877-968-2600 Fax: 709-729-6998 Email: [gsinfo@gov.nl.ca](mailto:gsinfo@gov.nl.ca) Website: [www.gs.gov.nl.ca/index.html](http://www.gs.gov.nl.ca/index.html)

**Northwest Territories Consumer Affairs, Department of Municipal and Community Affairs**

5201-50th Avenue, Suite 600 PO Box 1320

Yellowknife, Northwest Territories X1A 3S9 Telephone: 867-873-7125 Fax: 867-873-0309 Email: [michael.gagnon@gov.nt.ca](mailto:michael.gagnon@gov.nt.ca) Website: [www.maca.gov.nt.ca/operations/consumer\\_affairs/index.html](http://www.maca.gov.nt.ca/operations/consumer_affairs/index.html)

**Nova Scotia Service Nova Scotia and Municipal Relations, Public Enquiries**

Mail Room, 8 South Maritime Centre 1505 Barrington Street

Halifax, Nova Scotia B3J 3K5 Telephone: 902-424-5200 Toll Free: 1-800-670-4357 Fax: 902-424-0720 Email: [askus@gov.ns.ca](mailto:askus@gov.ns.ca) Website: [www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp](http://www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp)

**Nunavut Consumer Affairs, Department of Community and Government Services**

267 Qaiqtuq Building  
P.O. Box 440

Baker Lake, Nunavut X0C 0A0 Telephone: 867-793-3303 Toll Free: 1-866-223-8139 Fax: 867-793-3321 Email: [Laupaluktuq@gov.nu.ca](mailto:Laupaluktuq@gov.nu.ca) Website: [www.gov.nu.ca/english/](http://www.gov.nu.ca/english/)

**Ontario Consumer Protection Branch, Ministry of Consumer Services**

5775 Yonge Street, Suite 1500 Toronto, Ontario M7A 2E5 Telephone: 416-326-8800 Toll Free: 1-800-889-9768 Phone (TTY): 416-229-6086 Phone (TTY) 2: 1-877-666-6545 Fax: 416-326-8665 Email: [consumer@ontario.ca](mailto:consumer@ontario.ca) Website: [www.ontario.ca/consumerprotection](http://www.ontario.ca/consumerprotection)

**Prince Edward Island Consumer Services, Office of the Attorney General**

Shaw Building, 4th Floor 95 Rochford Street PO Box 2000

Charlottetown, Prince Edward Island C1A 7N8 Telephone: 902-368-4580 Telephone: 902-368-4550 Toll Free: 1-800-658-1799 Fax: 902-368-5283 Website: [www.gov.pe.ca/jps/index.php3?number=1002799&lang=E](http://www.gov.pe.ca/jps/index.php3?number=1002799&lang=E)

**Quebec Office de la protection du consommateur**

400 Jean-Lesage Boulevard, Suite 450 Québec, Quebec G1K 8W4 Telephone: 418-643-1484 Toll Free: 1-888-672-2556 Fax: 418-528-0976 Website: [www.opc.gouv.qc.ca](http://www.opc.gouv.qc.ca)

**Saskatchewan Consumer Protection Branch, Ministry of Justice and Attorney General**

1919 Saskatchewan Drive, Suite 500 Regina, Saskatchewan S4P 4H2 Telephone: 306-787-5550 Toll Free: 1-888-374-4636 Fax: 306-787-9779 Email: [consumerprotection@gov.sk.ca](mailto:consumerprotection@gov.sk.ca) Website: [www.justice.gov.sk.ca/cpb](http://www.justice.gov.sk.ca/cpb)

**Yukon Consumer Services & Infrastructure Development, Department of Community Services**

Andrew Philipson Law Centre 2130 Second Avenue, 3rd Floor  
PO Box 2703 (C-5)

Whitehorse, Yukon Y1A 2C6 Telephone: 867-667-5111 Toll Free: 1-800-661-0408 ext. 5111 Fax: 867-667-3609 Email: [consumer@gov.yk.ca](mailto:consumer@gov.yk.ca) Website: [www.community.gov.yk.ca/consumer/index.html](http://www.community.gov.yk.ca/consumer/index.html)

**Motor Vehicle Sales Authority of British Columbia**

**Motor Vehicle Sales Authority of British Columbia Motor Vehicle Sales Authority of British Columbia**

208-5455 152 Street Surrey, British Columbia V3S 5A5 Telephone: 604-574-5050 Toll Free: 1-877-294-9889 Fax: 604-574-

5883 Website: [www.vehiclesalesauthority.com](http://www.vehiclesalesauthority.com)

## 43. Warranties

### Manufacturer's Warranties

A manufacturer's warranty is a written assurance to the purchaser of a product, promising to replace or repair it, if necessary, within a specified period. You should find out about the terms of this kind of warranty before you buy, particularly if the item you're buying is of significant cost to you. Questions you could ask include:

- How long is it good for?
- Where will I have to go to obtain warranty repairs?
- Do they cover parts and service, or just one or the other?

Often, manufacturer's warranties are not valid from one country to another. For instance, if you buy electronics during a visit to another country (or buy from a foreign retailer over the Internet), you may be buying a product with a manufacturer's warranty that doesn't protect you at home in Canada even if the same product is available for sale in Canada. The same is true when buying automobiles abroad, as we discuss in more detail below.

### "As Is" Sales

Sometimes, a retailer will say a product is sold "as is" meaning that the retailer claims the consumer should not be able to expect any after-sales repairs or service for the product under any kind of warranty. They're saying you're buying the product at your own risk. In fact, despite what some retailers might say about "as is" sales, there are implied warranties that apply to the sale of consumer goods, no matter what the retailer claims. Implied warranties are covered under provincial/territorial sales laws. The wording of such laws are somewhat different from one province/territory to the next; however generally, they state that products must be fit for the purposes for which they are sold. Keep in mind that the application of such warranties is subject to legal interpretation, and to enforce your rights under such warranties you might have to go to court. Therefore, think twice about any product being sold "as is", unless it's such a good buy that you're willing to take the risk that it doesn't work properly and that getting redress may be difficult or costly. If you're wondering about specific warranty laws where you live, check with your [provincial or territorial consumer protection agency](#).

### Warranties are as Different as the Products

Warranties are not all the same. Read a warranty carefully to find out what is and isn't covered and make note of when the warranty expires.

- **Vehicles:** Many vehicle manufacturers refuse to honour warranties on vehicles that have been imported from the United States or other countries. And among manufacturers that do honour warranties, some still apply limitations to their warranty. Every manufacturer has a different policy. Before buying a foreign vehicle with a warranty and importing it to Canada, contact the manufacturer to get the latest information on warranty coverage.
- **Home entertainment equipment:** Warranties differ depending on the type of home entertainment equipment and the brand. Most warranties cover parts and service for manufacturing defects, but rarely cover accidents or misuse.
- **Personal devices:** Cell phones, smart phones, ebook readers, computers and other similar technologies are growing in popularity. They usually come with a warranty, but read the fine print to make sure you understand what is and is not covered **before you buy**. It is also your responsibility to save all information stored on your device before sending out for any warranty-approved repair. The information on your devices could be erased during the repair, so be sure to have a back-up of your files.
- **Appliances:** Refrigerators, stoves and ranges, washer and dryers and other household appliances have warranties that usually start the day of purchase or date of delivery. It doesn't matter how often you use your appliance. The warranties usually cover workmanship or defects, but do not cover improper installation or misuse. You must also consider that most warranties will be void if you try and fix the problem yourself or have someone other than an authorized person try and repair your appliance.

### Extended Warranties

Some retailers or dealers offer extended warranties on products or vehicles (also referred to as service agreements, service contracts or maintenance agreements). Here are some points you should consider before deciding to purchase an extended warranty.

- Extended warranties usually cost extra and are sometimes based on a percentage of the cost of the item.
- Check to see if the product you are purchasing comes with a manufacturer's warranty (usually one year and included in the price of the product).
- You should also check with your credit card company to see if they offer additional warranties on products purchased via credit card. Some credit card companies offer an additional year of warranty if you pay for the item with your credit card. If your credit card is already covering you for an additional period of time, then the extended warranty may not be offering you any extra protection.
- A number of scams have been reported where consumers receive telephone calls offering extended warranties (for a price) on an automobile the consumer has purchased. Be careful about such offers, because a number of cases have been reported throughout Canada where the callers have simply taken the money and run.

### Take a Minute Before Purchasing an Item

Before purchasing an item, either big or small, ask yourself these questions about the manufacturer's or extended warranty:

- How expensive is the product? Would it be less expensive to replace the item rather than purchase an extended warranty? What would a typical repair cost be?
- Who administers the warranty? Does the store where you bought the item take care of the repairs or do you have to ship it somewhere at your own cost?
- If you are considering purchasing an extended warranty, does it overlap with the manufacturer's warranty?
- How reliable is the item you purchased? Consumer services provided by [Consumer Reports](#), [Marketplace](#) and [Protégez-Vous](#) (French only) are dedicated to providing concrete product information such as expert product reports, evaluations and test results. Please note that this information may be available for a nominal fee.
- What is covered under the warranty?
- Do certain actions void your warranty?
- Is there a deductible?
- What are your rights in terms of cancelling the warranty? In certain provinces and territories, consumers have the right to cancel at any time as long

as they give 30 days notice.

You may be required to present certain documentation to make a claim against your warranty. Always be sure to keep all your warranty information in a safe place, along with your original sales receipts.

## **Contacts For Warranties**

### **Provincial and Territorial Consumer Affairs Offices**

**Alberta Service Alberta, Consumer Contact Centre**  
3rd Floor Commerce Place 10155-102 Street

Edmonton, Alberta T5J 4G8 Telephone: 780-427-4088 Toll Free: 1-877-427-4088 Email: [service.alberta@gov.ab.ca](mailto:service.alberta@gov.ab.ca)  
Website: [www.servicealberta.ca](http://www.servicealberta.ca)

**British Columbia Consumer Protection BC**  
#307-3450 Uptown Blvd PO Box 9244

Victoria, British Columbia V8W 9J2 Telephone: 604-320-1667 Toll Free: 1-888-564-9963 Fax: 250-920-7181  
Email: [info@consumerprotectionbc.ca](mailto:info@consumerprotectionbc.ca) Website: [www.consumerprotectionbc.ca](http://www.consumerprotectionbc.ca)

**Manitoba Consumer Protection Office, Manitoba Family Services and Consumer Affairs**  
302-258 Portage Avenue Winnipeg, Manitoba R3C 0B6 Telephone: 204-945-3800 Toll Free: 1-800-782-0067 Fax: 204-945-0728 Email: [consumers@gov.mb.ca](mailto:consumers@gov.mb.ca) Website: [www.manitoba.ca/fs/cca/cpo](http://www.manitoba.ca/fs/cca/cpo)

### **New Brunswick**

**Department of Justice and Consumer Affairs**  
Kings Place (King Tower) 440 King Street

Fredericton, New Brunswick E3B 5H8 Telephone: 506-453-2659 Fax: 506-444-4494 Email: [justice.comments@gnb.ca](mailto:justice.comments@gnb.ca)  
Website: [www.gnb.ca/0062/rentalsman/index-e.asp](http://www.gnb.ca/0062/rentalsman/index-e.asp)

**Newfoundland and Labrador Service NL**  
PO Box 8700 St. John's, Newfoundland and Labrador A1B 4J6 Telephone: 709-729-4834 Toll Free: 1-877-968-2600 Fax: 709-729-6998 Email: [gsinfo@gov.nl.ca](mailto:gsinfo@gov.nl.ca) Website: [www.gs.gov.nl.ca/index.html](http://www.gs.gov.nl.ca/index.html)

**Northwest Territories Consumer Affairs, Department of Municipal and Community Affairs**  
5201-50th Avenue, Suite 600 PO Box 1320

Yellowknife, Northwest Territories X1A 3S9 Telephone: 867-873-7125 Fax: 867-873-0309 Email: [michael.gagnon@gov.nt.ca](mailto:michael.gagnon@gov.nt.ca)  
Website: [www.maca.gov.nt.ca/operations/consumer\\_affairs/index.html](http://www.maca.gov.nt.ca/operations/consumer_affairs/index.html)

**Nova Scotia Service Nova Scotia and Municipal Relations, Public Enquiries**  
Mail Room, 8 South Maritime Centre 1505 Barrington Street

Halifax, Nova Scotia B3J 3K5 Telephone: 902-424-5200 Toll Free: 1-800-670-4357 Fax: 902-424-0720  
Email: [askus@gov.ns.ca](mailto:askus@gov.ns.ca) Website: [www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp](http://www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp)

**Nunavut Consumer Affairs, Department of Community and Government Services**  
267 Qaiqtuq Building  
P.O. Box 440

Baker Lake, Nunavut X0C 0A0  
Telephone: 867-793-3303  
Toll Free: 1-866-223-8139  
Fax: 867-793-3321  
Email: [Laupaluktuq@gov.nu.ca](mailto:Laupaluktuq@gov.nu.ca)  
Website: [www.gov.nu.ca/english/](http://www.gov.nu.ca/english/)

**Ontario Canadian Consumer Handbook**<http://www.consumerhandbook.ca>

5775 Yonge Street, Suite 1500 Toronto, Ontario M7A 2E5 Telephone: 416-326-8800 Toll Free: 1-800-889-9768 Phone (TTY): 416-229-6086 Phone (TTY) 2: 1-877-666-6545 Fax: 416-326-8665 Email: [consumer@ontario.ca](mailto:consumer@ontario.ca)  
Website: [www.ontario.ca/consumerprotection](http://www.ontario.ca/consumerprotection)

**Prince Edward Island Consumer Services, Office of the Attorney General**

Shaw Building, 4th Floor 95 Rochford Street PO Box 2000

Charlottetown, Prince Edward Island C1A 7N8 Telephone: 902-368-4580 Telephone: 902-368-4550 Toll Free: 1-800-658-1799  
Fax: 902-368-5283 Website: [www.gov.pe.ca/jps/index.php3?number=1002799&lang=E](http://www.gov.pe.ca/jps/index.php3?number=1002799&lang=E)

**Quebec Office de la protection du consommateur**

400 Jean-Lesage Boulevard, Suite 450 Québec, Quebec G1K 8W4 Telephone: 418-643-1484 Toll Free: 1-888-672-2556 Fax: 418-528-0976 Website: [www.opc.gouv.qc.ca](http://www.opc.gouv.qc.ca)

**Saskatchewan Consumer Protection Branch, Ministry of Justice and Attorney General**

1919 Saskatchewan Drive, Suite 500 Regina, Saskatchewan S4P 4H2 Telephone: 306-787-5550 Toll Free: 1-888-374-4636  
Fax: 306-787-9779 Email: [consumerprotection@gov.sk.ca](mailto:consumerprotection@gov.sk.ca)

Website: [www.justice.gov.sk.ca/cpb](http://www.justice.gov.sk.ca/cpb)

**Yukon Consumer Services & Infrastructure Development, Department of Community Services**

Andrew Philipson Law Centre 2130 Second Avenue, 3rd Floor  
PO Box 2703 (C-5)

Whitehorse, Yukon Y1A 2C6 Telephone: 867-667-5111 Toll Free: 1-800-661-0408 ext. 5111 Fax: 867-667-3609  
Email: [consumer@gov.yk.ca](mailto:consumer@gov.yk.ca) Website: [www.community.gov.yk.ca/consumer/index.html](http://www.community.gov.yk.ca/consumer/index.html)

