

Canadian Consumer Handbook

2008-2009

Being a wise consumer
means being informed



This handbook offers tips, questions and advice on consumers' rights, along with contacts for help with common problems.

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Welcome to the Canadian Consumer Handbook

The *Canadian Consumer Handbook* is intended to help you become a better-informed and more confident consumer. The Handbook offers information on topics such as contracts, housing and home renovations, identity theft, being an environmentally responsible consumer, and much more. It is a useful reference for consumers in the marketplace and provides assistance to consumer affairs professionals who offer information to their clients.

Among the updates for 2008-2009 are new sections on gift cards, payday loans and digital television. Consumers will benefit from asking questions before they buy these products and services to ensure they are making a well-informed decision. In particular, an upcoming transition in the way consumers receive television will make understanding digital television very important.

Along with relevant consumer tips, the Handbook includes a directory of government and non-government contacts in a variety of areas.

The Handbook was created and is updated by the Consumer Measures Committee. This Committee is a cooperative effort of the federal, provincial and territorial governments in Canada.

For more information on the Consumer Measures Committee, as well as other consumer information products, visit the Committee's website (www.cmcweb.ca).



Preface

Consumer protection is an important goal for federal, provincial and territorial governments in Canada. The Consumer Measures Committee (CMC) has created the *Canadian Consumer Handbook*. In a spirit of cooperation, and to improve efficiency on the consumer front, the CMC was created under Chapter 8 of the *Agreement on Internal Trade*.

The CMC, which has a representative from the federal government and every province and territory, provides a forum for national cooperation to improve the marketplace for Canadian consumers by harmonizing laws and providing information.

Governments involved in this project were Canada, Ontario, Québec, Nova Scotia, New Brunswick, Manitoba, British Columbia, Prince Edward Island, Saskatchewan, Alberta, Newfoundland and Labrador, Yukon, Northwest Territories and Nunavut.

The electronic format of this handbook will be updated periodically.

Notice to Readers

This handbook is intended to serve as a guide and cannot replace first-hand information. A listing in this handbook does not mean that the authors necessarily endorse or recommend the products and services of the agencies and organizations that are named.

The authors have made every effort to ensure that the information in this handbook is accurate at the time of publication. Send corrections, comments and suggestions to the address below:

This publication is available upon request in multiple formats. Please contact:

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General Information



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.consumerinformation.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, look through the directory of this Handbook, for government offices and consumer organizations that apply to your situation. If you don't know where to start, call the government consumer affairs office where you live (also listed in the directory). 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 (see the directory of this Handbook). If you use the Complaint Courier (www.complaintcourier.ca) 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.

ConsumerInformation.ca

ConsumerInformation.ca is an online portal that gives fast and easy access to accurate, relevant and reliable consumer information, developed in the public interest. Information is gathered from partner departments and agencies of federal, provincial and territorial governments, and selected non-governmental organizations.

This site is designed for easy navigation and features a powerful search engine capable of quickly finding very specific consumer information and associated contacts.

The portal also offers you the Complaint Courier (www.complaintcourier.ca), an interactive tool to help consumers complain more effectively, and the *Focus On* section, which highlights timely consumer topics.



Consumer Tips – Introduction

Being a well-informed consumer is your best protection in today's marketplace. That means becoming informed about purchases, understanding your rights as a consumer and managing your private financial and personal information responsibly.

The sections that follow cover a wide range of topics. While no book can address every issue, there is enough information here for you to educate yourself about proper and improper business practices and how to make smart consumer decisions. Review these tips and remember that, while situations vary, your approach should always remain the same: be informed, ask questions and proceed only when you are completely comfortable with your purchase. "Buyer beware" is still the best advice to any consumer considering any purchase of goods or services.

This edition of the *Canadian Consumer Handbook* provides you with "Environmentally Responsible Consumer Tips".

This information, located in the green boxes throughout the *Handbook*, is there to help you make more sustainable purchases.

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.

Recently, there has been an increase in cases of consumers being contacted via email and through the mail by bogus retailers attempting to fraudulently obtain credit card information and other personal information. For more information on common scams, read the warning from the Competition Bureau, which can be found on their website under the Warning to Consumers section of their News and Resources page (www.competitionbureau.gc.ca).

- 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: www.privcom.gc.ca.
 - 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 whether it is licensed, if required, 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 (see the directory of this Handbook).
 - When you suspect that advertising is fraudulent, contact the local police, your provincial or territorial consumer affairs office or the Competition Bureau at 1-800-348-5358 (www.competitionbureau.gc.ca).
- You can also learn about consumer scams and find advice on how to deal with them on the Royal Canadian Mounted Police website (www.rcmp.gc.ca) under Scams/Fraud.

Apparel and Textile Care

In 2003, the Canadian General Standards Board introduced new and improved industry symbols to help you clean and launder clothing safely.

Clothing labels contain suggested cleaning instructions to prevent problems such as shrinking, dye transfer and fading. Five basic symbols identify care treatments for washing, bleaching, drying, ironing and professional cleaning.

The *Guide to Apparel and Textile Care Symbols* is available at www.consumer.ic.gc.ca/textile.

Buying Goods and Services

Before You Buy

- Take advantage of sales, but always compare prices. Do not assume an item is a bargain just because it is advertised as one. Don't rush into an expensive purchase because the "price is only good today."
- If you're buying from a direct seller (a sale that takes place in person, away from the seller's normal place of business, such as in your home), check whether the company is licensed or registered with the provincial or territorial government.
- Contact your provincial or territorial consumer affairs office for any consumer information it might have on your particular type of purchase (see the directory of this Handbook).
- Be aware of extra charges such as delivery fees, installation charges, service costs, and postage and handling fees. Add them into the total cost of your purchase.
- Ask about the company's refund or exchange policy.
- Read the warranty. Note what is covered and what is not. Find out what you must do and what the manufacturer or seller must do when there is a problem.
- Never sign a contract without reading it. Don't sign a contract when there are any blank spaces in it or if you don't understand it. In fact, do not sign any document that you do not understand.
- You can contact your provincial or territorial consumer affairs office (see the directory of this Handbook) for more information on whether there are automatic cancellation periods for the purchase you are making. In some provinces and territories, there is a cancellation (or cooling-off) period for contracts for credit, dating clubs, health clubs, pre-need funeral and cemetery services, time-shares, natural gas, electricity and door-to-door sales. (See also, "Contracts".)
- Walk out or hang up on high-pressure sales tactics. Don't be forced or pressured into buying anything.
- Only do business over the telephone with companies you know.
- Be suspicious of post office box addresses. These might indicate that a business does not want to be found once it's got your money. If you have a complaint later on, you might have trouble locating the company.
- Do not respond to any notice that you've won a prize or gift if it requires you to pay even a small amount of money up front. (See also, "Advance Fee Scams".)
- In the supermarket, look for the unit price of items to compare what various brands and package sizes really cost. Comparing prices gram-for-gram, kilogram-for-kilogram will give you a better idea of what you are getting for your money than, for example, assuming that bigger packages are better value than smaller ones, since this is not always the case.
- Use coupons carefully. Do not assume the savings they offer are the best deal until you've compared the price you would pay with a coupon to the prices of competitive products.
- Do not rely on a salesperson's verbal promises. Get everything in writing.

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 <http://oee.nrcan.gc.ca/energystar>.

There are more Environmentally Responsible Consumers Tips throughout the Handbook. See also "Consumers and the Environment".

After You Buy

- Read and follow product and service instructions.
 - Read the warranty so that you understand what is covered and for how long.
 - Be aware that how you use and take care of a product might affect your warranty rights.
 - Keep all sales receipts, warranties, service contracts and instructions.
 - When you have a problem, contact the company you bought the item from as soon as possible. If you cannot reach the company, contact the manufacturer. Trying to fix the product yourself might cancel your right to service under the warranty.
 - Keep a written record of any contact with the company.
- When you have a problem, check with your provincial or territorial consumer affairs office to find out about the warranty rights in your province or territory (see the directory of this Handbook). (See also, “How to Complain Effectively”.)
 - Check your contract for any statement about your cancellation rights. Contact your provincial or territorial consumer affairs office (see the directory of this Handbook) to see whether a cancellation (or cooling-off) period applies.
 - When you take a product in for repair, be sure the technician or person you leave it with understands and writes down the problem you have described. Ask for and keep a copy of the repair order. Then, get an estimate on the cost of repairs before allowing the work to go ahead.

Cellphones

Canadians are purchasing cellphones in record numbers. However, there are so many choices in the cellphone marketplace that it is very easy to become overwhelmed by the technology, definitions and commitments.

Whether you are planning to purchase a new phone and service, or change what you already have, it is important to understand what type of cellphone user you are. 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 want for a price you can afford. Here 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. Remember that, in most cases, you not only pay for the calls you make but also the ones you receive.

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

Consider the physical features of the phone. Is it convenient to use? Find out about the battery life, volume, the keypad and screen.

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; however, they can also be very expensive to break. Prepaid cards allow for greater flexibility; however, they may not offer the best price per minute.

Fees and Charges. Be aware that there are monthly add-on fees with any cellphone service. For example, providers may charge a system or network access fee to connect your phone to their network. There are other charges such as a 911 fee and applicable taxes. Make sure you ask what your **total** bill will be each month before committing to a plan.

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.

Complaints. Most issues regarding the terms and conditions of the sales of goods and services, including contract, warranty, equipment and billing issues, fall under provincial or territorial, rather than federal jurisdiction. If you are unable to resolve a dispute directly with a particular business, you should contact your provincial consumer affairs office for advice or assistance. A list of provincial consumer affairs offices can be found in the directory of this Handbook.

In addition, you may want to use the services of the recently established Commissioner for Complaints for Telecommunications Services (CCTS).

The CCTS, of which many cellphone providers are members, is an independent, non-governmental agency with a mandate to receive, to facilitate the resolution of, and, if necessary, resolve eligible consumer and small business complaints relating to certain retail telecommunications services, including wireless telephone services. (See the “Other Government Offices” section in the directory of this Handbook.).

For more information and tools on buying a cellphone and on cellphone service, consult 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. Most cellphone providers as well as some local charities also offer programs. Contact your provider to find out how to participate.

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 (www.cra-arc.gc.ca) 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.

For more information on registered charities, visit the Canadian Revenue Agency website (www.cra-arc.gc.ca) under Charities and Giving or call the Agency’s bilingual toll-free service at 1-888-892-5667.

If you have been a victim of a charitable donations fraud, contact PhoneBusters, the Canadian Anti-Fraud Call Centre, at 1-888-495-8501 or info@phonebusters.com. For incidents of online fraud, send an email through Reporting Economic Crime Online (www.recol.ca), which is run by the RCMP.

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 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, except when 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 (see the directory of this Handbook).

Consumer Privacy



With all the advances in electronic communications over the past 20 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 federal Privacy Commissioner at www.privcom.gc.ca.

- 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 (www.cmcweb.ca/idtheft) prepared by the Consumer Measures Committee. You may also wish to visit Privacytown, which can be found on Canada's Office of Consumer Affairs' website (<http://www.ic.gc.ca/epic/site/oca-bc.nsf/en/home>). You can find the link to Privacytown under the Privacy & Identity Protection tab which can be found in the Resources for Consumers section.

For more information on privacy laws, consult the Office of the Privacy Commissioner of Canada fact sheet *Privacy Legislation in Canada* at www.privcom.gc.ca.

See also, "Debit Card Fraud".

Consumers and the Environment

Ecolabels

To purchase products with the least environmental impact, look for a label of certification. In Canada there are two government-backed ecolabelling programs.

EcoLogo[™]

EcoLogo[™] products have been assessed for their environmental impacts across their entire life cycle—that is, from when the raw materials are acquired through to the manufacturing, transportation, distribution, use and disposal of the product. EcoLogo[™] products are the “best in class” in terms of energy use, amount of recycled material, hazardous substances and water use. EcoLogo[™] products and services include paints, insulation, carpeting, cleaners, flooring products, tissues, paper products, renewable energy, printing, coffee, and office furniture and equipment. For a complete listing, go to the Environmental Choice Program website (www.ecologo.org/en).



ENERGY STAR[®]

The international ENERGY STAR[®] symbol is a simple way for consumers to identify products that are among the most energy-efficient on the market.



Only manufacturers and retailers whose products meet the ENERGY STAR[®] criteria may label their products with this symbol.

By choosing ENERGY STAR[®] qualified products, you will save energy and money on utility bills and reduce air pollution and greenhouse-gas emissions without sacrificing the features, versatility or style of high-performing products. Currently, the ENERGY STAR[®] initiative in Canada includes products in the following categories: major appliances, consumer electronics, heating, ventilating and air-conditioning systems, office equipment, windows, doors and skylights, lighting and signage, as well as some commercial and industrial equipment.

Natural Resources Canada's Office of Energy Efficiency administers and promotes the ENERGY STAR[®] symbol in Canada. For more information on it and the qualified products, go to <http://oee.nrcan.gc.ca/energystar/english/consumers/index.cfm>

Water Conservation :

Environment Canada provides consumers with tips and solutions to preserve and protect our water supply by making small changes to your everyday life. Water is an essential global resource and it is up to each of us to conserve it.

Water: No Time to Waste—A Consumer's Guide to Water Conservation (www.ec.gc.ca/water/en/info/pubs/nttw/e_nttwi.htm) and other information is available on the Environment Canada website (www.ec.gc.ca).

There are also numerous ecolabels that are not necessarily supported by governments. Before making a purchase on the basis of an ecolabel on its packaging, be sure to do some research about what the label means.

Environmental Claims :

The Competition Bureau and the Canadian Standards Association, recently released voluntary guidelines to help businesses ensure that green marketing is not misleading for consumers. The purpose of the Guide is to improve the accuracy of environmental claims such as “recyclable”, “biodegradable” or “environmentally friendly” that companies can make about their products.

The Guide is available at www.competitionbureau.gc.ca under “Reports and guidelines”.

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;
- 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 (or 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 (see the directory of this Handbook) 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

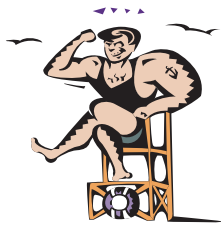
Health Clubs

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 (see the directory of this Handbook) 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 (see the directory of this Handbook) 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, exits and fire proofing.



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, TransUnion or Northern Credit Bureaus; see the “Credit Reporting” section in the directory of this Handbook).

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 (see the directory of this Handbook).

You might see or hear advertisements from companies that promise to clean up or erase your bad credit report. They charge high 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. It can be found under the Consumer Publications section of their website at www.fcac-acfc.gc.ca/eng/publications/.

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 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, 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, which can be found on the Scams/Fraud tab of the Resources for Consumers section on the Office of Consumer Affairs' website (www.ic.gc.ca/epic/site/oca-bc.nsf/en/Home).



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. There are several ways to make a budget, some of which are available online (type *budgeting* into your search engine). 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”. www.ic.gc.ca/epic/site/oca-bc.nsf/en/ca02154e.html

Budget / Credit Counselling

If you are struggling financially and feel that you need outside 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, even 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 (see the directory of this Handbook) to see whether any complaints have been filed against the person or company you are considering.

To find a budget or credit counsellor, consult the directory of this Handbook. For more information on debt, go to Take Charge of Your Debts (www.consumer.ic.gc.ca/debt). See also, “Collection Agencies”.

For a complete, yet basic information pamphlet on debt, take a look at Be Informed About...Debt which can be found under the Consumer Information tab of the Working Groups section on the Consumer Measures Committee website (www.cmcweb.ca).

Digital Television

As of August 31, 2011, Canadian over-the-air television signals will be broadcast in digital-only format. Your television reception may or may not be affected, depending on the type of television service you have (cable, satellite, antenna) and whether your television has an analog or digital tuner.

If you subscribe to **cable** or a **satellite** service you should see no change. You may wish to check with your service provider to be certain.

If you receive over-the-air television signals by **antenna** (one that is outside your house or rabbit ears on top of your television set) on an analog television set, you will need to make some changes to continue watching television once the transition takes place. You may either need to purchase a set-top converter box that will convert these signals so you can view them on an analog television, or buy a television set with a digital tuner capable of receiving digital signals directly.

Some channels, including those in the United States will be broadcast in digital before the transition date of August 31, 2011. Those who want to take advantage of these channels before the transition must purchase a converter box with an **analog pass-through** feature that will allow a television to pick up both digital and analog channels.

It is possible that you already have a television with a digital tuner, since many sets already on the market come equipped with dual analog/digital tuners however, you should check to be sure.

You can determine whether the tuner in your set has a digital tuner (also called an ATSC tuner) by checking the owner's manual or contacting the manufacturer.

Analog televisions with a set-top converter box will continue to work after August 31, 2011; however, they will only display a standard-definition picture. The same is true for analog television sets using cable or satellite. Some images may also appear with a black bar at the top and bottom of the screen, since some digital broadcasts are being produced in a wider format (16:9) than that of most common analog television screens, which are more square in shape (4:3). In addition, you will not be able to access digital television services such as video on demand and interactive viewing. To take advantage of these features, consumers may wish to begin shopping for a digital television.

- ➔ Remember that you do not need to rush out and purchase a new television immediately. Your analog television will still work until the transition takes place. Take the time to consider your options, shop around and make a well-informed decision.

- ➔ Be sure that the set you purchase includes a digital (ATSC) tuner.
- ➔ HDTV (High-definition television) and DTV (Digital television) are not the same. Only HDTVs are capable of displaying high-definition television. However, an HDTV is not required to view digital television.
- ➔ To view high-definition television, you may require other equipment. For example, to view HDTV via cable or satellite you will need to get an HD set-top box from your provider and subscribe to HD services.
- ➔ If you buy a television that is "Digital or HD Ready" or "Digital or HD Compatible" you will also have to buy a digital set-top box to receive digital or high-definition television, since such sets do not come with a digital (ATSC) tuner.

When buying any television, it is a good idea to think about how you plan to use it. Does the room where you will watch it allow you enough viewing distance for the size of screen you would like? For example, a viewing distance of about 2.1 meters (seven feet) is optimum for a 127 centimeter (50-inch) screen.

Before making your purchase, be sure you completely understand what it is you are buying and how it works. If you have any concerns regarding recently purchased television equipment, think you may have been misled or that the product you purchased was misrepresented, please contact your provincial or territorial consumer affairs office (see the directory of this Handbook).

For more information on the upcoming transition, go to ConsumerInformation.ca (www.consumerinformation.ca).

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 personal identification and seller's licence 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 (see the directory of this Handbook).

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. For more information, contact your provincial or territorial consumer affairs office or the regulator (see the directory of this Handbook).

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, and some local companies make and sell caskets.

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 a container must be supplied).

Embalming: Extra or Essential?

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. If you decide against it, inform the funeral home immediately. In most cases, except in Alberta and Ontario, unless you give instructions to the contrary, funeral homes will usually automatically go ahead with this procedure and charge you for it.

Generally, 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 saves valuable land in a time of urban sprawl. It also usually costs less than burial, particularly because you don't have to buy an expensive 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:

- removing 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 in another city from the deceased's 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, if you wish it 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 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.

Gift Cards

A gift card can be used to purchase goods or services from a particular store or chain of stores. Consumers often purchase gift cards to give to friends or family as gifts. The recipients can then use the money on the card to purchase goods or services.

Gift cards are a convenient gift option when shopping for someone who frequents a particular store or who has specialized tastes that you do not share. If, for example, you know your friend likes science fiction but you do not know much about it, you can buy him or her a gift card for a store that sells science fiction movies and books.

When purchasing gift cards, consider the following:

- Are there any restrictions on the card? Is there an expiry date? Are there any limitations on what kinds of products or services may be purchased? (Some cards might specify that they may only be used on regularly priced items.)
- Can the card be returned for a refund if the person you are giving it to does not use it?
- Does the card have any fees associated with it that either you or the recipients have to pay?
- 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.

The responsibility for regulating gift cards belongs to the provinces and territories. Check with your provincial or territorial consumer affairs office (see the directory of this Handbook) to determine what rules are in place about gift cards where you live. In Ontario, for example, as of October 2007, gift cards must no longer have expiry dates, and retailers must not charge up-front fees for most cards and must clearly explain the terms and conditions associated with the cards.

Housing

Buying a Home

Experts say that most consumers spend more time on a visit to the grocery store than they do considering the biggest purchase of their lives—their home.

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.

Figure out what you can afford, based on a mortgage payment of up to 30 percent of your income. 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 (www.mls.ca) or the websites of for-sale-by-owner companies, which help homeowners advertise their home but are not allowed to actually sell it.

Unless you’re in a building trade, you won’t necessarily see the faults in a home you’re considering. Hire a competent home inspector. Ask friends and neighbours for references. Think seriously about the advice the home inspector offers. He or she should always provide a written report. Keep in mind that home inspectors are not regulated and they are not liable for giving you incorrect information. To find an inspector, contact the Canadian Association of Home and Property Inspectors (see the “Housing” section in the directory of this Handbook.).

For more information on home buying, go to the Buying a Home section of the Canada Mortgage and Housing Corporation website (www.cmhc-schl.gc.ca/en/co/buho/index.cfm).

When you have a complaint about a real estate agent, contact your provincial or territorial consumer affairs office or real estate regulator (see the directory of this Handbook).

New Homes

Talk to your local home builders association for general information (to find the one nearest you, go to www.chba.ca/FindMembers/index.php to search the list of members of the Canadian Home Builders’ Association). Many home builders associations provide brochures and sample contracts to help consumers understand the market.

Federal consumer and housing ministries and their websites are also helpful (see the directory of this Handbook). For information on maintaining a new home, you may wish to purchase the Homeowner’s Manual produced by the Canada Mortgage and Housing Corporation (www.cmhc-schl.gc.ca/en/co/maho/index.cfm).

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. 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* (www.cmhc-schl.gc.ca/en/co/buho/index.cfm; scroll down the page and click on the title of the guide).

Renting

Many of the same 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. 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/yogureho/fore/index.cfm.

Home Renovations

There is no such thing as a small, 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 full, 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 (this is not your contractor's responsibility unless that is spelled out in your contract) and with your insurance company to discuss any extra insurance requirements that will 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 architects associations and 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 (see the directory of this Handbook).
- ➔ Contact at least six professionals by telephone to find a minimum of three to interview.
- ➔ Ask for references and check that they are valid.

Interviews are a two-way conversation. The supplier should ask you a lot of questions about what you want. In turn, you should ask the supplier 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 requirements.

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. Review all the quotes carefully. They should outline your project and provide at least a partial cost breakdown.

Don't sign a contract until you have fully reviewed and are satisfied with all the terms of the contract and are sure that the contractor is capable of meeting your needs. Never allow work to proceed until you have fully reviewed, understood, agreed to and signed the contract. (See "Contracts," for more tips 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).
- ➔ the total cost.
- ➔ the start date and date of completion.
- ➔ who is responsible for clean-up afterwards.
- ➔ the name and address of the supplier and your name and address.

On major projects, attach to the contract a list of the sections of work to be done and their completion dates. A payment schedule should also 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. If a contractor asks for a deposit, he or she may have to have a provincial or territorial licence. Check with your provincial or territorial consumer affairs office (see the directory of this Handbook).

For more information on what to do when hiring a contractor, visit the Get It In Writing website (www.hiringacontractor.com/En/default.asp), run by the Canadian Home Builders' Association.

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 (available at www.cmhc-schl.gc.ca/en/co/reoho/reensa/index.cfm) that describe options for saving energy in houses of specific styles and ages. There is also a section on energy efficiency upgrades.

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. More information is available at www.oeo.nrcan.gc.ca/residential/personal/home-improvement.cfm?attr=4.

The Office of Energy Efficiency also offers resources for owners of newly built homes (www.oeo.nrcan.gc.ca/residential/personal/new-homes.cfm):

- 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.

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, “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 (see the directory of this Handbook).



Identity Theft

Identity theft is a growing and serious crime. It occurs when someone uses your personal information without your knowledge or consent to commit a crime, such as fraud or theft. To reduce the risk of identity theft, you should manage your personal information by taking the following steps.

Guard Your Personal Information

- If you don't know why someone is requesting your personal information, ask that they provide a legitimate reason for collecting it. There are various laws in Canada that limit the type of information governments, businesses and other organizations may collect about you and that also limit what they may do with information they do collect. For more information on one of these laws—the *Personal Information Protection and Electronic Documents Act*—go to www.privcom.gc.ca/information/02_05_d_08_e.asp. Your provincial or territorial consumer affairs office (see the directory of this Handbook) may also be able to tell you about similar laws that apply where you live.
- At bank machines, 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 suspect that someone other than you knows your PIN, change it immediately and notify your financial institution.
- Carry only the identification and payment cards you need.
- Choose a PIN or password that does not include your name, telephone number, date of birth, address or social insurance number.
- Beware of mail, phone and Internet promotions or fraudulent websites that ask for personal information.
- Keep your birth certificate, social insurance card and passport in a secure place.
- Shred, destroy or cut up sensitive information before throwing it out. This includes expired and unused credit and debit cards.

Guard Your Computer and its Contents

- Select a password that is a combination of letters (upper and lower case), numbers and symbols.
- Install and update anti-virus protection software and use a firewall, which may require extra hardware or software.
- Don't send financial or other confidential information via email.
- For online financial transactions, make sure that the web page is secure. This is usually indicated the following clues:
 - The web address beginning by <https://> - the s indicates that the site is secure.
 - An icon, often a lock or key somewhere in your browser window; the lock should be in the locked position and the key should be unbroken.
- When you are disposing of a hard drive, delete personal information using overwrite software or destroy the drive.
- Visit www.stopspamhere.ca, a website designed to help you protect yourself from Internet threats. The site includes statistics, tips and resources on spam, spyware and phishing.

Be Vigilant

- Review your financial statements promptly and report any errors or lost or stolen cards to your financial institution immediately.
- If you don't receive your statements, notify your financial institution and Canada Post.
- Request a copy of your credit report each year and ensure the information is correct.

If You're a Victim of Identity Theft

- Inform your financial institutions and local police of the theft immediately.
- Follow the advice for consumers in the Consumer Identity Theft Kit on the Consumer Measures Committee website (www.cmcweb.ca/idtheft).
- Contact Canada's major credit reporting agencies (Equifax, TransUnion or Northern Credit Bureaus) to discuss placing a fraud alert on your file (see the directory of this Handbook).
- To help stop fraud, report the incident to PhoneBusters, the Canadian Anti-Fraud Call Centre, at 1-888-495-8501 or info@phonebusters.com. For incidents of online fraud, send an email to Reporting Economic Crime Online (<https://www.recol.ca/intro.aspx?lang=en>).

You can also learn about identity theft and find advice on how to deal with it on the RCMP website (www.rcmp.ca/scams/identity_theft_e.htm).

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 general provincial or territorial government number for a referral.

Canada Mortgage and Housing Corporation has an extensive section on its website on renting, including landlord and tenant information by province and territory: www.cmhc-schl.gc.ca/en/co/reho/yogureho/fore/index.cfm. (See also the subsection on renting, under "Housing" .)



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.
- 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) (www.the-cma.org) 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. Note that signing up to the Do Not Contact service of the CMA deals only with unwanted mail. To reduce unwanted telemarketing calls, you can register your phone number with the National Do Not Call List operated by the Canadian Radio-television and Telecommunications Commission (CRTC). For more information, visit www.dncl.gc.ca.

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 (see the directory of this Handbook).

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. (See also, “Advance Fee Scams”.)
- 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 (see the directory of this Handbook) 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 PhoneBusters, the Canadian Anti-Fraud Call Centre, at 1-888-495-8501 or info@phonebusters.com. For incidents of online fraud, send an email through Reporting Economic Crime Online (<https://www.recol.ca/intro.aspx?lang=en>)

See also, “Online Shopping”.

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 “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 who make a purchase are also protected by laws that prohibit unfair or deceptive trade practices.

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 at 1-800-348-5358 or www.competitionbureau.gc.ca under the Enquiries and Complaints section. When the matter relates to labeling or advertising of food, contact the Canadian Food Inspection Agency at 1-800-442-2342. You may also contact your provincial or territorial consumer affairs office (see the directory of this Handbook).

You may also complain to Advertising Standards Canada (www.adstandards.com) 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”.



Moving

To help you find a reputable mover, consult the *Consumer Checklist for Choosing a Moving Company* at www.consumer.ic.gc.ca/moving.

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 (see the directory of this Handbook). 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.

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 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*.

- paying money to those who recruit new members (who also pay money for the same right)
- requiring new recruits to buy products 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. For more information, contact the Competition Bureau at 1-800-348-5358 or go to www.competitionbureau.gc.ca/epic/site/cb-bc.nsf/en/01230e.html. The RCMP website also contains helpful tips (www.rcmp.ca/scams/pyramid_e.htm).



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 will have additional fees such as custom 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, go to www.competitionbureau.gc.ca/epic/site/cb-bc.nsf/en/00551e.html.
- Canada Border Services Agency will calculate and add GST or HST to the cost of most purchases made outside Canada. Sometimes major retailers will have already calculated the tax when you make your purchase.)

- 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.

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](https://) 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, visit www.privcom.gc.ca.

Online Shopping by Children and Teens

Children and teens are easily fooled by items that turn out to be not as big or as much fun as they looked online, or of acceptable quality. Young people often do not understand the real cost of some purchases and may 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: www.media-awareness.ca/english/index.cfm
- Canadian Marketing Association: www.the-cma.org
- Advertising Standards Canada: www.adstandards.com.

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.

For more information, go to the RCMP website (www.rcmp.ca/scams/online_fraud_e.htm).

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.
- 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 International website (www.csa-international.org).

If you have a problem with a foreign online vendor, report the incident to econsumer.gov, a reporting service run by the International Consumer Protection and Enforcement Network (www.econsumer.gov/english/index.html) 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. They 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.

For More Information

Contact your provincial or territorial consumer affairs office (see the directory of this Handbook). Some provinces and territories have legislation in place to help protect consumers who make purchases online.

Use the On-line Shopping Assistant while you are making your online purchase (www.ic.gc.ca/epic/site/oca-bc.nsf/en/ca02129e.html).

The Canadian Code of Practice for Consumer Protection in Electronic Commerce (<http://cmcweb.ca/epic/site/cmc-cmc.nsf/en/fe00064e.html>) outlines practices merchants should follow when doing business with consumers online.

There are various laws in Canada that limit the type of information governments, businesses and other organizations may collect about you and that also limit what they may do with information they do collect. For more information on one of these laws go to—the *Personal Information Protection and Electronic Documents Act*— www.privcom.gc.ca/information/02_05_d_08_e.asp. Your provincial or territorial consumer affairs office (see the directory of this Handbook) may also be able to tell you about similar laws that apply where you live.

Spam

Spam refers to unsolicited email that advertises a product or service and is mass mailed to thousands of email addresses at a time. Spam is often a source of scams, viruses and offensive content. It is important to understand what you can do to protect yourself and others from spam.

Protect Your Computer

- Shield your computer with anti-spam and anti-virus programs, and other security software.
- Never open attachments unless you are expecting them from someone you trust. If you are in doubt, check with the person who sent you the email first, before you open the attachment.
- Disconnect from the Internet and shut down your system once you have completed an Internet session. Spammers seek unprotected home computers with high-speed Internet connections to use as “spam zombies” (a computer connected to the internet that has been compromised by a hacker, virus or Trojan horse, used remotely to perform malicious tasks; the user is often unaware that their PC is affected, hence zombie)

Protect Your Email Address

- Use separate email addresses for different online activities: create one for trusted family, friends and business contacts. Create another email address for other activities.
- Choose a complex email address with a combination of letters and numbers, making it more difficult for spammers to randomly discover.
- Never post your email address anywhere on the Internet. Only share your address with people you know and trust.

Protect Yourself

- Always delete spam. Do not even open spam emails.
- Never respond to a spam email. Never click on a “remove” or “unsubscribe” link within the email, since this action may only confirm your email address, causing you to receive more spam.

Phishing

Phishing occurs when an email shows up appearing to come from a reliable organization with whom you do business, such as a bank or an online company.

Often the message suggests that there is an urgent need for you to provide personal information, such as your login name, passwords or even credit card numbers, often combined with the fake threat that your account will be blocked if you do not comply. In these cases, the website link provided is to a copycat but counterfeit site.

Be aware that legitimate companies **never** contact customers in this manner. If you have doubts, call the company to confirm whether the request is legitimate. However, be sure to check the phone number in the phone book, since the number in the email may not be credible. Also, never reply to these messages or connect through the link provided in a spam that you suspect is phishing. If you are interested in a website, access it directly through a web browser.

For more information on spam and phishing and how to stop it, go to www.stopspamhere.ca and www.rcmp.ca/scams/phishing_e.htm.

If you have been a victim of online fraud, report the incident to PhoneBusters, the Canadian Anti-Fraud Call Centre. To report a fraud you can call 1-888-495-8501, send an email to info@phonebusters.com or fill out an electronic complaint application on www.recol.ca. Note that PhoneBusters is not currently collecting information on spam. Just delete any spam email messages you receive.



Payday Lending

A payday loan is a loan that you have to pay back out of your next paycheque. 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 paycheque, 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 **or** permission to withdraw the total amount from your bank account after you get paid.

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 getting 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 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.

For more information on payday loans, contact the Financial Consumer Agency of Canada (FCAC) at 1-866-461-3222 (TTY: 1-866-914-6097) or go to the FCAC website, which features a tip sheet on payday loans (www.fcac.gc.ca/eng/publications/TipSheets/TSPayDayL-eng.asp) and the publication *The Cost of Payday Loans* (www.fcac.gc.ca/eng/publications/PaydayLoans/CostOfPaydayLoans_TOC_e.asp). You should also 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 (see the directory of this Handbook).

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.

- Read about major appliances, tools and other items before you buy them. There are several consumer magazines available on the newsstand and at the library, 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. For example, if you don't know what a ground fault circuit interrupter (GFCI) is, find out. 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 CSA (Canadian Standards Association), ANSI (American National Standards Institute) or Snell to ensure you are buying a safe helmet.
- 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.

The Government of Canada recently launched Healthy Canadians (www.healthycanadians.gc.ca/pr-rp/index_e.php), a website consumers can search for information about food and children's products that are unsafe or unhealthy and have been recalled.

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.

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.

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 or at least make a down payment as part of an installment plan?
- 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 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 well into the payment schedule. Balloon payments allow people to structure a loan differently from a traditional financing plan, to, for example, 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 (see the directory of this Handbook) 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.





Telemarketing

Canadians can now sign up for the National Do Not Call List which allows Canadians to reduce the number of telemarketing calls they receive. Visit www.crtc.ca for more information on this service. 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 for more information on this service. Both these services are free of charge.

While many legitimate businesses use the telephone to make their sales, so do an increasing number of fraudulent companies.

Deceptive Telemarketing Practices

To report deceptive telemarketing practices, contact the Competition Bureau (1-800-348-5358 or www.competitionbureau.gc.ca/epic/site/cb-bc.nsf/en/h_00019e.html) or your provincial or territorial consumer affairs office (see the directory of this Handbook). You may also contact PhoneBusters, the Canadian Anti-Fraud Call Centre, at 1-888-495-8501 or info@phonebusters.com. You can also learn about consumer scams and find advice on how to deal with them on the RCMP website (www.rcmp.ca/scams/index_e.htm).

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 (see the directory of this Handbook) to see whether there have been any complaints about the company.
- To reduce telephone calls you do not want, sign up for the National Do Not Call List (DNCL). It keeps you from receiving most telemarketing calls, but there are exceptions. 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. For information call 1-866-580-DNCL (866-580-3625) or go to www.LNTE-DNCL.gc.ca.
- 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. Governments, financial institutions, as well as online auctions and their payment services, can be targets of voice phishing.

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, social insurance numbers, 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 (www.rcmp.ca/scams/vishing_e.htm).

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 website (www.voyage.gc.ca/consular_home-en.asp) 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 (see the directory of this Handbook).

- 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: Affiliated agencies are authorized to sell domestic airline tickets.
- Association of Canadian Travel Associations: Members must follow a code of standards and ethics.

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 (see the directory of this Handbook) 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.

Review Your Coverage

Before you buy travel insurance, check what coverage you already have, and think about what additional insurance you might want to get.

- 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. Once you travel outside Canada, you are responsible for any medical and hospital costs that exceed rates set by your province or territory.
- Be warned that in some countries, health services cost much more than they do in Canada. You would be wise to buy additional medical coverage to pay for the difference.

- 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.
- 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 (see the directory of this Handbook) 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.

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. To view a complete list of useful tips related to air travel, visit the Transport Canada website (www.tc.gc.ca/aboutus/travel/menu.htm and www.tc.gc.ca/aboutus/travel/travellerinfo.htm#air).

Before You Go...

- Know how early you should arrive at the airport. Check with your airline, because check-in times may vary by airline and destination.
- 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.
- Pack prescription medication in its original, labelled container.
- 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.

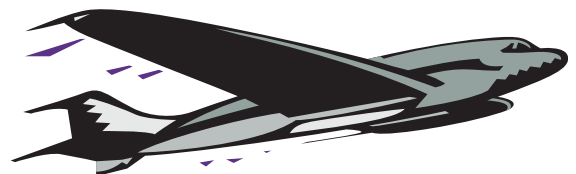
- There are restrictions on what you may have in your carry-on luggage, including liquids, sharp objects and non-prescription drugs. Find out what restrictions are in place before you go to the airport. If you have packed a restricted item in your carry-on, you will be required to leave the item behind at the airport before boarding the aircraft.
- Carry all medications in your carry-on baggage along with details of your condition and treatment. This will aid the crew or any doctors who may need to treat you during your trip. 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.

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.

- 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 bodies.
- 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 unduly 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.

For more information, call the CTA 1-888-222-2592 or go to www.cta-otc.gc.ca/plaint/index_e.html.

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 (see the “Other Government Offices” section in the directory of this Handbook, or www.tc.gc.ca/aboutus/travel/menu.htm).

Renting a Car

A car rental company takes an enormous risk every time it hands over the keys to one of its vehicles. You can rent a car for a few days and pay \$150 for a vehicle that costs 200 times that much to replace. 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. (See also, “Contracts”.)

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-part 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 also want more coverage than what is provided.

If you own a car, your existing insurance policy may also 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” for between \$10 to \$15 a day. While this may not seem expensive, it can add up. Consumers who only rent occasionally may decide the expense is acceptable. If you rent more often, there are two alternatives. You can ask your regular insurance company to add rental car insurance to your regular policy. Some credit card companies also include 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 (CO₂) 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)

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.

When you believe you have been deceived, contact the Competition Bureau (1-800-348-5358 or www.competitionbureau.gc.ca/epic/site/cb-bc.nsf/en/h_00019e.html), the Better Business Bureau or your provincial or territorial consumer affairs office (see the directory of this Handbook). When the complaint relates to labeling or advertising of food, contact the Canadian Food Inspection Agency at 1-800-442-2342.

Consumers are also protected against misleading advertising (see “Misleading Advertising”).

Vehicle Purchase

Buying a vehicle can be a big thrill, but one that can quickly wear off when the vehicle is not as it was represented in advertisements or at the dealership.

- Before you start looking for a car, van or personal-use truck, think about what you require. 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 esthetically appealing the vehicle is, you'll end up unhappy if it doesn't do the job you need it to do.
- Choosing the right dealer can make a big difference in avoiding problems both during and after the purchase. 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.
- Make sure that you discuss all the options you want and be careful of dealers who want to sell you a vehicle that's "loaded." Although options are generally sold in packages, there are some options you probably won't require and shouldn't pay for. 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.
- 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 purchase the vehicle with a payment plan or choose to lease a vehicle rather than buy at all. Whatever you decide, read the contract carefully. Compare possible financing arrangements from a number of lenders. 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.
- Don't forget that the cost of driving includes service, parking, insurance and fuel, all of which should figure into your budget. In urban areas, many Canadians find that renting a car only when they need one is more cost-effective than buying a car. (For more information, see "Travel," above.) A number of Canadian cities have car-sharing programs, through which participants have access for a fee to vehicles parked in various locations. The fees are based on mileage and time.
- When buying a used vehicle, always check the vehicle's history and have an independent mechanic inspect the vehicle.
- 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.
- 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 not obliged to let you out of the contract if you change your mind. There is no cooling-off period.
- Every so often, someone buys a car that is a "lemon." Check with your provincial or territorial consumer affairs office to see whether it can help. Also, the Canadian Motor Vehicle Arbitration Plan (<http://camvap.ca>) provides binding arbitration that may be an alternative to court (see the "Vehicles" section in the directory of this Handbook). The Office of Consumer Affairs also has an info sheet on "lemons" available in the Retail Marketplace tab of the Resources for Consumers section of its website at <http://www.ic.gc.ca/epic/site/oca-bc.nsf/en/home>.

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 (available at www.oeenrcan.gc.ca/transportation/personal) to inform you about choosing a fuel-efficient vehicle and about fuel-efficient driving, vehicle maintenance, idling and vehicle fuels.

Warranties

A warranty is a written guarantee to the purchaser of a product, promising to replace or repair it, if necessary, within a specified period. You should always check the warranty on any product before you buy it. Warranties are not all the same; read a warranty carefully to find out what is and isn't covered and how long the warranty lasts.

Many, although not all, contracts include warranties. Some provincial and territorial legislation says that implied warranties apply to every sales contract. To see whether a warranty applies in your case, reread the contract or contact the consumer affairs office in the province or territory where the contract was made (see the directory of this Handbook). 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 sales receipt.

Directory of Organizations

- Government Consumer Affairs Offices
- Other Government Contacts
- Consumer Groups
- Better Business Bureaus

- Bankruptcy
- Budget and Credit Counselling
- Consumers and the Environment
- Credit Reporting
- Energy and Utilities
- Financial Services
- Fraud
- Funeral Services
- Health and Food
- Housing
- Vehicles

Government Consumer Affairs Offices

Below is contact information for consumer affairs offices across the country. Staff in these offices can help you with any consumer problem, but do check the list of other government offices and non-government consumer organizations in this directory to see whether there is another organization that can help you.

Federal Government

Office of Consumer Affairs

As part of Industry Canada, the Office of Consumer Affairs works with both the public sector and private sector, using information, research and innovative policy instruments to complement and support consumer protection regulation. We work with our partners in the areas of consumer education and awareness to promote a greater understanding of the power of the consumer in the Canadian economy.

235 Queen Street
Ottawa ON K1A 0H5
Fax: (613) 952-6927
Email: consumer.information@ic.gc.ca
Website: www.consumer.ic.gc.ca

Competition Bureau

The Competition Bureau is an independent law enforcement agency responsible for administering and enforcing the *Competition Act*, the *Consumer Packaging and Labelling Act* (for non-food products), the *Precious Metals Marking Act* and the *Textile Labelling Act*. The Bureau's role is to promote and maintain fair competition so that all Canadians can benefit from competitive prices, product choice and quality services. The organization investigates anti-competitive practices and promotes compliance with the laws under its jurisdiction. If you or someone you know has been the victim of deceptive business practices, you should contact the Bureau or e-mail at the coordinates below. You can also send information in through the Bureau's website: www.competitionbureau.gc.ca/epic/site/cb-bc.nsf/en/01260e.html.

50 Victoria Street
Gatineau QC K1A 0C9
Tel.: (819) 997-4282
Toll Free: 1-800-348-5358
TDD: 1-800-642-3844
Fax: (819) 997-0324
Email: compbureau@cb-bc.gc.ca
Website: www.competitionbureau.gc.ca

Across Canada

To reach a regional office by telephone or email, contact the Bureau's Information Centre, at the coordinates above.

Atlantic Region

Suite 1309, Maritime Centre
1505 Barrington Street
PO Box 940, Station M
Halifax NS B3J 2V9

Ontario Region

Hamilton ON L8R 3P7
4th Floor, 151 Yonge Street
Toronto ON M5C 2W7

Pacific Region

Library Square
2000–300 West Georgia Street
Vancouver BC V6B 6E1

Prairie and Northern Region

Room 400, Standard Life Tower
639–5 Avenue South West
Calgary AB T2P 0M9
4th Floor, 400 St. Mary Avenue
Winnipeg MB R3C 4K5

Quebec Region

Office 100, 6850 Sherbrooke
Street East
Montréal QC H1N 1E1

Financial Consumer Agency of Canada

The Financial Consumer Agency of Canada works to protect and educate consumers in the area of financial services, providing consumer information and overseeing financial institutions to ensure that they comply with federal consumer protection measures.

6th Floor, 427 Laurier Avenue West
Ottawa ON K1R 1B9
Tel.: 613-996-5454
Toll-free: 1-866-461-3222
TTY: 613-947-7771
Toll-free: 1-866-914-6097
Fax: 613-941-1436
Toll-free: 1-866-814-2224
Website: www.fcac-acfc.gc.ca

Provincial and Territorial Governments

Alberta

Service Alberta
Consumer Contact Centre
17th Floor, TD Tower
10888–102 Avenue
Edmonton AB T5J 2Z1
Tel.: 780-427-4088
Toll-free: 1-877-427-4088
Email: governmentservices@gov.ab.ca
Website: www.servicealberta.gov.ab.ca

British Columbia

The Business Practices and Consumer Protection Authority is a not-for-profit organization that operates at arm's length from government. On July 4, 2004, the Authority assumed responsibility for the oversight of business practices and consumer protection in British Columbia, functions previously performed by the Consumer Services Division of the Ministry of Public Safety and Solicitor General of British Columbia.

Business Practices and Consumer Protection Authority
5th Floor, 1019 Wharf Street
PO Box 9244
Victoria BC V8W 9J2
Tel.: 604-320-1667
Toll-free: 1-888-564-9963
Fax: 250-920-7181
Email: info@bpcpa.ca
Website: www.bpcpa.ca

Manitoba

Consumers' Bureau
Consumer and Corporate Affairs, Manitoba Finance
302–258 Portage Avenue
Winnipeg MB R3C 0B6
Tel.: 204-945-3800
Toll-free: 1-800-782-0067
Fax: 204-945-0728
Email: consumersbureau@gov.mb.ca
Website: www.gov.mb.ca/finance/cca/consumb

New Brunswick

Rentalsman and Consumer Affairs
Department of Justice and Consumer Affairs
Centennial Building
PO Box 6000
Fredericton NB E3B 5H1
Tel.: 506-453-2682
Fax: 506-444-4494
Website: www.gnb.ca/0062/rentalsman/index-e.asp

Newfoundland and Labrador

Trade Practices Division
Department of Government Services
5 Mews Place
PO Box 8700
St. John's NL A1B 4J6
Tel.: 709-729-2600
Toll-free: 1-877-968-2600
Fax: 709-729-6998
Email: gslinfo@gov.nl.ca
Website: www.gs.gov.nl.ca/cca/tp

Northwest Territories

Consumer Affairs
Department of Municipal and Community Affairs
Suite 400, 5201–50th Avenue
PO Box 1320
Yellowknife NT X1A 3S9
Tel.: 867-873-7125
Fax: 867-873-0609
Email: michael_gagnon@gov.nt.ca
Website: 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 NS B3J 3K5
Tel.: 902-424-5200
Toll-free: 1-800-670-4357
Fax: 902-424-0720
Email: askus@gov.ns.ca
Website: www.gov.ns.ca/snsmr

Nunavut

Consumer Affairs
Department of Community and Government Services
PO Box 440
Baker Lake NU X0C 0A0
Tel.: 867-793-3303
Toll-free: 1-866-223-8139
Fax: 867-793-3321

Ontario

Ministry of Small Business & Consumer Services
Suite 1500, 5775 Yonge Street
Toronto ON M7A 2E5
Tel.: 416-326-8611
Toll-free: 1-800-889-9768
TTY: 416-325-3408
Toll-free: 1-800-268-7095
Fax: 416-326-8665
Email: consumer@ontario.ca
Website: www.ontario.ca/consumerprotection

Prince Edward Island

Consumer Services
Office of the Attorney General
4th Floor, Shaw Building
95 Rochford Street
PO Box 2000
Charlottetown PE C1A 7N8
Tel.: 902-368-4550
Toll-free: 1-800-658-1799
Fax: 902-368-5283
Website: [www.gov.pe.ca/attorneygeneral/
index.php3?number=1002799&lang=E](http://www.gov.pe.ca/attorneygeneral/index.php3?number=1002799&lang=E)

Quebec

Office de la protection du consommateur
Suite 450, 400 Jean-Lesage Boulevard
Québec QC G1K 8W4
Toll-free: 1-888-672-2556
Fax: 418-528-0976
Website: www.opc.gouv.qc.ca/e_HotLine/map_Site.asp

Saskatchewan

Consumer Protection Branch
Saskatchewan Department of Justice
Suite 500, 1919 Saskatchewan Drive
Regina SK S4P 4H2
Tel.: 306-787-5550
Toll-free: 1-888-374-4636
Fax: 306-787-9779
Email: consumerprotection@justice.gov.sk.ca
Website: www.justice.gov.sk.ca/cpb

Yukon

Consumer Services
Department of Community Services
Third Floor, Andrew Philipson Law Centre
2130 Second Avenue
PO Box 2703
Whitehorse YT Y1A 2C6
Tel.: 867-667-5111
Toll-free: 1-800-661-0408, local 5111
Fax: 867-667-3609
Email: consumer@gov.yk.ca
Website: www.community.gov.yk.ca/consumer/index.html

Other Government Offices

These are government offices that handle specific issues such as food, telecommunications, transportation, product safety, bankruptcy, privacy and road safety.

Canadian Food Inspection Agency

The Canadian Food Inspection Agency delivers all federal inspection services related to food, animal health and plant protection.

59 Camelot Drive
Ottawa ON K1A 0Y9
Tel.: 613-225-2342
Toll-free: 1-800-442-2342
TTY: 1-800-465-7735
Fax: 613-228-6601
Website: www.cfia-acia.agr.ca

Across Canada

Atlantic Area

1081 Main Street
PO Box 6088
Moncton NB E1C 8R2
Tel.: 506-851-7400
Fax: 506-851-2689

Quebec Area

Room 746-C, 2001 University Street
Montréal QC H3A 3N2
Tel.: 514-283-8888
Fax: 514-283-3143

Ontario Area

174 Stone Road West
Guelph ON N1G 4S9
Tel.: 519-837-9400
Fax: 519-837-9766

Western Area

Room 654, 220-4 Avenue SE
Calgary AB T2G 4X3
Tel.: 403-292-4301
Fax: 403-292-5707

Canadian Radio-television and Telecommunications Commission

The Canadian Radio-television and Telecommunications Commission regulates and supervises all aspects of the Canadian broadcasting system, as well as regulating telecommunications common carriers and service providers that fall under federal jurisdiction.

Central Building, Les Terrasses de la Chaudière
1 Promenade du Portage
Gatineau QC K1A 0N2
Tel.: 819-997-0313
Toll-free: 1-877-249-2782
TDD: 819-994-0423
Toll-free: 1-877-909-2782
Fax: 819-994-0218
Website: www.crtc.gc.ca/eng/welcome.htm

Across Canada

Alberta

Suite 520, 10405 Jasper Avenue
Edmonton AB T5J 3N4
Tel.: 780-495-3224

Nova Scotia

Suite 1410, Metropolitan Place
99 Wyse Road
Dartmouth NS B3A 4S5
Tel.: 902-426-7997
Fax: 902-426-2721

British Columbia

Suite 530, 580 Hornby Street
Vancouver BC V6C 3B6
Tel.: 604-666-2111
TDD: 604-666-0778
Fax: 604-666-8322

Ontario

Suite 624, 55 St. Clair Avenue East
Toronto ON M4T 1M2
Tel.: 416-952-9096

Manitoba

Suite 1810, 275 Portage Avenue
Winnipeg MB R3B 2B3
Tel.: 204-983-6306
TDD: 204-983-8274
Fax: 204-983-6317

Quebec

Suite 504, 205 Viger Avenue West
Montréal QC H2Z 1G2
Tel.: 514-283-6607

Saskatchewan

Suite 103, Cornwall Professional Building
2125 11th Avenue
Regina SK S4P 3X3
Tel.: 306-780-3422

Canadian Transportation Agency

The Canadian Transportation Agency (CTA) administers economic regulations that affect all modes of transport under federal jurisdiction. The CTA handles general consumer issues and complaints related to air travel. It also deals with rate and service complaints in the rail industry and acts as an economic regulator for certain marine activities. Finally, the CTA is responsible for ensuring that federally regulated transportation services and facilities have no undue obstacles to the mobility of people with disabilities.

15 Eddy Street
Gatineau QC K1A 0N9
Tel.: 1-888-222-2592
TTY: 1-800-669-5575
Fax: 819-997-6727
Email: info@otc-cta.gc.ca
Website: www.cta-otc.gc.ca/index_e.html

Commissioner for Complaints for Telecommunications Services

The Commissioner for Complaints for Telecommunications Services (CCTS) is an independent agency with a mandate to receive, to facilitate the resolution of, and, if necessary, resolve eligible consumer and small business complaints relating to certain retail telecommunications services. The CCTS strives to do this in an accessible, impartial, timely, efficient and informal manner, after direct communication between a consumer or small business and a CCTS member has proven ineffective.

P.O. Box 81088
Ottawa, Ontario K1P 1B1
Tel.: 1-888-221-1687
TTY: 1-877-782-2384
Fax: 1-877-782-2924
Email: info@ccts-cprst.ca
Website: www.ccts-cprst.ca

Health Canada: Consumer Product Safety

Health Canada helps protect the Canadian public by researching, assessing and collaborating in the management of the health risks and safety hazards associated with the many consumer products, including pest management products, that Canadians use everyday.

AL 0900C2
Ottawa ON K1A 0K9
Tel.: 613-957-2991
Toll-free: 1-866-225-0709
TTY: 1-800-267-1245
Fax: 613-941-5366
Email: info@hc-sc.gc.ca
Website: www.hc-sc.gc.ca/cps-spc/index_e.html

Health Canada : Consumer Product Safety – Across Canada

Call 1-866-662-0666 (toll-free). Your call will be routed to the closest regional office.

Alberta and Northwest Territories

Calgary
Room 282, Harry Hays Building
220-4 Avenue SE
Calgary AB T2G 4X3
Tel.: 403-292-4677
Email: Alberta_Prodsafe@hc-sc.gc.ca

Edmonton (use for Northwest Territories as well)

#1440, Sun Life Building
c/o Suite 730, Canada Place
9700 Jasper Avenue
Edmonton AB T5J 4C3
Tel.: 780-495-2626
Email: Alberta_Prodsafe@hc-sc.gc.ca

Atlantic

New Brunswick and Prince Edward Island
1st Floor, 10 Highfield Street
Moncton NB E1C 9V5
Tel.: 506-851-6638
Email: Atlantic_Prodsafe@hc-sc.gc.ca

Newfoundland and Labrador

3rd Floor, John Cabot Building
10 Barbers Hill
St. John's NL A1C 6M1
Tel.: 709-772-4050
Email: Atlantic_Prodsafe@hc-sc.gc.ca

Nova Scotia

Suite 1625, 1505 Barrington Street
Halifax NS B3J 3Y6
Tel.: 902-426-8300
Email: Atlantic_Prodsafe@hc-sc.gc.ca

British Columbia and Yukon

Suite 400, 4595 Canada Way
Burnaby BC V5G 1J9
Tel.: 604-666-5003
Email: Bby_Prodsafe@hc-sc.gc.ca

Manitoba and Saskatchewan

Manitoba 510 Lagimodiere Boulevard
Winnipeg MB R2J 3Y1
Tel.: 204-983-5490
Email: Mb_Prodsafe@hc-sc.gc.ca

Across Canada

Call 1-866-662-0666 (toll-free). Your call will be routed to the closest regional office.

Saskatchewan

Room 412, 101–22nd Street East
Saskatoon SK S7K 0E1
Tel.: 306-975-4502
Email: Sk_Prodsafe@hc-sc.gc.ca

Ontario and Nunavut

Hamilton
9th Floor, 55 Bay Street North
Hamilton ON L8R 3P7
Tel.: 905-572-2845
Email: Tor_ProdSafe@hc-sc.gc.ca

Toronto (use for Nunavut as well)

2301 Midland Avenue
Toronto ON M1P 4R7
Tel.: 416-973-4705
Toll-free: 1-866-662-0666
Email: Tor_Prodsafe@hc-sc.gc.ca

Quebec

Longueuil
1001 St-Laurent West
Longueuil QC J4K 1C7
Tel.: 450-646-1353 or
514-283-5488
Email: Quebec_Prod@hc-sc.gc.ca

Québec

Suite 266-1, 901 Cap Diamant
Québec QC G1K 4K1
Tel.: 418-648-4327
Email: Quebec_Prod@hc-sc.gc.ca

Office of the Superintendent of Bankruptcy

The Office of the Superintendent of Bankruptcy (OSB) helps ensure that bankruptcies and insolvencies are conducted in a professional, open, impartial and fair manner. OSB's responsibilities include supervising the administration of estates in bankruptcy, commercial reorganizations, consumer proposals and receiverships, maintaining a publicly accessible record of bankruptcy and insolvency proceedings, recording and investigating complaints, licensing private sector trustees to administer estates, and setting and enforcing professional standards for the administration of estates.

4th Floor, 155 Queen Street

Ottawa ON K1A 0H5

Tel.: 613-941-1000

Fax: 613-941-2862

Website: <http://strategis.ic.gc.ca/epic/site/bsf-osb.nsf/en/home>

Name Search Services

Since 1978, OSB has kept a searchable database of bankruptcies and proposals filed in Canada. Through this database, you can find out whether an organization or person has a history of bankruptcies or proposals. If so, you will also get the trustee's name and firm. You can access the database from the OSB home page (<http://strategis.ic.gc.ca/epic/site/bfs-osb.nsf/en/home>; scroll to the bottom and click on Insolvency Name Search.)

Tel.: 613-941-2863

Fax: 613-941-9490

Across Canada

Alberta

Calgary
5th Floor, 639–5 Avenue SW
Calgary AB T2P 0M9
Tel.: 403-292-5607
Fax: 403-292-5188

Edmonton
Suite 725, Canada Place
9700 Jasper Avenue
Edmonton AB T5J 4C3
Tel.: 780-495-2476
Fax: 780-495-2466 Ontario

British Columbia

Vancouver
Suite 1900, 300 West Georgia Street
Vancouver BC V6B 6E1
Tel.: 604-666-5007
Fax: 604-666-4610 Quebec

Manitoba

4th Floor, 400 St. Mary Avenue
Winnipeg MB R3C 4K5
Tel.: 204-983-3229
Fax: 204-983-8904 Saskatchewan

Nova Scotia

16th Floor, Maritime Centre
1505 Barrington Street
Halifax NS B3J 3K5
Tel.: 902-426-2900
Fax: 902-426-7275

Ontario

Hamilton
9th Floor, 55 Bay Street North
Hamilton ON L8R 3P7
Tel.: 905-572-2847
Fax: 905-572-4066

London

Room 303, Federal Building
451 Talbot Street
London ON N6A 5C9
Tel.: 519-645-4034
Fax: 519-645-5139

Ottawa

Room B-119, 11th Floor
Place Bell Building
160 Elgin Street
Ottawa ON K2P 2P7
Tel.: 613-995-2994
Fax: 613-996-0949

Toronto

6th Floor, 25 St. Clair Avenue East
Toronto ON M4T 1M2
Tel.: 416-973-6486
Fax: 416-973-7440

Quebec

Montréal
8th Floor, 5 Place Ville Marie
Montréal QC H3B 2G2
Tel.: 514-283-6192
Fax: 514-283-9795

Sainte-Foy

4th Floor, 1141 Route Église
Sainte-Foy QC G1V 3W5
Tel.: 418-648-4280
Fax: 418-648-4120

Sherbrooke

Suite 600, 2665 King Street West
Sherbrooke QC J1L 1C1
Tel.: 819-564-5742
Fax: 819-564-4299

Saskatchewan

Regina
600–1945 Hamilton Street
Regina SK S4P 2C7
Tel.: 306-780-5391
Fax: 306-780-6947

Saskatoon
7th Floor, 123–2nd Avenue South
Saskatoon SK S7K 7E6
Tel.: 306-975-4298
Fax: 306-975-5317

Privacy Commissioner of Canada

The Commissioner is an advocate for the privacy rights of Canadians. The Commissioner's mandate includes investigating complaints and conducting audits under two federal laws (the Privacy Act and the Personal Information Protection and Electronic Documents Act), publishing information about personal information-handling practices in the public and private sectors, conducting research into privacy issues, and promoting awareness and understanding of privacy issues by the Canadian public. The Commissioner works independently from any other part of the government to investigate complaints from individuals about how federal departments and agencies and private sector organizations handle Canadians' personal information.

3rd Floor, Place de Ville, Tower B
112 Kent Street
Ottawa ON K1A 1H3
Tel.: 613-995-8210
Toll-free: 1-800-282-1376
Fax: 613-947-6850
TTY: 613-992-9190
Website: www.privcom.gc.ca/index_e.asp

Transport Canada: Road Safety

Transport Canada, in cooperation with provincial and territorial governments and national safety organizations, works to improve road safety in Canada. The Road Safety Directorate has a broad range of responsibilities that are of interest to the public. Its mandate is to reduce deaths, injuries, damage to property and the environment, health impairment and energy consumption resulting from the use of motor vehicles in Canada.

Tower C, Place de Ville
330 Sparks Street
Ottawa ON K1A 0N5
Tel.: 613-990-2309
TTY: 1-888-675-6863
Website: www.tc.gc.ca/roadsafety/menu.htm

Across Canada

Atlantic Region

PO Box 42
Moncton NB E1C 8K6
Tel.: 1-800-387-4999
Website: www.tc.gc.ca/atl/en/menu.htm

Ontario Region

Suite 300, 4900 Yonge Street
North York ON M2N 6A5
Tel.: 416-973-9820
Fax: 416-973-9907
Website: www.tc.gc.ca/OntarioRegion/surface/english/menu.htm

Pacific Region

620–800 Burrard Street
Vancouver BC V6Z 2J8
Tel.: 604-666-3518
Fax: 604-666-7255
Website: www.tc.gc.ca/pacific/road/menu.htm

Prairie and Northern Region

344 Edmonton Street
Winnipeg MB R3C 0P6
Tel.: 204-983-3152
Toll-free: 1-888-463-0521
Website: www.tc.gc.ca/prairieandnorthern/menu.htm

Quebec Region

Office 638, 800 René Lévesque
Boulevard West
Montréal QC H3B 1X9
Tel.: 514-283-5722
Fax: 514-283-8234
Website: www.tc.gc.ca/quebec/en/road/menu.htm

Consumer Groups

These organizations define their mission as consumer assistance, protection and advocacy, and the services they provide vary. Some groups are large with general mandates. Others are small with a narrow focus. All are interested in hearing from consumers about problems, issues and trends in connection with their advocacy and consumer education activities.

Automobile Protection Association

This is a non-profit auto industry watchdog. It works for improved legislation, industry sales practices and automobile safety.

Suite 1319, 2 Carlton Street
Toronto ON M5B 1J3
Tel.: 416-204-1444
Fax: 416-204-1985
Email: apatoronto@apa.ca
Website: www.apa.ca/template.asp?lang=english

292 St. Joseph Boulevard West
Montréal QC H2V 2N7
Tel.: 514-272-5555
Fax: 514-273-0797
Email: apamontreal@apa.ca
Website: www.apa.ca/template.asp?lang=english

Canadian Toy Testing Council

The Canadian Toy Testing Council is a non-profit charitable organization that tests toys and helps parents make good toy purchases. The Council publishes its annual Toy Report, which contains testing results for more than 1600 toys.

1973 Baseline Road
Ottawa ON K2C 0C7
Tel.: 613-228-3155
Fax: 613-228-3242
Email: cttc@toy-testing.org
Website: www.toy-testing.org

Consumers' Association of Canada

The Consumers' Association of Canada (CAC), founded in 1947, is an independent, not-for-profit and volunteer-based charitable organization. The CAC's mandate is to inform and educate consumers on marketplace issues, to advocate for consumers with government and industry, and to work with government and industry to solve marketplace problems. CAC focuses its work in the areas of food, health, trade, standards, financial services, communications industries and other marketplace issues as they emerge. CAC maintains a national secretariat in Ottawa and some regional offices.

3rd Floor, 436 Gilmour Street
Ottawa ON K2P 0R8
Tel.: 613-238-2533
Fax: 613-238-2538
Email: info@consumer.ca
Website: www.consumer.ca

Across Canada

Alberta Consumers' Association
(Consumers Association of Canada, Alberta)
PO Box 11171
Edmonton AB T5J 3K4
Tel.: 780-426-3270
Fax: 780-425-9578
Email: contact@albertaconsomers.org
Website: www.albertaconsomers.org

CAC Manitoba
Suite 21, 222 Osborne Street South
Winnipeg MB R3L 1Z3
Tel.: 204-452-2572
Toll-free: 1-888-596-0900
Fax: 204-284-1876
Email: info@consumermanitoba.ca
Website: www.consumermanitoba.ca

Consumers' Association of Canada
(Saskatchewan Branch) **Inc.**
306, 222-3rd Avenue South
Saskatoon SK S7K 1M1
Tel.: 306-242-4909
Toll-free: 1-888-395-5661
Fax: 306-955-5810
Email: office@consumersask.com
Website: www.consumersask.com

Consumers Council of Canada

The Consumers Council of Canada is an independent, non-profit organization that works with consumers, corporations and governments to promote consumers' rights and responsibilities for a more effective marketplace.

Suite 100, 35 Madison Avenue
Toronto ON M5R 2S2
Tel.: 416-961-3487
Fax: 416-975-8819
Website: www.consumerscouncil.com

Public Interest Advocacy Centre

The Public Interest Advocacy Centre is a non-profit organization, founded in 1976, that provides legal and research services on behalf of consumers, vulnerable ones in particular, concerning the provision of important public services. The Centre focuses primarily on consumer issues concerning telecommunications, energy, privacy, the information highway, electronic commerce, financial services, broadcasting and competition law.

Suite 1204, 1 Nicholas Street
Ottawa ON K1N 7B7
Tel.: 613-562-4002
Fax: 613-562-0007
Email: piac@piac.ca
Website: www.piac.ca

Quebec Consumer Groups

Association coopérative d'économie familiale Abitibi-Témiscamingue

Suite 5, 322 Perreault Street
Rouyn-Noranda QC J9X 3C6
Tel.: 819-764-3302
Fax: 819-762-3351
Email: acef-at@cablovision.qc.ca

Association coopérative d'économie familiale Amiante-Beauce-Etchemins

Suite 202, 37 Notre-Dame Street West
Thetford Mines QC G6G 1J1
Tel.: 418-338-4755
Toll-free: 1-888-338-4755
Fax: 418-338-6234
Email: acefabe@consommateur.qc.ca
Website: www.consommateur.qc.ca/acef-be/index.htm

Association coopérative d'économie familiale de Lanaudière

200 Desalaberry Street, local 124
Joliette QC J6E 4G1
Tel.: 450-756-1333
Toll-free: 1-866-414-1333
Fax: 450-759-8749
Email: aceflanaudiere@consommateur.qc.ca
Website: www.consommateur.qc.ca/acef-lan/index.htm

Association coopérative d'économie familiale de la Péninsule

Suite 308, 158 Soucy Street
Matane QC G4W 2E3
Tel.: 418-562-7645
Fax: 418-562-7645
Email: acefpen@cgocable.ca

Association coopérative d'économie familiale de l'Est de Montréal

5955 de Marseille Street
Montréal QC H1N 1K6
Tel.: 514-257-6622
Fax: 514-257-7998
Email: acefest@consommateur.qc.ca
Website: www.consommateur.qc.ca/acefest/index.htm

Association coopérative d'économie familiale de l'Estrie

Suite 202, 187 Laurier Street
Sherbrooke QC J1H 4Z4
Tel.: 819-563-8144
Fax: 819-563-8235
Email: acefestrie@consommateur.qc.ca
Website: www.consommateur.qc.ca/acefestr/index.htm

**Association coopérative d'économie
familiale de l'Île-Jésus**

Suite 103, 1686 des Laurentides Boulevard
Laval QC H7M 2P4
Tel.: 450-662-9428
Fax: 450-662-2647
Email: aceflav@mediom.com
Website: www.consommateur.qc.ca/aceflav/index.htm

**Association coopérative d'économie
familiale de l'Outaouais**

109 Wright Street
Gatineau QC J8X 2G7
Tel.: 819-770-4911
Email: acefout@videotron.ca
Website: www.consommateur.qc.ca/acefout/index.htm

**Association coopérative d'économie
familiale de Québec**

570 du Roi Street
Québec QC G1K 2X2
Tel.: 418-522-1568
Fax: 418-522-7023
Email: acefque@mediom.qc.ca

**Association coopérative d'économie
familiale de Rimouski-Neigette et Mitis**

Suite 306, 124 Sainte-Marie Street
PO Box 504
Rimouski QC G5L 7C5
Tel.: 418-723-0744
Fax: 418-723-7972
Email: acefriki@globetrotter.qc.ca

**Association coopérative d'économie
familiale des Basses-Laurentides**

42-B Turgeon Street
Sainte-Thérèse QC J7E 3H4
Tel.: 450-430-2228
Fax: 450-435-7184
Email: acefbl@consommateur.qc.ca
Website: www.consommateur.qc.ca/acefbl/index.htm

**Association coopérative d'économie
familiale des Bois-Francs**

Suite 230, 59 Monfette Street
Victoriaville QC G6P 1J8
Tel.: 819-752-5855
Fax: 819-752-6426
Email: acefbf@cdcbf.qc.ca
Website: www.consommateur.qc.ca/acefbf/index.htm

**Association coopérative d'économie
familiale du Grand-Portage**

5 Iberville Street
Rivière-du-Loup QC G5R 1G5
Tel.: 418-867-8545
Fax: 418-867-8546
Email: acefgp@globetrotter.net
Website: www.consommateur.qc.ca/acefgp/index.htm

**Association coopérative d'économie
familiale du Haut Saint-Laurent**

Suite 111, 28 St-Paul Street
Salaberry-de-Valleyfield QC J6S 4A8
Tel.: 450-371-3470
Fax: 450-371-3425
Email: acefhsl@rocler.qc.ca
Website: www.consommateur.qc.ca/acefhsl/index.htm

**Association coopérative d'économie
familiale du Nord de Montréal**

7500 de Châteaubriand Avenue
Montréal QC H2R 2M1
Tel.: 514-277-7959
Fax: 514-277-7730
Email: info.acefnord@videotron.ca
Website: www.acefnord.org

**Association coopérative d'économie
familiale du Sud-Ouest de Montréal**

6734 Monk Boulevard
Montréal QC H4E 3J1
Tel.: 514-362-1771
Fax: 514-362-0660
Email: acefsom@consommateur.qc.ca
Website: www.consommateur.qc.ca/acefsom/index.htm

**Association coopérative d'économie
familiale Montérégie-Est**

Suite 305, 279 Principale Street
Granby QC J2G 2W1
Tel.: 450-375-1443
Toll-free: 1-888-375-1443
Fax: 450-375-2449
Email: acefm-est@qc.aira.com
Website: www.consommateur.qc.ca/acefgranby/index.en.php

Suite 306, 1195 Saint-Antoine Street
Saint-Hyacinthe QC J2S 3K6
Tel.: 450-252-0808
Email: acefm-est@ntic.qc.ca
Website: www.consommateur.qc.ca/acefgranby/index.en.php

**Association coopérative d'économie
familiale Rive-Sud de Montréal**

Suite 200, 510 Chambly Road
Longueuil QC J4H 3L7
Tel.: 450-677-6394
Toll-free: 1-877-677-6394
Fax: 450-677-0101
Email: acefrsm@consommateur.qc.ca
Website: www.consommateur.qc.ca/acefrsm/index.htm

**Association coopérative d'économie
familiale Rive-Sud de Québec**

33 Carrier Street
Lévis QC G6V 5N5
Tel.: 418-835-6633
Toll-free: 1-877-835-6633
Fax: 418-835-5818
Email: acef@acefrsq.com
Website: www.acefrsq.com

**Association des consommateurs pour
la qualité dans la construction**

The Association is entirely dedicated to the construction marketplace and the residential renovation sector in Quebec.

6226 Saint-Hubert Street
Montréal QC H2S 2M2
Tel.: 514-384-2013
Toll-free: 1-877-624-7667
Fax: 514-521-0736
Email: acqc@consommateur.qc.ca
Website: www.consommateur.qc.ca/acqc/2.htm

Association pour la protection des intérêts des consommateurs Côte-Nord

872 de Puyjalon Street
Baie-Comeau QC G5C 1N1
Tel.: 418-589-7324
Fax: 418-589-7088
Email: apic@groupepopulaires.org

Bureau d'information en consommation

The Bureau is run by students in the undergraduate consumer sciences program at Laval University. The goal of the organization is to help students find consumer information or solve consumer-related problems.

Suite 2208, Pavillon Maurice-Pollack
Sainte-Foy QC G1K 7P4
Tel.: 418-656-2131, ext. 3548
Email: bic@fsaa.ulaval.ca

Carrefour d'éducation populaire de Pointe Saint-Charles

2356 Centre Street
Montréal QC H3K 1J7
Tel.: 514-596-4444
Fax: 514-596-4443
Email: carrefour.anim@csgm.qc.ca
Website: www.carrefourpop.org

Carrefour d'entraide Drummond Inc.

3rd Floor, 255 Brock Street
Drummondville QC J2C 1M5
Tel.: 819-477-8105
Fax: 819-477-7012

Centre de recherche et d'information en consommation de Port-Cartier

Suite 2, 1 Wood Street
PO Box 204
Port-Cartier QC G5B 2G8
Tel.: 418-766-3203
Fax: 418-766-3312
Email: cricportcartier@globetrotter.net
Website: www.consommateur.qc.ca/cric/index.htm

Centre d'information et de recherche en consommation de Charlevoix-Ouest

Suite 3, 3 Clarence Gagnon Street
PO Box 183B
Baie-Saint-Paul QC G3Z 1K5
Tel.: 418-435-2884
Fax: 418-435-3991
Email: circco@bellnet.ca

Centre d'intervention budgétaire et sociale de la Mauricie

274 Bureau Street
Trois-Rivières QC G9A 2M7
Tel.: 819-378-7888
Fax: 819-376-6351
Email: acef@infoteck.qc.ca
Website: www.consommateur.qc.ca/acef-mau/index.htm

Centre populaire de Roberval

106 Marcoux Avenue
Roberval QC G8H 1E7
Tel.: 418-275-4222
Fax: 418-275-9097
Email: gmorin@centrepoproberval.com

Club populaire des consommateurs de Pointe Saint-Charles

Suite 30, 1945 Mullins Street
Montréal QC H3K 1N9
Tel.: 514-932-5088
Fax: 514-932-7557
Email: cpc@qc.aira.com

Coalition des associations de consommateurs du Québec

The Coalition is an amalgamation of Quebec consumer associations that promote and advocate for consumer interests.

Suite 393, 1600 De Lorimier Avenue
Montréal QC H2K 3W5
Tel.: 514-362-8623
Toll-free: 1-877-962-2227
Fax: 514-598-5863
Email: info@cacq.ca
Website: www.cacq.ca

Éducaloi

Éducaloi is a not-for-profit organization whose mission is to inform Quebecers of their rights and obligations by supplying quality legal information in plain language.

PO Box 55032, Notre-Dame Postal Station
11 Notre-Dame Street West
Montréal QC H2Y 4A7
Website: www.educaloi.qc.ca

Groupe de recherche en animation et planification économique

1433 4th Avenue
Québec QC G1J 3B9
Tel.: 418-522-7356
Fax: 418-522-0845
Email: legrape@videotron.ca
Website: www.legrape.tk

Le cyberconsommateur averti

This France–Quebec co-operative initiative provides advice to help consumers protect themselves better when shopping online.

Email: cyber@consommateur.qc.ca
Website: www.consommateur.qc.ca/cyber

Les Éditions Protégez-Vous (Protégez-Vous magazine)

Suite 305, 2120 Sherbrooke Street East
Montréal QC H2K 1C3
Tel.: 1-866-895-7186
Fax: 514-223-7160
Email: courrier@protegez-vous.ca
Website: www.protegez-vous.ca

Mouvement d'éducation et de défense des actionnaires

This is a non-profit organization (formerly known as the Association de protection des épargnants et investisseurs du Québec) dedicated to defending the interests of Quebec investors.

82 Sherbrooke Street West
Montréal QC H2X 1X3
Tel.: 514-286-1155
Fax: 514-286-1154
Email: admin@medac.qc.ca
Website: www.medac.qc.ca

Option consommateurs

Option consommateurs is a non-profit organization dedicated to advocating and defending the interests of consumers. It provides legal information services, mediation services, budget counselling, classes on budgeting and information sessions. As well, it does major consumer research and represents the consumer interest before decision-making bodies. Major files include banking services, privacy protection, indebtedness, unfair business practices, energy and food safety.

Suite 604, 2120 Sherbrooke Street East
Montréal QC H2K 1C3
Tel.: 514-598-7288
Toll-free: 1-888-412-1313
Fax: 514-598-8511

Email: info@option-consommateurs.org
Website: www.option-consommateurs.org

Réseau de protection du consommateur

This website brings together consumer information from 28 Quebec consumer groups.

Email: RPC@consommateur.qc.ca
Website: www.consommateur.qc.ca

Service budgétaire et communautaire de Chicoutimi

2422 Roussel Street
Chicoutimi-Nord QC G7G 1X6
Tel.: 418-549-7597
Fax: 418-549-1325

Email: sbc@vl.videotron.ca
Website: www.rc02.com/sbc

Service budgétaire et communautaire de Jonquière

PO Box 42
Jonquière QC G7X 7V8
Tel.: 418-542-8904
Fax: 418-542-1424

Email: servicebudgetairejonq@videotron.ca

Service budgétaire et communautaire de la MRC Maria-Chapdelaine

Suite 304, 1230 Walberg Boulevard
Dolbeau-Mistassini QC G8L 1H2
Tel.: 418-276-1211
Fax: 418-276-5802
Email: sbcmrcmc@destination.ca

Service budgétaire Lac-Saint-Jean-Est

415 Collard Street West
PO Box 594
Alma QC G8B 5W1
Email: info@servicebudgetaire.com
Website: www.servicebudgetaire.com

Service budgétaire populaire de La Baie et Bas-Saguenay

864 de la Fabrique Street
La Baie QC G7B 2S8
Tel.: 418-544-5611
Fax: 418-544-5590
Email: s.budgetlabaie@royaume.com

Service budgétaire populaire de Saint-Félicien Inc.

1211 Notre-Dame Street
Saint-Félicien QC G8K 1Z9
Tel.: 418-679-4646
Fax: 418-679-5902
Email: sbp.st-felicien@qc.aira.com

Service budgétaire populaire des Sources

312 Morin Boulevard
Asbestos QC J1T 3B9
Tel.: 819-879-4173
Fax: 819-879-6949
Email: info@sbdessources.com
Website: www.sbdessources.com

Service d'aide aux consommateurs de Shawinigan

This is a non-profit organization that focuses primarily on matters relating to financial services, e-commerce, energy efficiency and solutions for low-income families.

500, Avenue Broadway, suite 102
Shawinigan QC G9N 1M3
Tel.: 819-537-1414
Fax: 819-537-5259
Email: sac@cgocable.ca
Website: www.service-aide-consommateur.qc.ca

Solutions Budget Plus

Suite 202, 79 Wellington Street North
Sherbrooke QC J1H 5A9
Tel.: 819-563-0535
Fax: 819-563-5337
Email: sbpop@globetrotter.net
Website: www.solutionsbudgetplus.com

Union des consommateurs

Union des consommateurs was created in 2002 by the merger of the Fédération des associations coopératives d'économie familiale and Action réseau consommateur. The mandate of Union des consommateurs is to protect consumers and advocate for their rights and interests. The group especially gives a strong public voice to consumers with low and moderate incomes.

6226 St-Hubert Street
Montréal QC H2S 2M2
Tel.: 514-521-6820
Toll-free: 1-888-521-6820
Fax: 514-521-0736
Email: union@consommateur.qc.ca
Website: www.consommateur.qc.ca/union

Better Business Bureaus

Better Business Bureaus (BBBs) are non-profit organizations supported primarily by local business members.

BBBs help consumers investigate businesses and charities to find out whether there have been complaints against them. BBBs also help resolve complaints against businesses. Usually BBBs ask that you submit your complaint in writing so that an accurate record exists of the dispute. The BBBs will then take up the complaint with the company involved.

If the complaint cannot be satisfactorily resolved through communication with the business, the BBBs may offer an alternative dispute settlement process, such as mediation or arbitration. BBBs do not judge or rate individual products or brands, handle complaints concerning the price of goods or services, handle employer-employee wage disputes or give legal advice.

Canadian Council of Better Business Bureaus
2 St. Clair Avenue East, Suite 800
Toronto ON M4T 2T5
Tel.: 416-644-4936
Fax: 416-644-4945
Website: www.cbobb.ca

Across Canada

Alberta

BBB of Central and Northern Alberta
888 Capital Place
9707-110 Street
Edmonton AB T5K 2L9
Tel.: 780-482-2341
Toll-free: 1-800-232-7298
Fax: 780-482-1150
Email: info@edmontonbbb.org
Website: www.edmontonbbb.org

BBB of Southern Alberta
Suite 350, 7330 Fisher Street SE
Calgary AB T2H 2H8
Tel.: 403-531-8780
Fax: 403-640-2514
Email: info@betterbusinessbureau.ca
Website: www.betterbusinessbureau.ca

British Columbia

BBB of Mainland B.C.
Suite 404, 788 Beatty Street
Vancouver BC V6B 2M1
Tel.: 604-682-2711
Fax: 604-681-1544
Email: contactus@bbbvancouver.org
Website: www.bbbvancouver.org

Serving the B.C. Interior
Tel.: 1-888-803-1222
Fax: 604-681-1544
Email: contactus@bbbvancouver.org (with BBB
Contact Us-Interior in the subject line)
Website: www.interior.bbbvancouver.org

BBB of Vancouver Island
220-1175 Cook Street
Victoria BC V8V 4A1
Tel.: 250-386-6348
Toll-free: 1-877-826-4222
Fax: 250-386-2367
Email: info@bbbvancouverisland.org
Website: www.vi.bbb.org

Manitoba

BBB of Manitoba and Northwestern Ontario
1030B Empress Street
Winnipeg MB R3G 3H4
Tel.: 204-989-9010
Toll-free: 1-800-385-3074
Fax: 204-989-9016
Email: bbbinquiries@bbbmanitoba.ca
Website: www.bbbmanitoba.ca

Maritime Provinces

BBB of the Maritime Provinces
Suite 805, 1888 Brunswick Street
Halifax NS B3J 3J8
Tel.: 902-422-6581
Fax: 902-429-6457
Email: bbbmp@bbbmp.ca
Website: www.bbbmp.ca

Yarmouth Office
Tel.: 902-742-2432
Fax: 902-742-1248

Newfoundland and Labrador

BBB of Newfoundland and Labrador
Suite 301, 360 Topsail Road
St. John's NL A1E 2B6
Tel.: 709-364-2222
Toll-free: 1-877-663-2363
Fax: 709-364-2255
Email: info@bbbnl.org
Website: www.bbbnl.org

Across Canada

Ontario

BBB in Mid-western and Central Ontario
(including the Greater Toronto Area)
354 Charles Street East
Kitchener ON N2G 4L5
Tel.: 519-579-3080
Toll-free: 1-800-459-8875
Fax: 519-570-0072
Email: info@bbbmwo.ca
Website: www.bbbmwo.ca

Business office
1 Eva Road
Toronto ON M9C 4Z5
Tel.: 416-621-9184

BBB of Eastern Ontario and the Outaouais
(serving Eastern and Northern Ontario and the
Outaouais)
505-700 Industrial Avenue
Ottawa ON K1G 0Y9
Tel.: 613-237-4856
Toll-free: 1-877-859-8566
Fax: 613-237-4878
Email: info@ottawa.bbb.org
Website: www.ottawa.bbb.org

BBB of South Central Ontario
100 James Street South
Hamilton ON L8P 2Z2
Tel.: 905-526-1111
Fax: 905-526-1225
Website: www.thebbb.ca

BBB of Western Ontario
Suite 308, 200 Queens Avenue
PO Box 2153
London ON N6A 1J3
Tel.: 519-673-3222
Toll-free: 1-877-283-9222
Fax: 519-673-5966
Email: info@london.bbb.org
Website: www.london.bbb.org

BBB of Windsor and Southwestern Ontario
Suite 302, 880 Ouellette Avenue
Windsor ON N9A 1C7
Tel.: 519-258-7222
Fax: 519-258-1198
Email: bbb@bbbwindsor.com
Website: www.bbbwindsor.com

Chatham office
Tel.: 519-351-0592

Quebec

BBB of Quebec
1370 Notre-Dame Street West
Montréal QC H3C 1K8
Tel.: 514-286-9281
Fax: 514-323-1511
Email: bbbbec@bbb-bec.com
Website: www.bbb-bec.com/main.cfm?l=en

Saskatchewan

BBB of Saskatchewan
201-2080 Broad Street
Regina SK S4P 1Y3
Tel.: 306-352-7601
Toll-free: 1-888-352-7601
Fax: 306-565-6236
Email: info@bbbsask.com
Website: www.bbbsask.com

Bankruptcy

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.

For a complete listing of Office of the Superintendent of Bankruptcy offices, see Other Government Offices, above.

Saskatchewan Agriculture and Food

This department provides specific information for Saskatchewan farmers who are seeking protection from their creditors or filing for bankruptcy.

Suite 329, 3085 Albert Street
Regina SK S4S 0B1
Tel.: 306-787-5140
Toll-free: 1-866-457-2377
Farm Stress Line: 1-800-667-4442
Fax: 306-798-3042
Email: aginfo@agr.gov.sk.ca
Website: www.agr.gov.sk.ca

Budget and Credit Counselling

Are you struggling financially and feel that you need help? It may be worthwhile to meet with a budget or credit counsellor. This type of service is offered by various types of organizations: provincial governments, and non-profit and for-profit organizations.

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. You can also call your provincial or territorial consumer affairs office or the Better Business Bureau to see whether any complaints have been filed against the person or company you are planning to deal with.

Government Services

Nova Scotia

Debtor Assistance Program

This program is provided by Service Nova Scotia and Municipal Relations.

Tel.: 902-424-5200

Toll-free: 1-800-670-4357

Website: www.gov.ns.ca/snsmr/consumer/debtor

Saskatchewan

Provincial Mediation Board

Managed by the Saskatchewan Department of Justice and Attorney General, the Board provides budgeting advice and counselling services.

Toll-free: 1-888-215-2222

Fax (toll-free): 1-888-867-7776

Website: www.justice.gov.sk.ca/provincialmediationboard

Suite 120, 2151 Scarth Street

Regina SK S4P 2H8

Tel.: 306-787-5387

Fax: 306-787-5574

Main Floor, Sturdy Stone Building

122–3rd Avenue North

Saskatoon SK S7K 2H6

Tel.: 306-933-6520

Fax: 306-933-7030

Non-Profit Organizations

Ontario

Ontario Association of Credit Counselling Services

This is a registered charity that represents a network of not-for-profit credit counselling agencies across the province.

Tel.: 1-888-746-3328

Website: www.oaccs.com/agencies.html

Quebec

Coalition des associations de consommateurs du Québec

The Coalition is a province-wide group of consumer associations of which 22 organizations that provide credit counselling services are members.

Suite 393, 1600 De Lorimier Avenue
Montréal QC H2K 3W5
Tel.: 514-362-8623
Toll-free: 1-877-962-2227
Fax: 514-598-5863
Email: info@cacq.ca
Website: www.cacq.ca

Union des consommateurs

Union des consommateurs was created in 2002 by the merger of the Fédération des Association coopérative d'économie familiale and Action réseau consommateur. The mandate of the Union des consommateurs is to protect consumers and advocate for their rights and interests. The group especially gives a strong public voice to consumers with low and moderate incomes.

6226 St-Hubert Street
Montréal QC H2S 2M2
Tel.: 514-521-6820
Toll-free: 1-888-521-6820
Fax: 514-521 0736
Email: union@consommateur.qc.ca
Website: www.consommateur.qc.ca/union

All other provinces and territories

Credit Counselling Canada

This is a national association of not-for-profit credit counselling agencies. Its members serve all provinces and territories.

To find the agency nearest you, go to www.creditcounsellingcanada.ca.

Consumers and the Environment

The following organizations may be able to help you if you're looking for more information or have questions about how you can become a more environmentally responsible consumer.

Office of Energy Efficiency, Natural Resources Canada

The Office of Energy Efficiency will help you learn how to conserve energy and save money. You will find information on home improvement, new homes, major appliances, heating equipment and controls, cooling and ventilation equipment and controls, windows, doors and skylights, lighting, office equipment, electronics, and the ENERGY STAR®, EnerGuide and R-2000 program. They also have information on vehicle efficiency.

18th Floor, 580 Booth Street
Ottawa ON K1A 0E4
Tel.: 613-995-2943
TTY: 613-996-4397
Fax: 613-943-1590
Website: www.oee.nrcan.gc.ca/english/index.cfm

Environment Canada

Environment Canada's mandate is to preserve and enhance the quality of the natural environment, while coordinating environmental policies and programs for the federal government. At its website, you will find information on how Environment Canada manages the conservation and protection of Canada's natural resources, and provides forecasts for weather and environmental changes. You will also find information on how consumers can protect the environment, including information on: recycling, energy savings, pollution prevention, incentives and rebates and more.

Inquiry Centre
70 Crémazie Street
Gatineau QC K1A 0H3
Tel.: 819-997-2800
Toll-free: 1 800 668-6767
Fax: 819-994-1412
TTY: 819-994-0736
Email: enviroinfo@ec.gc.ca
Website: www.ec.gc.ca

Environmental Choice (Eco-logo Program)

Canada's "Environmental Choice" Eco-Logo program, established in 1988, helps consumers identify products and services that are less harmful to the environment. Eco-logo certified products or services are made or offered in a way that improves energy efficiency, reduces hazardous by-products, uses recycled materials or results in the product being reusable.

5 Alderney Drive
Dartmouth NS B2Y 2N6 Tel.: (902) 426-7231
Fax: (902) 426-6348
TTY: (819) 994-0736
E-mail: 15th.reception@ec.gc.ca
Website: www.ns.ec.gc.ca/g7/eco-can.html

Canadian Environmental Network

The RCEN is an independent, non-partisan organization. It does not take positions on environmental issues. Rather, it encourages and supports working groups and organizations who take part in work related to the environmental field. The Canadian Environment Network provides a database of ENGO's and partners working on environmental issues around the world.

300-945 Wellington Street West
Ottawa ON K1Y 2X5
Tel: 613-728-9810
Fax: 613-728-2963
Email: info@cen-rce.org

Canadian Centre for Pollution Prevention

The Canadian Centre for Pollution Prevention (C2P2) is a non-profit, non-government organization which is a recognized leader in pollution prevention. The C2P2 encourages actions that avoid or minimize the creation of pollution and waste. The C2P2 provides a library of access to the best pollution prevention and environmental information on the Internet.

Suite 134, 215 Spadina Avenue
Toronto ON M5T 2C7
Tel.: 416-979-3534
Toll-free: 1-800-667-9790
Fax: 416-979-3936
Email: info@c2p2online.com
Website: www.c2p2online.com

One Earth

One Earth is a non-profit research and advocacy group based in Vancouver, British Columbia, which seeks to transform unsustainable consumption patterns locally, nationally and internationally towards long-term sustainability. One Earth provides insightful information packages and tools which can be used to inform decision-making and social change in regard to sustainable consumption, while trying to advance Canada as a leader in sustainable development.

Unit 1205 – 1255 Main Street
Vancouver BC V6A 4G5
Tel.: 604-669-5143 or 604-805-0282
Email: info@OneEarthWeb.org
Website: www.oneearthweb.org

My Sustainable Canada

My Sustainable Canada is a national not-for-profit organization that serves as a policy advocate for sustainable consumption solutions. My Sustainable Canada provides a hub of information of consumer behaviour and sustainable consumption policy and research, which can come in handy when trying to become a more environmentally friendly consumer.

743 Avondale Avenue
Kitchener ON N2M 2W6
Tel.: 519-886-3699
Email: info@mysuscan.org
Website: www.mysustainablecanada.org

Credit Reporting

If you wish to request or verify your credit report, contact the credit bureaus listed below. There is a charge to receive your credit electronically but none if you order it and have it sent by mail.

Equifax Canada Inc.

Consumer Relations Department
PO Box 190
Jean Talon Station
Montréal QC H1S 2Z2
Tel.: 514-493-2314
Toll-free: 1-800-465-7166
Fax: 514-355-8502
Email: consumer.relations@equifax.com
Website: www.equifax.ca

Northern Credit Bureaus Inc.

Northern Credit Bureaus Inc.
336 Rideau Boulevard
Rouyn-Noranda QC J9X 1P2
Toll-free Fax: 1-800-646-5876
Email: bcn@bcn.qc.ca
Website: www.creditbureau.ca

TransUnion Canada

For residents of all provinces except Quebec:
Consumer Relations
709 Main Street West
PO Box 338, LCD 1
Hamilton ON L8L 7W2
Tel.: 905-525-0262
Toll-free: 1-800-663-9980
Website: www.tuc.ca

For residents of Quebec:
Consumer Relations
Suite 370, 1 Place Laval West
Laval QC H7N 1A1
Tel.: 514-335-0374
Toll-free: 1-877-713-3393
Website: www.tuc.ca

Energy and Utilities

Energy Efficiency

Office of Energy Efficiency, Natural Resources Canada

The Office of Energy Efficiency will help you learn how to conserve energy and save money. You will find information on home improvement, new homes, major appliances, heating equipment and controls, cooling and ventilation equipment and controls, windows, doors and skylights, lighting, office equipment, electronics, ENERGY STAR®, EnerGuide and R-2000. They also have information on vehicle efficiency.

18th Floor, 580 Booth Street

Ottawa ON K1A 0E4

Tel.: 613-995-2943

TTY: 613-996-4397

Fax: 613-943-1590

Website: www.oeenrcan.gc.ca/english/index.cfm

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.

Utility Commissions

Alberta

Alberta Utilities Commission
(utilities regulator)

4th Floor, Fifth Avenue Place

425-1 Street SW

Calgary AB T2P 3L8

Tel.: 403-592-8845

Fax: 403-592-4406

Email: Info@auc.ab.ca

Website: www.auc.ab.ca

Office of the Utilities Consumer Advocate
TD Tower

Suite 1701, 10088-102 Avenue

Edmonton AB T5J 2Z1

Tel.: 780-644-5130

Fax: 780-644-5129

Email: UCAhelps@gov.ab.ca or

UtilitiesConsumerAdvocate@gov.ab.ca

Website: www.ucahelps.gov.ab.ca

British Columbia

British Columbia Utilities Commission

6th Floor, 900 Howe Street

PO Box 250

Vancouver BC V6Z 2N3

Tel.: 604-660-4700

Toll-free: 1-800-663-1385

Fax: 604-660-1102

Email: Commission.Secretary@bcuc.com

Website: www.bcuc.com

Manitoba

Manitoba Public Utilities Board

Suite 400, 330 Portage Avenue

Winnipeg MB R3C 0C4

Tel.: 204-945-2638

Toll-free: 1-866-854-3698

Fax: 204-945-2643

Email: publicutilities@gov.mb.ca

Website: www.pub.gov.mb.ca

New Brunswick

New Brunswick Energy and Utilities Board

Suite 1400, 15 Market Square

PO Box 5001

Saint John NB E2L 4Y9

Tel.: 506-658-2504

Toll-free: 1-866-766-2782

Fax: 506-643-7300

Email: general@pub.nb.ca

Website: www.pub.nb.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 NL A1A 5B2

Toll-free: 1-866-782-0006

Fax: 709-726-9604

Email: ito@pub.nf.ca

Website: www.pub.nf.ca

Northwest Territories

Northwest Territories Public Utility Board
203–62 Woodland Drive
PO Box 4211
Hay River NT X0E 1G1
Tel.: 867-874-3944
Fax: 867-874-3639
Website: 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 NS B3J 3S3
Tel.: 902-424-4448
Fax: 902-424-3919
Email: uarb.board@gov.ns.ca
Website: www.nsuarb.ca

Ontario

Ontario Energy Board
PO Box 2319
2300 Yonge Street
Toronto ON M4P 1E4
Tel.: 416-314-2455
Toll-free: 1-877-632-2727
Fax: 416-440-7656
Website: www.oeb.gov.on.ca

Prince Edward Island

Regulatory and Appeals Commission
Suite 501, National Bank Tower
134 Kent Street
PO Box 577
Charlottetown PE C1A 7L1
Tel.: 902-892-3501
Toll-free: 1-800-501-6268
Fax: 902-566-4076
Email: info@irac.pe.ca
Website: www.irac.pe.ca

Quebec

Régie de l'énergie
Tour de la Bourse
Suite 255, 800 Victoria Place
PO Box 001
Montréal QC H4Z 1A2
Tel.: 514-873-5050
Toll-free: 1-888-873-2452
Fax: 514-873-2070
Email: secretariat@regie-energie.qc.ca
Website: www.regie-energie.qc.ca/en/index.html

Suite 3.10, 1200 Route Église
Québec QC G1V 5A4
Tel.: 418-646-0970
Toll-free: 1-888-527-3443
Fax: 418-646-1021

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 SK S4S 0B3

Yukon

Yukon Utilities Board
PO Box 31728
Whitehorse YT Y1A 6L3
Tel.: 867-667-5058
Fax: 867-667-5059
Email: yub@northwestel.net
Website: www.yukonutilitiesboard.yk.ca

Financial Services

Banks

If you have a concern or problem with your bank, the first thing you should do is try to address it with your branch or service centre. A customer service representative may be able to help you. If not, you should ask to speak with a supervisor or manager.

If your situation has not been resolved to your satisfaction, you should find out what to do next within your bank. Ask a representative or manager whom you should contact.

When the problem still cannot be settled to your satisfaction, involve your bank's ombudsman. An ombudsman's job is to help consumers resolve disputes with their bank.

Below is the contact information for the ombudsmen for all domestic banks in Canada (listed in Schedule I of the Bank Act). Other banks operate here as subsidiaries or foreign banks. For a complete list of all banks in Canada, please go to the website of the Office of the Superintendent of Financial Institutions (www.osfi-bsif.gc.ca/osfi/index_e.aspx?DetailID=568) or call 1-800-385-8647.

If you are unable to resolve your complaint directly with your bank's ombudsman, contact the Ombudsman for Banking Services and Investments (see below).

Bank Ombudsmen

Bank West

1010–24 Street SE
High River AB T1V 2A7
Toll-free: 1-888-652-6575
Fax: 403-652-2237
Email: ron.munaweera@bankwest.ca

BMO Financial Group (Bank of Montreal)

8th Floor, Bank of Montreal Tower
55 Bloor Street West
Toronto ON M4W 3N5
Toll-free: 1-800-371-2541
Fax: 1-800-766-8029
Email: bmo.ombudsman@bmo.com

Bridgewater Bank

Suite 150, 926–5 Avenue SW
Calgary AB T2P 0N7
Toll-free: 1-866-243-4308
Email: ombudsman@bridgewaterbank.ca

Canadian Tire Bank

PO Box 12000
Station Main
Welland ON L3B 6C7
Fax: 905-735-2644

Canadian Western Bank

Suite 2300, 10303 Jasper Avenue
Edmonton AB T5J 3X6
Toll-free: 1-888-423-8854
Email: graham.gilbert@cwbank.com

CIBC

PO Box 342
Commerce Court
Toronto ON M5L 1G2
Tel.: 416-861-3313
Toll-free: 1-800-308-6859
Fax: 416-980-3754
Toll-free: 1-800-308-6861
Email: ombudsman@cibc.com

Citizens Bank of Canada

401–815 West Hastings Street
Vancouver BC V6C 1B4
Tel.: 604-708-7746
Fax: 604-682-2704
Email: ombudsman@citizensbank.ca

CS Alterna Bank

3rd Floor, 400 Albert Street
Ottawa ON K1R 5B2
Toll-free: 1-866-560-0120
Fax: 1-866-560-0177

Dundee Bank of Canada

(request must be in writing)
20th Floor, 1 Adelaide Street East
Toronto ON M5C 2V9

First Nations Bank of Canada

c/o TD Canada Trust Ombudsman
PO Box 1, Toronto-Dominion Centre
Toronto ON M5K 1A2
Tel.: 416-982-4884
Toll-free: 1-888-361-0319
Fax: 416-983-3460
Email: td.ombudsman@td.com

General Bank of Canada

10727–82 Avenue
Edmonton AB T6E 2B1
Tel.: 780-439-5568.
Fax: 780-431-5567
Email: gbcumbudsman@wheatongroup.ca

Laurentian Bank of Canada

Laurentian Bank Tower
1981 McGill College Avenue
Montréal QC H3A 3K3
Tel.: 514-284-7192
Toll-free: 1-800-479-1244

Manulife Bank of Canada

(request must be in writing)
500 King Street North
PO Box 1602, Station Waterloo
Waterloo ON N2J 4C6

National Bank of Canada

PO Box 275
Montréal QC H2Y 3G7
Toll-free: 1-888-300-9004
Fax: 514-866-3399
Toll-free: 1-888-866-3399

Pacific & Western Bank of Canada

2002–140 Fullarton Street
London ON N6A 5P2
Toll-free: 1-800-213-4282

President's Choice Bank

c/o CIBC Ombudsman
PO Box 342, Commerce Court
Toronto ON M5L 1G2
Tel.: 416-861-3313
Toll-free: 1-800-308-6859
Fax: 416-980-3754
Toll-free: 1-800-308-6861
Email: ombudsman@cibc.com

RBC Financial Group (Royal Bank of Canada)

PO Box 1, Royal Bank Plaza
Toronto ON M5J 2J5
Toll-free: 1-800-769-2542
Fax: 416-974-6922

Scotiabank (Bank of Nova Scotia)

Scotia Plaza
44 King Street West
Toronto ON M5H 1H1
Tel.: 416-933-3299
Toll-free: 1-800-785-8772
Toll-free Fax: 1-866-787-7061
Email: ombudsman@scotiabank.com

TD Canada Trust

PO Box 1, Toronto-Dominion Centre
Toronto ON M5K 1A2
Tel.: 416-982-4884
Toll-free: 1-888-361-0319
Fax: 416-983-3460
Email: td.ombudsman@td.com

Ombudsman for Banking Services and Investments

If you are unable to resolve your complaint directly with your bank's ombudsman, contact the Ombudsman for Banking Services and Investments. The OBSI is an independent body that investigates complaints from individuals and small business about banking services. Its objective is to provide impartial and prompt resolution of complaints.

PO Box 896, Station Adelaide
Toronto ON M5C 2K3
Toll-free: 1-888-451-4519
Toll-free Fax: 1-888-422-2865
Email: ombudsman@obsi.ca
Website: www.obsi.ca/default.aspx

Self-Regulation and Government Regulation of Banks

Canadian Bankers Association

The Canadian Bankers Association develops industry standards and provides a forum for dialogue between the banks and the public.

30th Floor, Commerce Court West
199 Bay Street
PO Box 348
Toronto ON M5L 1G2
Tel.: 416-362-6092
Toll-free: 1-800-263-0231
Fax: 416-362-7705
Email: inform@cba.ca
Website: www.cba.ca/en

Across Canada

Montréal

Place Montréal Trust
Suite 2480, 1800 McGill College Avenue
Montréal QC H3A 3J6
Tel.: 514-840-8747
Fax: 514-282-7551
Ottawa
Suite 1421, 50 O'Connor Street
Ottawa ON K1P 6L2
Tel.: 613-234-4431
Fax: 613-234-9803

Ottawa

Suite 1421, 50 O'Connor Street
Ottawa ON K1P 6L2
Tel.: 613-234-4431
Fax: 613-234-9803

Financial Consumer Agency of Canada

The Financial Consumer Agency of Canada works to protect and educate consumers in the area of financial services, providing consumer information and overseeing financial institutions to ensure that they comply with federal consumer protection measures, including legislation.

6th Floor, 427 Laurier Avenue West
Ottawa ON K1R 1B9
Tel.: 613-996-5454
Toll-free: 1-866-461-3222
TTY: 613-947-7771
Toll-free: 1-866-914-6097
Fax: 613-941-1436
Toll-free: 1-866-814-2224
Website: www.fcac-acfc.gc.ca

Office of the Superintendent of Financial Institutions

The Office of the Superintendent of Financial Institutions is the primary regulator of federal financial institutions (mostly banks) and pension plans. Its mission is to safeguard policyholders, depositors and pension plan members from undue loss.

255 Albert Street
Ottawa ON K1A 0H2
Tel.: 613-943-3950
Toll-free: 1-800-385-8647
TTY: 613-943-3980
Fax: 613-990-5591
Website: www.osfi-bsif.gc.ca/osfi/index_e.aspx?ArticleID=3

Across Canada

Montréal

Suite 903, 200 René Lévesque Boulevard
West
Montréal QC H2Z 1X4
Tel.: 514-283-4836

Toronto

121 King Street West
PO Box 39
Toronto ON M5H 3T9
Tel.: 416-973-6662

Vancouver

1095 West Pender Street
PO Box 11
Vancouver BC V6E 2M6
Tel.: 604-666-5335

Trust Companies, Credit Unions, Cooperatives and Caisses Populaires

If you have a problem with your financial institution, try to resolve it within your branch. If you cannot resolve your problem, contact one of the government regulators listed below.

Alberta

Alberta Superintendent of
Financial Institutions
Terrace Building
Room 402, 9515–107 Street
Edmonton AB T5K 2C3
Tel.: 780-427-5064
Fax: 780-420-0752
Email: 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)

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 NB E3B 5H1
Tel.: 506-453-2315
Fax: 506-453-7474
Website: www.gnb.ca/0062/index-e.asp

Nova Scotia

Financial Institutions Division
Department of Finance
4th Floor, 1723 Hollis Street
PO Box 2271
Halifax NS B3J 3C8
Tel.: 902-424-6331
Fax: 902-424-1298
Email: fininst@gov.ns.ca
Website: [www.gov.ns.ca/finance/
financialinstitutions](http://www.gov.ns.ca/finance/financialinstitutions)

British Columbia

Financial Institutions Commission
Suite 1200, 13450–102nd Avenue
Surrey BC V3T 5X3
Tel.: 604-953-5200
Toll-free: 1-866-206-3030
Fax: 604-953-5301
Email: FICOM@ficombc.ca
Website: www.fic.gov.bc.ca

Newfoundland and Labrador

Credit Union Deposit Guarantee Corporation
PO Box 340
Marystown NL A0E 2M0
Tel.: 709-279-0170
Toll-free: 1-877-279-0170
Fax: 709-279-0177
Website: www.cudgc.nf.net

Nunavut

Legal Registries Division
Department of Justice
PO Box 1000, Station 570
Iqaluit NU X0A 0H0
Tel.: 867-975-6590
Fax: 867-975-6594
Email: legal.registries@gov.nu.ca
Website: [www.justice.gov.nu.ca/english/
legalreg.html](http://www.justice.gov.nu.ca/english/legalreg.html)

Manitoba

Financial Institutions Regulation Branch
Manitoba Finance
Suite 1115, 405 Broadway
Winnipeg MB R3C 3L6
Tel.: 204-945-2542
Toll-free: 1-800-282-8069
Fax: 204-948-2268
Email: coop-cu@gov.mb.ca
Website: www.gov.mb.ca/finance/cca/firb

Northwest Territories

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

Ontario

Financial Services Commission of Ontario
5160 Yonge Street
PO Box 85
North York ON M2N 6L9
Tel.: 416-250-7250
Toll-free: 1-800-668-0128
TTY: 1-800-387-0584
Fax: 416-590-7070
Email: contactcentre@fSCO.gov.on.ca
Website: www.fSCO.gov.on.ca

Prince Edward Island

Office of the Attorney General
4th Floor, Shaw Building
PO Box 2000
95 Rochford Street
Charlottetown PE C1A 7N8
Tel.: 902-368-4550
Fax: 902-368-5283
Website: www.gov.pe.ca/oag/ccaid-info

Quebec

Autorité des marchés financiers
Place de la Cité, Tour Cominar
Suite 400, 2640 Laurier Boulevard
Québec QC G1V 5C1
Tel.: 418-525-0337
Toll-free: 1-877-525-0337
Fax: 418-647-0376
Email: renseignements-consommateur@lautorite.qc.ca
Website: www.lautorite.qc.ca/index.en.html

Insurance

When you have a problem, talk first with your insurance agent or broker. If you still need help, you may then wish to consider contacting an industry association or your provincial or territorial insurance regulator.

Industry Associations

Life and Disability Insurance
Canadian Life and Health Insurance Association Inc.
Suite 1700, 1 Queen Street East
Toronto ON M5C 2X9
Tel.: 416-777-2221
Fax: 416-777-1895
Website: www.clhia.ca/index_en.htm

Canadian Life and Health Insurance OmbudService
Suite 710, 20 Toronto Street
Toronto ON M5C 2B8
Information: 416-777-2344
Toll-free: 1-800-268-8099
Complaints: 416-777-9002
Toll-free: 1-888-295-8112
Fax: 416-777-9750
Website: www.clhio.ca/index.html

22nd Floor, Tour de la Bourse
800 Victoria Place
PO Box 246
Montréal QC H4Z 1G3
Tel.: 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 SK S4P 4H2
Tel.: 306-787-6700
Fax: 306-787-9006
Email: fid@sfsc.gov.sk.ca
Website: 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 YT Y1A 2C6
Tel.: 867-667-5111
Toll-free: 1-800-661-0408, local 5111
Fax: 867-667-3609
Email: consumer@gov.yk.ca
Website: www.community.gov.yk.ca/consumer/index.html

Suite 630, 1001 Maisonneuve Boulevard West
Montréal QC H3A 3C8
Tel.: 514-845-9004
Fax: 514-45-6182

Suite 400, 46 Elgin Street
Ottawa ON K1P 5K6
Tel.: 613-230-0031
Fax: 613-230-0297

Home, Car and Business Insurance
Insurance Bureau of Canada
Suite 2400, 777 Bay Street
PO Box 121
Toronto ON M5G 2C8
Tel.: 416-362-2031
Fax: 416-361-5952
Website: www.ibr.ca/en/index.asp

Across Canada

Alberta and the North

Suite 401, 10722–103 Avenue
Edmonton AB T5J 2G6
Tel.: 780-423-2212
Toll-free: 1-800-377-6378
Fax: 780-423-4796

Atlantic Provinces

Suite 1706, 1969 Upper Water Street
Halifax NS B3J 3R7
Tel.: 902-429-2730
Toll-free: 1-800-565-7189
Fax: 902-420-0157

British Columbia, Saskatchewan and Manitoba

Suite 1010, 510 Burrard Street
Vancouver BC V6C 3A8
Tel.: 604-684-3635
Toll-free: 1-877-772-3777
Fax: 604-684-6235

Ontario

Suite 2400, 777 Bay Street
PO Box 121
Toronto ON M5G 2C8
Tel.: 416-362-9528
Toll-free: 1-800-387-2880
Fax: 416-644-4961

Quebec

Suite 2410, Tour de la Bourse
800 Victoria Place
PO Box 336
Montréal QC H4Z 0A2
Tel.: 514-288-4321
Toll-free: 1-877-288-4321
Fax: 514-288-0753

General Insurance OmbudService
Suite 701, 10 Milner Business Court
Toronto ON M1B 3C6
Toll-free: 1-877-225-0446
Fax: 416-299-4261
Website: www.giocanada.org

Provincial and Territorial Insurance Regulators

Alberta

Alberta Insurance Council
Suite 901, Toronto Dominion Tower
10088–102 Avenue
Edmonton AB T5J 2Z1
Tel.: 780-421-4148
Fax: 780-425-5745
Email: info@abcouncil.ab.ca
Website: www.abcouncil.ab.ca

Suite 500, 222–58 Avenue SW
Calgary AB T2H 2S3
Tel.: 403-233-2929
Fax: 403-233-2990

British Columbia

Insurance Council of British Columbia
Suite 300, 1040 West Georgia Street
PO Box 7
Vancouver BC V6E 4H1
Tel.: 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 MB R3C 3L6
Tel.: 204-945-2542
Toll-free: 1-800-282-8069
Fax: 204-948-2268
Email: insurance@gov.mb.ca
Website: 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 NB E3B 5H1
Tel.: 506-453-2415
Fax: 506-453-7435
Website: www.gnb.ca/0062/index-e.asp

Consumer Advocate for Insurance
Suite 406, Keystone Place
270 Douglas Avenue
Bathurst NB E2A 1M9
Tel.: 506-549-5555
Toll-free: 1-888-283-5111
Fax: 506-549-5559
Email: nb@cai-dma.ca
Website: 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 NL A1B 4J6
Tel.: 709-729-2602
Fax: 709-729-3205
Website: www.gs.gov.nl.ca/cca/fsr

Northwest Territories and Nunavut

Treasury Division
Department of Finance
Third Floor, YK Centre
4922–28th Street
PO Box 1320
Yellowknife NT X1A 2L9
Tel.: 867-920-3423
Toll-free: 1-800-661-0820
Fax: 867-873-0325
Email: Doug_Doak@gov.nt.ca

Nova Scotia

Superintendent of Insurance
4th Floor, 1723 Hollis Street
PO Box 2271
Halifax NS B3J 3C8
Tel.: 902-424-6331
Fax: 902-424-1298
E-mail: fininst@gov.ns.ca

Ontario

Financial Services Commission of Ontario
5160 Yonge Street
PO Box 85
North York ON M2N 6L9
Tel.: 416-250-7250
Toll-free: 1-800-668-0128
TTY: 1-800-387-0584
Fax: 416-590-7070
Email: contactcentre@fsc.gov.on.ca
Website: 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 PE C1A 7N8
Tel.: 902-368-4550
Fax: 902-368-5283
Website: www.gov.pe.ca/oag/ccaid-info

Quebec

Autorité des marchés financiers
Place de la Cité, Tour Cominar
Suite 400, 2640 Laurier Boulevard
Québec QC G1V 5C1
Tel.: 418-525-0337
Toll-free: 1-877-525-0337
Fax: 418-647-0376
Email: renseignements-consommateur@lautorite.qc.ca
Website: www.lautorite.qc.ca

22nd Floor, Tour de la Bourse
800 Victoria Place
PO Box 246
Montréal QC H4Z 1G3
Tel.: 514-395-0337
Fax: 514-873-3090
Toll-free: 1-877-525-0337

Saskatchewan

For complaints against insurance companies:

Superintendent of Insurance
Financial Institutions Division
Saskatchewan Financial Services Commission
Suite 601, 1919 Saskatchewan Drive
Regina SK S4P 4H2
Tel.: 306-787-6700
Fax: 306-787-9006
Email: fid@sfsc.gov.sk.ca
Website: www.sfsc.gov.sk.ca/financial/insurance.shtml

For complaints against agents and brokers:

Insurance Councils of Saskatchewan
Suite 310, 2631–28th Avenue
Regina SK S4S 6X3
Tel.: 306-352-7870
Fax: 306-569-3018
Website: www.insurancecouncils.sk.ca

Yukon

Superintendent of Insurance
Consumer Services
Department of Community Services
Third Floor, Andrew Philipson Law Centre
2130 Second Avenue
PO Box 2703
Whitehorse YK Y1A 2C6
Tel.: 867-667-5111
Toll-free: 1-800-661-0408, local 5111
Fax: 867-667-3609
Email: consumer@gov.yk.ca
Website: www.community.gov.yk.ca/consumer/index.html

Securities

Before purchasing securities (i.e., stocks, bonds and mutual funds), you may wish to seek out information and advice. The following groups should be able to answer your questions.

Advocis (The Financial Advisors Association of Canada)

Advocis can explain the role of a financial planner and give advice on choosing an appropriate planner.

Suite 209, 390 Queens Quay West
Toronto ON M5V 3A2
Tel.: 416-444-5251
Toll-free: 1-800-563-5822
Fax: 416-444-8031
Email: info@advocis.ca
Website: www.advocis.ca

Investment Funds Institute of Canada

The Institute is the national association of the investment funds industry. Its responsibilities include broadening public awareness and understanding of mutual funds and the overall investment funds industry. It administers mutual fund education courses.

4th Floor, 11 King Street West
Toronto ON M5H 4C7
Tel.: 416-363-2150
Toll-free: 1-866-347-1961
Fax: 416-861-9937
Website: www.ific.ca

Suite 1800, 1010 Sherbrooke
Street West
Montréal QC H3A 2R7
Tel.: 514-985-7025
Fax: 514-985-5113

The Investor Learning Centre of Canada

The Centre is a not-for-profit organization, started by the Canadian Securities Institute, now CSI Global Education Inc., dedicated to providing non-promotional investment materials. It issues publications, holds seminars and has a resource centre, and answers questions concerning investors, bonds, stocks, capital and the market system.

15th Floor, 200 Wellington Street West
Toronto ON M5V 3G2
Tel.: 1-866-866-2601
Email: customer_support@csi.ca
Website: www.csi.ca

Securities Commissions

Every province has a securities commission to administer and enforce securities legislation. 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.

Alberta

Alberta Securities Commission
4th Floor, 300–5 Avenue SW
Calgary AB T2P 3C4
Tel.: 403-297-6454
Toll-free: 1-877-355-0585
Complaints: 403-355-3888
Fax: 403-297-6156
Email: complaints@seccom.ab.ca
Website: www.albertasecurities.com

British Columbia

British Columbia Securities Commission
701 West Georgia Street
PO Box 10142, Pacific Centre
Vancouver BC V7Y 1L2
Tel.: 604-899-6854
Toll-free: 1-800-373-6393
Fax: 604-899-6506
Email: inquiries@bcsc.bc.ca
Website: www.bcsc.bc.ca and
www.investright.org

Manitoba

Manitoba Securities Commission
500–400 St. Mary Avenue
Winnipeg MB R3C 4K5
Tel.: 204-945-2548
Fax: 204-945-0330
Email: securities@gov.mb.ca
Website: www.msc.gov.mb.ca/index_en.html

New Brunswick

Securities Commission
Suite 300, 85 Charlotte Street
Saint John NB E2L 2J2
Tel.: 506-658-3060
Toll-free: 1-866-933-2222
Fax: 506-658-3059
Email: information@nbsc-cvmnb.ca
Website: [www.nbsc-cvmnb.ca/nbsc/
LanguageRH.do?type=english](http://www.nbsc-cvmnb.ca/nbsc/LanguageRH.do?type=english)

Newfoundland and Labrador

Financial Services Regulation Division
Consumer and Commercial Affairs Branch
Department of Government Services
2nd Floor, Confederation Building, West Block
Prince Philip Drive
PO Box 8700
St John's NL A1B 4J6
Tel.: 709-729-4189
Fax: 709-729-6187
Website: www.gov.nf.ca/gs/cca/scon

Northwest Territories

Northwest Territories Registrar of Securities
Department of Justice
1st Floor, Stuart M. Hodgson Building
5009–49th Street
PO Box 1320
Yellowknife NT X1A 2L9
Tel.: 867-920-3318
Fax: 867-873-0243
Email: SecuritiesRegistry@gov.nt.ca
Website: [www.justice.gov.nt.ca/
SecuritiesRegistry](http://www.justice.gov.nt.ca/SecuritiesRegistry)

Nova Scotia

Nova Scotia Securities Commission
2nd Floor, Joseph Howe Building
1690 Hollis Street
PO Box 458
Halifax NS B3J 2P8
Tel.: 902-424-7768
Fax: 902-424-4625
Website: www.gov.ns.ca/nssc

Nunavut

Legal Registries Division
Department of Justice
PO Box 1000, Station 570
Iqaluit NU X0A 0H0
Tel.: 867-975-6590
Fax: 867-975-6594
Email: legal.registries@gov.nu.ca
Website: [www.justice.gov.nu.ca/english/
legalreg.html](http://www.justice.gov.nu.ca/english/legalreg.html)

Ontario

Ontario Securities Commission
Suite 1903, 20 Queen Street West
Toronto ON M5H 3S8
Tel.: 416-593-8314
Toll-free: 1-877-785-1555
TTY: 1-866-827-1295
Fax: 416-593-8122
Email: inquiries@osc.gov.on.ca
Website: www.osc.gov.on.ca/index_en.jsp

Prince Edward Island

Securities Office
Consumer, Corporate, and Insurance
Services Division
Office of Attorney General
4th Floor, Shaw Building
95 Rochford Street
PO Box 2000
Charlottetown PE C1A 7N8
Tel.: 902-368-4552
Fax: 902-368-5283
Email: mjgallant@gov.pe.ca
Website: www.gov.pe.ca/securities

Quebec

Autorité des marchés financiers
Place de la Cité, Tour Cominar
Suite 400, 2640 Laurier Boulevard
Québec QC G1V 5C1
Tel.: 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

22nd Floor, Tour de la Bourse
800 Victoria Place
PO Box 246
Montréal QC H4Z 1G3
Tel.: 514-395-0337
Toll-free: 1-877-525-0337
Fax: 514-873-3090

Saskatchewan

Securities Division
Saskatchewan Financial Services Commission
Suite 601, 1919 Saskatchewan Drive
Regina SK S4P 4H2
Tel.: 306-787-5645
Fax: 306-787-5899
Website: www.sfsc.gov.sk.ca

Yukon

Registrar of Securities
Corporate Affairs, Department
of Community Services
Third Floor, Andrew Philipson Law Centre
2130 Second Avenue
PO Box 2703
Whitehorse YK Y1A 2C6
Tel.: 867-667-5314
Toll-free: 1-800-661-0408, local 5314
Fax: 867-393-6251
Email: corporateaffairs@gov.yk.ca
Website: [www.community.gov.yk.ca/
corp/index.html](http://www.community.gov.yk.ca/corp/index.html)

Fraud

If you have become a victim of fraud, you should immediately report it to your local police and financial institutions. You can find the non-emergency contact information for your local police in the blue pages of your phone book.

If you have become a victim of credit card fraud you should also contact the credit bureaus to have an alert placed on your file. The contact information for the major credit bureaus can be found under *Credit Reporting*.

To report fraud, you may also wish to contact the following organizations:

PhoneBusters

PhoneBusters, the Canadian Anti-Fraud Call Centre is managed on a tripartite basis by the Ontario Provincial Police, the Royal Canadian Mounted Police (RCMP) and the Competition Bureau. PhoneBusters plays a key role in educating the public about specific fraudulent telemarketing pitches. Phone Busters also plays a vital role in the collection and dissemination of victim evidence, statistics, documentation and tape recordings which are made available to outside law enforcement agencies. PhoneBusters is the central agency in Canada that collects information on telemarketing, advanced fee fraud letters (Nigerian letters) and identity theft complaints.

Box 686

North Bay ON P1B 8J8

Toll-free: 1-888-495-8501

Tel.: 1-705-495-8501 (Overseas and Local)

Email: Info@phonebusters.com

Website: www.phonebusters.com

RECOL (Reporting Economic Crime Online)

Reporting Economic Crime Online (RECOL) is an initiative that involves an integrated partnership among international, federal and provincial law enforcement agencies, as well as regulators and private commercial organizations that have a legitimate investigative interest in receiving a copy of complaints of economic crime. RECOL offers you the ability to register complaints of online fraud through a secure and private channel. RECOL is run by the Royal Canadian Mounted Police (RCMP).

Website: www.recol.ca

Royal Canadian Mounted Police (RCMP)

The Royal Canadian Mounted Police is the Canadian national police service. The RCMP's website provides a section dedicated to Scams and Fraud with detailed information on the different types of fraud and how to protect your personal information.

RCMP Public Affairs and Communications Services

Headquarters Bldg., 1200 Vanier Parkway

Ottawa, Ont. K1A 0R2

Tel.: 613-993-7267

Fax: 613-993-0260

Website: www.rcmp-grc.gc.ca

Below is a list of other important organizations which can give you tips on how to protect yourself from fraud and offer some help if you have become a victim.

Financial Consumer Agency of Canada (FCAC)

The Financial Consumer Agency of Canada works to protect and educate consumers in the area of financial services, providing consumer information on issues such as debit card and credit card fraud and overseeing financial institutions to ensure that they comply with federal consumer protection measures.

6th Floor, 427 Laurier Avenue West
Ottawa ON K1R 1B9
Tel.: 613-996-5454
Toll-free: 1-866-461-3222
TTY: 613-947-7771
Toll-free: 1-866-914-6097
Fax: 613-941-1436
Toll-free: 1-866-814-2224
Website: www.fcac.acfc.gc.ca

Privacy Commissioner of Canada

The Commissioner is an advocate for the privacy rights of Canadians. The Privacy Commissioner can provide answers to questions about personal information and how to protect it. The Commissioner works independently from any other part of the government to investigate complaints from individuals about how federal departments and agencies and private sector organizations handle Canadians' personal information.

3rd Floor, Place de Ville, Tower B
112 Kent Street
Ottawa ON K1A 1H3
Tel.: 613-995-8210
Toll-free: 1-800-282-1376
Fax: 613-947-6850
TTY: 613-992-9190
Website: www.privcom.gc.ca/index_e.asp

Canada Public Safety

SafeCanada is a website dedicated to providing information and services on public safety in Canada. You will find information organized by subject matter, including information on the issues of internet and financial safety, among many other issues.

269 Laurier Avenue West
Ottawa ON K1A 0P8
Toll-free: 1-800-O-Canada (1-800-622-6232)
TTY: 1-800-465-7735
Fax: 613-941-0827
Email: safety@canada.gc.ca
Website: www.safecanada.ca

Funeral Services

Funeral Services Regulators

Alberta

Funeral Services Regulatory Board
11810 Kingsway Avenue
Edmonton AB T5G 0X5
Tel.: 780-452-6130
Toll-free: 1-800-563-4652
Fax: 780-452-6085
Email: office@afsrb.ab.ca
Website: www.afsrb.ab.ca

British Columbia

Business Practices and Consumer
Protection Authority
5th Floor, 1019 Wharf Street
PO Box 9244
Victoria BC V8W 9J2
Tel.: 604-320-1667
Toll-free: 1-888-564-9963
Fax: 250-920-7181
Email: info@bpcpa.ca
Website: www.bpcpa.ca

Manitoba

Board of Administration Under the
Embalmers and Funeral Directors Act
Room 311, Legislative Building
254 Portage Avenue
Winnipeg MB R3C 0B6
Tel.: 204-947-1098
Fax: 204-945-0424
Email: embalmersdirectors@gov.mb.ca

New Brunswick

Board for Registration of Embalmers
and Funeral Directors
1063 Main Street
PO Box 31
Hampton NB E0G 1Z0
Tel.: 506-832-5541
Fax: 506-832-3082

New Brunswick Funeral Directors and
Embalmers Association
515 Everard H. Daigle Boulevard
PO Box 7245
Grand Falls NB E3Z 2R5
Tel.: 506-473-3063
Fax: 506-473-3494
Email: info@nbfuneraldirectors.ca
Website: www.nbfuneraldirectors.ca

Newfoundland and Labrador

Embalmers and Funeral Directors Board of
Newfoundland and Labrador
PO Box 839
Lewisporte NL A0G 3A0
Tel.: 709-535 2827
Fax: 709-535 8440
Email: contact@nfuneralboard.ca
Website: www.nfuneralboard.ca

Nova Scotia

Nova Scotia Board of Registration of
Embalmers and Funeral Directors
c/o Service Nova Scotia and
Municipal Relations
PO Box 2723
Halifax NS B3J 3P7
Tel.: 902-453-5545
Toll-free: 1-800-670-4357
Fax: 902-424-0702
Website: www.gov.ns.ca/snsmr/paal/ndxemb.asp

Nunavut

Consumer Affairs
Department of Community and Government
Services
PO Box 440
Baker Lake NU X0C 0A0
Tel.: 867-793-3303
Toll-free: 1-866-223-8139
Fax: 867-793-3321

Ontario

Board of Funeral Services
Suite 2810, 777 Bay Street
PO Box 117
Toronto ON M5G 2C8
Tel.: 416-979-5450
Toll-free: 1-800-387-4458
Fax: 416-979-0384
Email: info@funeralboard.com
Website: www.funeralboard.com

Cemeteries Regulation Unit
32nd Floor, 250 Yonge Street
Toronto ON M5B 2N5
Tel.: 416-326- 8393
Toll-free: 1-800-889-9768
Fax: 416-326-8406

Prince Edward Island

Linda Peters
Compliance Officer
Office of the Attorney General
4th Floor, Shaw Building
105 Rochford Street
PO Box 2000
Charlottetown PEI C1A 7N8
Tel.: 902-368-5653
Fax: 902-368-5283
Email: Impeters@gov.pe.ca

Quebec

Office de la protection du consommateur
Suite 450, 400 Jean-Lesage Boulevard
Québec QC G1K 8W4
Toll-free: 1-888-672-2556
Fax: 418-528-0976
Website: www.opc.gouv.qc.ca/e_HotLine/map_Site.asp

Saskatchewan

Funeral and Cremation Services Council of
Saskatchewan
3847C Albert Street
Regina SK S4S 3R4
Tel.: 306-584-1575
Fax: 306-584-1576
Email: sask.funeral@sasktel.net
Website: www.fcscs.ca

Yukon

Consumer Services
Department of Community Services
Third Floor, Andrew Philipson Law Centre
2130 Second Avenue
PO Box 2703
Whitehorse YT Y1A 2C6
Tel.: 867-667-5811
Toll-free: 1-800-661-0408, local 5111
Fax: 867-667-3609
Email: consumer@gov.yk.ca
Website: www.community.gov.yk.ca/consumer/index.html

Health and Food

If you are concerned about food safety, contact the Canadian Food Inspection Agency (see Other Government Offices, above). For general health information, contact Health Canada. This department provides extensive health-related information on a variety of topics, including consumer products, seniors and healthy living. Several provinces also have toll-free health information lines, as well as Internet sites.

Health Canada

AL 0900C2
Ottawa ON K1A 0K9
Tel.: 613-957-2991
Toll-free: 1-866-225-0709
TTY: 1-800-267-1245
Fax: 613-941-5366
Email: info@hc-sc.gc.ca
Website: www.hc-sc.gc.ca/index_e.html

Division of Aging and Seniors

Public Health Agency of Canada
AL 1908A1
200 Eglantine Driveway
Ottawa ON K1A 0K9
Tel.: 613-952-7606
Fax: 613-957-9938
Email: seniors@phac-aspc.gc.ca
Website: www.phac-aspc.gc.ca/seniors-aines/index_pages/whatsnew_e.htm

Public Health Agency of Canada

130 Colonnade Road
AL 6501H
Ottawa ON K1A 0K9
Email: PHAC_Web_Mail@phac-aspc.gc.ca
Website: www.phac-aspc.gc.ca/index-eng.php

Across Canada

Alberta and the Northwest Territories

Suite 815, Canada Place
9700 Jasper Avenue
Edmonton AB T5J 4C3
Tel.: 780-495-2754
Fax: 780-495-7842
Email: ab_nwt@phac-aspc.gc.ca
Website: www.phac-aspc.gc.ca/canada/regions/ab-nwt/index.html

Atlantic

Suite 1525, Maritime Centre
1505 Barrington Street
Halifax NS B3J 3Y6
Tel.: 902-426-2700
Fax: 902-426-9689
Email: pphaltlantic-spsatlantique@phac-aspc.gc.ca
Website: www.phac-aspc.gc.ca/canada/regions/atlantic

British Columbia and Yukon

Suite 405, Winch Building
757 West Hastings Street
Vancouver BC V6C 1A1
Tel.: 604-666-2083
Fax: 604-666-2258

Manitoba and Saskatchewan

1015 Arlington Street
Winnipeg MB R3E 3R2
Tel.: 204-789-2000
Fax: 204-789-7878

Ontario and Nunavut

11th Floor, 180 Queen Street West
Toronto ON M5V 3L7
Tel.: 416-973-0003
Fax: 416-973-0009

Quebec

Suite 218, Complexe Guy-Favreau, East Tower
200 René Lévesque Boulevard West
Montréal QC H2Z 1X4
Tel.: 514-283-2306
Fax: 514-283-6739

Provincial and Territorial Departments and Ministries of Health

Alberta

Alberta Health and Wellness
10025 Jasper Avenue
PO Box 1360, Station Main
Edmonton AB T5J 2N3
Tel.: 780-427-7164
Email: health.ahinform@gov.ab.ca
Website: www.health.gov.ab.ca

British Columbia

Ministry of Health
1515 Blanshard Street
Victoria BC V8W 3C8
Tel.: 250-952-1742
Toll-free: 1-800-465-4911
Email: HLTH.Health@gems1.gov.bc.ca
Website: www.gov.bc.ca/healthservices

Manitoba

Manitoba Health
Tel.: 204-945-3744
Toll-free: 1-866-626-4862
Website: www.gov.mb.ca/health

New Brunswick

Department of Health
Carleton Place
520 King Street
PO Box 5100
Fredericton NB E3B 5G8
Tel.: 506-457-4800
Fax: 506-453-5243
Email: hw_sme@gnb.ca
Website: www.gnb.ca/0051/index-e.asp

Newfoundland and Labrador

Department of Health and
Community Services
1st Floor, Confederation Building, West Block
Prince Philip Drive
PO Box 8700
St. Johns NL A1B 4J6
Tel.: 709-729-4989
Email: healthinfo@gov.nl.ca
Website: www.health.gov.nl.ca/health

Northwest Territories

Department of Health and Social Services
PO Box 1320
Yellowknife NT X1A 2L9
Tel.: 867-920-6173
Fax: 867-873-0266
Website: www.hlthss.gov.nt.ca

Nova Scotia

Nova Scotia Department of Health
PO Box 488
Halifax NS B3J 2R8
Tel.: 902-424-5818
Toll-free: 1-800-387-6665
TTY/TDD: 1-800-670-8888
Fax: 902-424-0730
Email: dohweb@gov.ns.ca
Website: www.gov.ns.ca/health

Nunavut

Department of Health and Social Services
Sivummut Building 1107
PO Box 1000
Iqaluit NU X0A 0H0
Tel.: 867-975-5700
Fax: 867-975-5799
Website: www.gov.nu.ca/health

Ontario

Ministry of Health and Long-Term Care
Suite M1-57, McDonald Block
900 Bay Street
Toronto ON M7A 1R3
INFO line: 1-866-532-3161
TTY: 1-800-387-5559
Fax: 416-314-8721
Email: info@moh.gov.on.ca
Website: www.health.gov.on.ca

Prince Edward Island

Department of Health
2nd Floor, Jones Building
11 Kent Street
PO Box 2000
Charlottetown PE C1A 7N8
Tel.: 902-368-6130
Toll-free: 1-800-241-6970
Fax: 902-368-6136
Website: www.gov.pe.ca/hss

Quebec

Ministère de la Santé et des Services sociaux
Tel. (Québec): 418-644-4545
Tel. (Montréal): 514-644-4545
Toll-free: 1-877-644-4545
TTY/TDD (Montréal): 514-873-4626
Toll-free: 1-800-361-9596
Website: www.msss.gouv.qc.ca/en/index.php

Saskatchewan

Saskatchewan Health
T. C. Douglas Building
3475 Albert Street
Regina SK S4S 6X6
Tel.: 306-787-0146
Toll-free: 1-800-667-7766
HealthLine: 1-877-800-0002
TTY: 1-888-425-4444
Email: info@health.gov.sk.ca
Website: www.health.gov.sk.ca

Yukon

Department of Health and Social Services
PO Box 2703
Whitehorse YT Y1A 2C6
Tel.: 867-667-3673
Toll-free: 1-800-661-0408, ext. 3673
Fax: 867-393-3096
Email: hss@gov.yk.ca
Website: www.hss.gov.yk.ca/en

Resources for Persons with Disabilities

For a list of specific disability organizations in Canada, go to Just for You: People with Disabilities on the Health Canada website (www.hc-sc.gc.ca/hl-vs/jfy-spv/dis-inca_e.html).

Other Organizations

Dietitians of Canada

Dietitians of Canada brings the knowledge and skills of its members together to influence decisions that affect food, nutrition and health. Formerly the Canadian Dietetic Association (1935–1996), Dietitians of Canada has set the standard for education of dietitians and professional dietetic practice.

Suite 604, 480 University Avenue
Toronto ON M5G 1V2
Tel.: 416-596-0857
Fax: 416-596-0603
Website: www.dietitians.ca

Housing

Canada Mortgage and Housing Corporation

Canada Mortgage and Housing Corporation (CMHC), Canada's national housing agency, is committed to providing Canadians with quality, choice and affordability in housing. CMHC offers consumers mortgage loan insurance, support for social housing, leading-edge research to improve the quality and affordability of housing and information to help with housing decisions.

700 Montreal Road
Ottawa ON K1A 0P7
Tel.: 613-748-2000
Toll-free: 1-800-668-2642
TTY: 613-748-2447
Fax: 613-748-2098
Email: chic@cmhc-schl.gc.ca
Website: www.cmhc-schl.gc.ca/en/index.html

Across Canada

Atlantic

9th Floor, Barrington Tower
1894 Barrington Street
PO Box 9315, Station A
Halifax NS B3K 5W9
Tel.: 902-426-3530
Fax: 902-426-9991
British Columbia
200–1111 West Georgia Street
Vancouver BC V6E 4S4
Tel.: 604-731-5733
TTY: 1-800-309-3388
Fax: 604-737-4139

British Columbia

200–1111 West Georgia Street
Vancouver BC V6E 4S4
Tel.: 604-731-5733
TTY: 1-800-309-3388
Fax: 604-737-4139

Ontario

Suite 300, 100 Sheppard Avenue East
Toronto ON M2N 6Z1
Tel.: 416-221-2642
Toll-free: 1-800-309-3388
Fax: 416-218-3310

Prairie and Territories

Suite 200, 1000–7 Avenue SW
Calgary AB T2P 5L5
Tel.: 403-515-3000
Toll-free: 1-888-841-4975
Fax: 403-515-2930

Quebec

1st Floor, 1100 René Lévesque
Boulevard West
Montréal QC H3B 5J7
Tel.: 514-283-2222
Toll-free: 1-888-772-0772

Canadians for Properly Built Homes

Canadians for Properly Built Homes (CPBH) is a national, not-for-profit corporation dedicated to healthy, safe, durable and energy-efficient residential housing for Canadians. Working for consumer awareness and protection, CPBH is run by a volunteer board of directors and is supported by a volunteer advisory council of industry experts and other key stakeholders. CPBH has supporters in various parts of Canada, is undertaking projects at the municipal, provincial and federal level and offers a variety of ways for Canadians to get involved.

3659 Richmond Road
PO Box 11032, Station H
Ottawa ON K2H 7T8
Fax: 613-248-4691

Email: info@canadiansforproperlybulthomes.com
Website: www.canadiansforproperlybulthomes.com

New Home Warranty Programs

New homebuyers may be interested in taking advantage of a new home warranty program. These programs are available in most provinces. For a fee, owners may purchase a limited warranty for their home. As well, homes built under these programs are built in accordance with the *National Building Code of Canada*.

Alberta

The Alberta New Home Warranty Program
233 Mayland Place NE
Calgary AB T2E 7Z8
Tel.: 403-253-3636
Toll-free: 1-800-352-8240
Fax: 403-253-5062
Email: ConsumerRep@anhwp.com
Website: www.anhwp.com

Suite 204, 10464 Mayfield Road NW
Edmonton AB T5P 4P4
Tel.: 780-484-0572
Toll-free: 1-800-352-8240
Fax: 780-486-7896

Atlantic Provinces

Atlantic Home Warranty Program
15 Oland Crescent
Halifax NS B3S 1C6
Tel.: 902-450-9000
Toll-free: 1-800-320-9880
Fax: 902-450-5454
Email: info@ahwp.org
Website: www.ahwp.org

Manitoba

New Home Warranty
Program of Manitoba Inc.
Suite 200, 675 Pembina Hwy
Winnipeg MB R3M 2L6
Tel.: 204-453-1155
Fax: 204-287-8561
Email: mbnhwp@mbnhwp.com
Website: www.mbnhwp.com

Ontario

Tarion Warranty Corporation
Concourse Level, 5150 Yonge Street
Toronto ON M2N 6L8
Tel.: 416-229-9200
Toll-free: 1-877-982-7466
Fax: 416-229-3800
Toll-free: 1-877-664-9710
Website: www.tarion.com

Quebec

Guarantee Plan for New
Residential Buildings
La Régie du bâtiment du Québec
4th Floor, 545 Crémazie Boulevard East
Montréal QC H2M 2V2
Tel.: 514-873-0976
Toll-free: 1-800-361-0761
Fax: 514-864-2903
Toll-free: 1-888-315-0106
Email: crc@rbq.gouv.qc.ca
Website: www.rbq.gouv.qc.ca/dirEnglish/guaranteePlan/index-an.asp

Saskatchewan

New Home Warranty Program of
Saskatchewan Inc.
Suite 4, 3012 Louise Street East
Saskatoon SK S7J 3L8
Tel.: 306-373-7833
Fax: 306-373-7977
Email: director@NHWP.org
Website: www.nhwp.org

National Home Warranty Programs Ltd.

National Office
(and for inquiries from Saskatchewan)
Suite 3000, 10303 Jasper Avenue
Edmonton AB T5J 3N6
Tel.: 780-425-2981
Toll-free: 1-800-472-9784
Fax: 780-426-2723
Website: www.nationalhomewarranty.com

Across Canada

Suite A201, 1600–90 Ave SW
Calgary AB T2V 5A8
Tel.: 403-278-5665
Toll-free: 1-888-776-7707
Fax: 403-278-5551
17685–57th Avenue
Cloverdale BC V3S 1H1
Tel.: 604-575-9155
Toll-free: 1-877-575-9155
Fax: 604-575-9156

Suite 1200, 543 Granville Street
Vancouver BC V6C 1X8
Tel.: 604-608-6678
Toll-free: 1-888-243-8807
Fax: 604-408-1001
Suite 200, 5 Donald Street
Winnipeg MB R3L 2T4
Tel.: 204-284-0293
Fax: 204-889-9864

Professional Groups

Canadian Association of Home and Property Inspectors

The national association provides information for those interested in seeking a home inspector. Provincial associations provide general pointers and a checklist of questions to ask during a short inspection of a house.

PO Box 13715
Ottawa ON K2K 1X6
Tel.: 613-839-5344
Toll-free: 1-888-748-2244
Fax: 613-839-2554
Email: info@cahpi.ca
Website: www.cahpi.ca/index.php?lang=en

Across Canada

Alberta

129 Tuscarora Place NW
PO Box 27039, Tuscany RPO
Calgary AB T3L 2Y1
Tel.: 403-248-6893
Toll-free: 1-800-351-9993
Fax: 403-204-0898
Email: cahpi@telus.net
Website: www.cahpi-alberta.com
Atlantic Provinces
Suite 257, 3045 Robie Street
Halifax NS B3K 4P6
Toll-free: 1-888-748-2244
Website: www.cahpi-atl.com

British Columbia

5–3304 Appaloosa Road
Kelowna BC V1V 2W5
Tel.: 250-491-3979
Toll-free: 1-800-610-5665
Fax: 250-491-2285
Toll-free: 1-866-405-9232
Website: www.cahpi.bc.ca

Ontario

Ontario Association of Home Inspectors
Box 38108, Castlewood RPO
Toronto ON M5N 3A8
Tel.: 416-256-0960
Toll-free: 1-888-744-6244
Fax: 905-771-1079
Website: www.oahi.com

Quebec

Quebec Association of Building Inspectors
Suite 008, 7777 Louis-H.-Lafontaine
Anjou QC H1K 4E4
Tel.: 514-352-2427 and 514-703-2315
Toll-free: 1-877-644-2427
Fax: 514-355-8248
Email: info@aibq.qc.ca
Website: www.aibq.qc.ca

Saskatchewan

PO Box 20025, RPO Cornwall Centre
Regina SK S4P 4J7
Tel.: 1-866-546-7888
Email: j.sabo@sasktel.net
Website: www.cahpi-sk.com

Canadian Association of Movers

Provides information for consumers, including ways to find a mover, how to make a complaint, as well as important warnings.

Suite 404, 2200 Sherobee Road
Mississauga ON L5A 3Y3
Tel.: 905-848-6579
Toll-free: 1-866-860-0065
Fax: 905-848-8499
Email: admin@mover.net
Website: www.mover.net

Canadian Home Builders' Association

The Association works to achieve a healthy business environment for its members, support their professionalism and promote the interests of housing consumers.

Suite 500, 50 Laurier Avenue West
Ottawa ON K1P 5J4
Tel.: 613-230-3060
Fax: 613-232-8214
Email: chba@chba.ca
Website: www.chba.ca

To find a local association or member, go to www.chba.ca/FindMembers/index.php.

Canadian Real Estate Association

The Association's primary mission is to represent its members in dealings with the federal government and to act as a watchdog on national legislation that pertains to the real estate industry. The Association has frequently taken strong stands to defend the public's right to own and enjoy property.

6th Floor, 200 Catherine Street
Ottawa ON K2P 2K9
Tel.: 613-237-7111
Fax: 613-234-2567
Email: info@crea.ca
Website: www.crea.ca

Real Estate Regulators

Real Estate Council of Alberta

Suite 350, 4954 Richard Road SW
Calgary AB T3E 6L1
Tel.: 403-228-2954
Toll-free: 1-888-425-2754
Fax: 403-228-3065
Email: info@reca.ca
Website: www.reca.ca

Real Estate Council of British Columbia

Suite 900, 750 West Pender Street
Vancouver BC V6C 2T8
Tel.: 604-683-9664
Toll-free: 1-877-683-9664
Fax: 604-683-9017
Email: info@recbc.ca
Website: www.recbcc.ca

Superintendent of Real Estate Trading Act, Newfoundland and Labrador

Confederation Building, West Block
Prince Philip Drive
PO Box 8700
St. John's NL A1B 4J6
Tel.: 709-729-4909
Fax: 709-729-3205

Nova Scotia Real Estate Commission

7 Scarfe Court
Dartmouth NS B3B 1W4
Tel.: 902-468-3511
Toll-free: 1-800-390-1015
Fax: 902-468-1016
Toll-free: 1-800-390-1016
Email: info@nsrec.ns.ca
Website: www.nsrec.ns.ca

Real Estate Council of Ontario

Suite 600, East Tower
3250 Bloor Street West
Toronto ON M8X 2X9
Tel.: 416-207-4800
Toll-free: 1-800-245-6910
Fax: 416-207-4820
Email: information@reco.on.ca
Website: www.reco.on.ca

L'Association des courtiers et agents immobiliers du Québec

Suite 300, 6300 Auteuil Street
Brossard QC J4Z 3P2
Tel.: 450-676-4800
Toll-free: 1-800-440-5110
Fax: 450-676-7801
Email: info@acaiq.com
Website: www.acaiq.com

Saskatchewan Real Estate Commission

237 Robin Crescent
Saskatoon SK S7L 6M8
Tel.: 306-374-5233
Toll-free: 1-877-700-5233
Fax: 306-373-2295
Website: www.srec.sk.ca

Yukon Superintendent of Real Estate Agents Act

Consumer Services
Department of Community Services
Third Floor, Andrew Philipson Law Centre
2130 Second Avenue
PO Box 2703
Whitehorse YT Y1A 2C6
Tel.: 867-667-5111
Toll-free: 1-800-661-0408, local 5111
Fax: 867-667-3609
Email: consumer@gov.yk.ca
Website: www.community.gov.yk.ca/consumer/index.html

Provincial and Territorial Departments or Ministries of Housing

Alberta

Housing Support Programs
Alberta Municipal Affairs and Housing
18C Commerce Place
10155-102 Street
Edmonton AB T5J 4L4
Tel.: 780-427-2732
Fax: 780-422-1419
Email: comments@gov.ab.ca
Website: www.municipalaffairs.gov.ab.ca

British Columbia

Office of Housing and Construction Standards
PO Box 9844, Stn Prov Govt
Victoria BC V8W 9T2
Tel.: 250-356-6633
Fax: 250-356-9377
Website: www.housing.gov.bc.ca

Manitoba

Residential Tenancies Branch
Manitoba Finance
302-254 Edmonton Street
Winnipeg MB R3C 3Y4
Tel.: 204-945-2476
Toll-free: 1-800-782-8403
Fax: 204-945-6273
Email: rtb@gov.mb.ca
Website: www.gov.mb.ca/finance/cca/rtb

Manitoba Housing Authority
Central Office
Main Floor, 185 Smith Street
Winnipeg MB R3C 3G4
Tel.: 204-945-4663
Toll-free: 1-800-661-4663
Fax: 204-948-2013
Website: www.gov.mb.ca/fs/housing/mha.html

New Brunswick

Department of Social Development
Sartain MacDonald Building
2nd Floor, 551 King Street
PO Box 6000
Fredericton NB E3B 5H1
Tel.: 506-453-2001
Fax: 506-453-5768
Website: www.gnb.ca/0017/Housing

Rentalsman and Consumer Affairs
Department of Justice and Consumer Affairs
Room 649, Kings Place
440 King Street
Fredericton NB E3B 5H8
Tel.: 506-453-2659
Fax: 506-444-4494
Website: www.gnb.ca/0062/Rentalsman/index-e.asp

Newfoundland and Labrador

Newfoundland and Labrador
Housing Corporation
Sir Brian Dunfield Building
2 Canada Drive
PO Box 220
St. John's NL A1C 5J2
Tel.: 709-724-3000
Fax: 709-724-3250
Website: www.nlhc.nl.ca

Northwest Territories

Northwest Territories Housing Corporation
PO Box 2100
Yellowknife NT X1A 2P6
Toll-free: 1-866-956-9842
Website: www.nwrthc.gov.nt.ca

Nova Scotia

Nova Scotia Department of
Community Services
Nelson Place
5675 Spring Garden Road
PO Box 696
Halifax NS B3J 2T7
Tel.: 902-424-6830
Toll-free: 1-877-424-1177
Fax: 902-424-0661

Website: www.gov.ns.ca/coms/housing/index.html

Nunavut

Nunavut Housing Corporation
PO Box 480
Arviat NU X0C 0E0
Tel.: 867-857-3000
Fax: 867-857-3040
Website: www.nunavuthousing.ca

Ontario

Ministry of Municipal Affairs and Housing
17th Floor, 777 Bay Street
Toronto ON M5G 2E5
Tel.: 416-585-7041
TTY: 416-585-6991
Toll-free: 1-866-220-2290
Email: mininfo.mah@ontario.ca
Website: 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 PE C1A 7L1
Tel.: 902-892-3501
Toll-free: 1-800-501-6268
Fax: 902-566-4076
Website: www.irac.pe.ca/rental

Quebec

Ministère des Affaires municipales,
du Sport et du Loisir
5th Floor, 10 Pierre-Olivier-Chauveau Street
Québec QC G1R 4J3
Tel.: 418-691-2019
Fax: 418-643-7385
Email: communications@mamr.gouv.qc.ca
Website: www.mamr.gouv.qc.ca

Régie du logement

Website: www.rdl.gouv.qc.ca
Société d'habitation du Québec
3rd Floor, Aile Saint-Amable
1054 Louis-Alexandre-Taschereau Street
Québec QC G1R 5E7
Toll-free: 1-800-463-4315
Fax: 418-643-4560
Website: www.shq.gouv.qc.ca/en/index.html

Saskatchewan

Saskatchewan Housing
Department of Social Services
6th Floor, Victoria Tower
1855 Victoria Avenue
Regina SK S4P 3T2
Tel.: 306-787-4177
Toll-free: 1-800-667-7567
Website: www.socialservices.gov.sk.ca/housing

Yukon

Yukon Housing Corporation
410H Jarvis Street
Whitehorse YT Y1A 2H5
Tel.: 867-667-5759
Toll-free: 1-800-661-0408, local 5759
Fax: 867-667-3664
Email: ykhouse@gov.yk.ca
Website: www.housing.yk.ca

Vehicles

When you have a problem with an automobile or other vehicle, first try to work it out with the dealer. If the problem remains, contact the manufacturer (see below for contact information). Some companies have one customer service centre in the United States that serves both Canada and the United States.

To better assist you, some companies ask that you have the following information available when you contact them:

- Vehicle Identification Number
- vehicle owner's name
- vehicle owner's address
- current odometer reading
- explanation of the problem.

When you still cannot resolve your problem, contact one of the dispute resolution services listed below.

For vehicle-related information, you may also wish to contact a government office, a consumer group or non-consumer group that specializes in automotive issues.

Manufacturers

Audi Canada

Toll-free: 1-800-822-2834
Website: www.audi.ca/audi/ca/en2.html

BMW Group Canada

Toll-free: 1-800-567-2691
Website: www.bmwgroup.ca

Chrysler Canada

Toll-free: 1-800-465-2001
Website: www.chryslercanada.ca

Ford Motor Company of Canada

Toll-free: 1-800-565-3673
Website: www.ford.ca

General Motors of Canada

Toll-free: 1-800-263-3777
TDD: 1-800-263-3830
Website: www.gmcanada.com

Honda Canada

Toll-free: 1-888-946-6329
Website: www.honda.ca

Hyundai Auto Canada

Toll-free: 1-800-461-8242
Email: cr@hyundaicanada.com
Website: www.hyundaicanada.com

Infiniti

Toll-free: 1-800-361-4792
Website: www.infiniti.ca/en/index.html

Jaguar Canada

Toll-free: 1-800-668-6257
Website: www.jaguar.ca/ca/en/homepage.htm

Kia Canada

Toll-free: 1-877-542-2886
Email: customer@kia.ca
Website: www.kia.ca

Land Rover Canada

Toll-free: 1-800-346-3493
Website: www.landrover.com/ca/en/Vehicles/home.htm

Lexus

Toll-free: 1-800-265-3987
Website: www.lexus.ca

Mazda Canada

Toll-free: 1-800-263-4680
Website: www.mazda.ca/root.asp

Mercedes-Benz Canada

Toll-free: 1-800-387-0100
Website: www.mercedes-benz.ca/index.cfm?Language=english&id=285

Mini Canada

Toll-free: 1-866-378-6464
Website: www.mini.ca

Mitsubishi Motors Canada

Toll-free: 1-888-576-4878
Website: www.mitsubishi-motors.ca/Home.aspx

Nissan Canada

Toll-free: 1-800-387-0122
Website: <http://nissan.ca/en/>

Porsche Canada

Toll-free: 1-800-767-7243
Website: www.porsche.com/canada

Saab Canada

Toll-free: 1-800-263-3777
Website: www.GM.ca/saab

Saturn

Toll-free: 1-800-263-3777
Website: http://gm.ca/ss/gm/homepage.do?lang=en_CA&brand=saturn

Smart Canada

Toll-free: 1-877-627-8004
Website: www.thesmart.ca

Subaru Canada

Toll-free: 1-800-894-4212
Website: www.subaru.ca

Suzuki Canada

Website: www.suzuki.ca

Toyota Canada

Toll-free: 1-888-869-6828
Website: www.toyota.ca

Volkswagen Canada

Toll-free: 1-800-822-8987
Website: www.vw.ca/vwca/index/0,,40,00.html

Volvo Cars of Canada

Toll-free: 1-800-663-8255
Website: www.volvocanada.com

Dispute Resolution

The Canadian Motor Vehicle Arbitration Plan (CAMVAP) provides a neutral third party to resolve disputes between consumers and vehicle manufacturers about alleged manufacturing defects or the implementation of the manufacturer's new vehicle warranty when the vehicle was made in the current or previous four model years. This service is available across the country. You can reach CAMVAP toll free at 1-800-207-0685 or www.camvap.ca, or contact your provincial or territorial CAMVAP administrator.

Across Canada

Alberta and Northwest Territories

Alberta Arbitration and Mediation Services Inc.
Suite 605, 10707–100 Avenue
University of Lethbridge Building
Edmonton AB T5J 3M1
Tel.: 780-439-9359
Fax: 780-433-9024
Email: brenda.davidson@aams.ab.ca

Atlantic Canada

Better Business Bureau of the
Maritime Provinces
Suite 805, 1888 Brunswick Street
Halifax NS B3J 3J8
Tel.: 902-422-2230
Fax: 902-429-6457
Email: atlcan@camvap.ca
Website: www.bbbmp.ca/camvap.html

British Columbia and Yukon

Better Business Bureau of Mainland B.C.
Suite 404, 788 Beatty Street
Vancouver BC V6B 2M1
Tel.: 604-682-6280
Fax: 604-681-1544
Email: camvap@bbbvan.org

Manitoba

Better Business Bureau of Manitoba and
Northwestern Ontario
1030B Empress Street
Winnipeg MB R3G 3H4
Tel.: 204-989-9017
Fax: 204-989-9016
Email: camvap@mts.net
Website: www.bbbmanitoba.ca

Ontario

Suite 255, 55 St. Clair Avenue West
Toronto ON M4V 2Y7
Tel.: 416-921-2686
Fax: 416-967-6320
Email: vita@camvap.ca

Quebec

Soreconi inc.
Centre d'affaires L'exécutif
3107 des Hôtels Avenue
Québec QC G1W 4W5
Tel.: 418-649-9292
Fax: 418-649-0845
Email: ccote@camvap.ca

Saskatchewan

Better Business Bureau of Saskatchewan
201–2080 Broad Street
Regina SK S4P 1Y3
Tel.: 306-352-7602
Fax: 306-565-6236
Email: michelle@bbbsask.com
Website: www.bbbsask.com

Other organizations

Alberta

Alberta residents should contact the Alberta Motor Vehicle Industry Council (AMVIC) regarding complaints about the sale, lease and repair of motor vehicles. AMVIC is a not-for-profit, self-managed industry council delegated to license automotive businesses and investigate automotive complaints relating to the sale, lease and repair of motor vehicles under the *Fair Trading Act* and the *Automotive Business Regulation*.

Alberta Motor Vehicle Industry Council
Suite 303, 9945–50 Street
Edmonton AB T6A 0L4
Tel.: 780-466-1140
Investigations (toll-free): 1-877-979-8200
Licensing (toll-free): 1-877-979-8100
Fax: 780-462-0633
Website: www.amvic.org

Suite 205, Southland Tower
10655 Southport Road SW
Calgary AB T2W 4Y1
Tel.: 403-301-2744
Fax: 403-252-4636

British Columbia

British Columbia residents who have problems with their auto insurance may take advantage of a dispute resolution service offered by the Insurance Corporation of British Columbia.

Insurance Corporation of British Columbia
151 West Esplanade
North Vancouver BC V7M 3H9
Tel.: 604-661-2800
Toll-free: 1-800-663-3051
Website: www.icbc.com/dispute/how_to.asp

Manitoba

Manitoba residents should contact the Consumers' Bureau of Manitoba Finance for assistance with resolving complaints about motor vehicle purchases, leases or repairs.

Consumers' Bureau
Consumer and Corporate Affairs, Manitoba Finance
302-258 Portage Avenue
Winnipeg MB R3C 0B6
Tel.: 204-945-3800
Toll-free: 1-800-782-0067
Fax: 204-945-0728
Email: consumersbureau@gov.mb.ca
Website: www.gov.mb.ca/finance/cca/consumb

Ontario

Ontario residents may contact the Ministry of Small Business & Consumer Services regarding car repair complaints. Staff review these complaints to see whether the company doing the repair has contravened the *Ontario Motor Vehicle Repair Act*. This includes reviewing warranty issues, old parts returned and estimates.

Ministry of Small Business & Consumer Services
Suite 1500, 5775 Yonge Street
Toronto ON M7A 2E5
Tel.: 416-326-8611
Toll-free: 1-800-889-9768
TTY: 416-325-3408
Toll-free 1-800-268-7095
Email: consumer@ontario.ca
Website: www.ontario.ca/consumerprotection

For complaints regarding dealerships, Ontario residents should contact the Ontario Motor Vehicle Industry Council (OMVIC). OMVIC is a not-for-profit independent corporation responsible for administering the *Motor Vehicle Dealers Act* on behalf of the Government of Ontario. OMVIC is responsible for registering motor vehicle dealers and salespeople, conducting inspections and investigations, and mediating complaints. OMVIC administers the Motor Vehicle Compensation Fund, which serves as a "court of last resort" for consumers who have lost money in certain types of vehicle transactions involving dealers registered under the Act.

Ontario Motor Vehicle Industry Council
Suite 800, 789 Don Mills Road
Toronto ON M3C 1T5
Tel.: 416-226-4500
Toll-free: 1-800-943-6002
Fax: 416-226-3208
Website: www.omvic.on.ca

Yukon

Yukon residents should contact the Consumer Services section of the Department of Community Services.

Consumer Services
Department of Community Services
Third Floor, Andrew Philipson Law Centre
2130 Second Avenue
PO Box 2703
Whitehorse YK Y1A 2C6
Tel.: 867-667-5111
Toll-free: 1-800-661-0408, local 5111
Fax: 867-667-3609
Email: consumer@gov.yk.ca
Website: www.community.gov.yk.ca/consumer/index.html

Toll-free: 1-800-263-3777
TDD: 1-800-263-3830
Website: www.gmcanada.com

Consumer and Non-Governmental Groups

Automobile Journalists Association of Canada

This is an association of professional automotive experts who report on new vehicles and new industry trends.

PO Box 398, Main Post Office
Cobourg ON K9A 4L1
Toll-free: 1-800-361-1516
Email: beth@ajac.ca
Website: www.ajac.ca/web

Automobile Protection Association

Suite 1319, 2 Carlton Street
Toronto ON M5B 1J3
Tel.: 416-204-1444
Fax: 416-204-1985
Email: apatoronto@apa.ca
Website: www.apa.ca/template.asp?lang=english

292 St. Joseph Boulevard West
Montréal QC H2V 2N7
Tel.: 514-272-5555
Fax: 514-273-0797
Email: apamontreal@apa.ca
Website: www.apa.ca/template.asp?lang=english

Canadian Automobile Association

Suite 200, 1145 Hunt Club Road
Ottawa ON K1V 0Y3
Tel.: 613-247-0117
Fax: 613-247-0118
Website: www.caa.ca/english/english_home.html

Across Canada

Alberta

Alberta Motor Association
Administration Office
10310 G. A. MacDonald (39A) Avenue NW
Edmonton AB T6J 6R7
Tel.: 780-430-5555
Toll-free: 1-800-642-3810
Website: www.ama.ab.ca

British Columbia

CAA British Columbia
4567 Canada Way
Burnaby BC V5G 4T1
Tel.: 604-298-2122
Website: www.bcaa.com

Manitoba

CAA Manitoba
870 Empress Street
PO Box 1400
Winnipeg MB R3G 3H3
Tel.: 204-262-6166
Toll-free: 1-800-222-4357
Email: contact@caamanitoba.com
Website: www.caamanitoba.com

Maritimes

CAA Maritimes
378 Westmorland Road
Saint John NB E2J 2G4
Tel.: 506-634-1400
Toll-free: 1-800-561-8807
Fax: 506-653-9500
Email: info@caa.maritimes.ca
Website: www.caa.maritimes.ca

Ontario

CAA Niagara
3271 Schmon Parkway
Thorold ON L2V 4Y6
Tel.: 905-984-8585
Website: www.caa.niagara.net

CAA North and East Ontario
1224 Wellington Street
Ottawa ON

500 Hazeldean Road
Ottawa ON
Tel.: 613-820-1890
Fax: 613-820-7382
Email: contactcaa@caaneo.on.ca
Website: www.caaneo.on.ca

CAA South Central Ontario
60 Commerce Valley Drive East
Thornhill ON L3T 7P9
Tel.: 905-525-1210
Member Care Centre: 416-221-4300
Toll-free: 1-800-268-3750
Email: info@caasco.ca
Website: www.caasco.on.ca

Quebec

CAA Québec
CAA Building
1180 Drummond Street
Montréal QC H3G 2R7
Tel.: 514-861-5111
Member services call centre: 514-861-1917
Toll-free: 1-866-827-8801
Fax: 514-861-9896
Email: info@caa-quebec.qc.ca
Website: www.caaquebec.com/Accueil/Index.htm?lang=en

Saskatchewan

CAA Saskatchewan
200 Albert Street North
Regina SK S4R 5E2
Tel.: 306-791-4321
Toll-free: 1-800-564-6222
Fax: 306-949-4461
Email: caa.admin@caask.ca
Website: www.caask.ca

Government Offices

Transport Canada, Road Safety

This office provides information on road safety, as well as defects and recalls. For contact information, see Other Government Offices, above.

Natural Resources Canada: Office of Energy Efficiency

You can conserve energy, save money and help save the environment when running your vehicle. The Office of Energy Efficiency provides information on topics such as choosing a fuel-efficient vehicle, fuel-efficient driving, vehicle maintenance, idling and vehicle fuels.

18th Floor, 580 Booth Street
Ottawa ON K1A 0E4
Tel.: 613-995-2943
TTY: 613-996-4397
Fax: 613-943-1590
Website: www.oee.nrcan.gc.ca/english/index.cfm