

Shopping in Canada:

A Consumer Guide for Newcomers



IMPORTANT CONSUMER LINKS:

consumerinformation.ca

consumerhandbook.ca

[complaint roadmap](#)

This publication is also available online in HTML at www.consumerinformation.ca.

Produced by the federal, provincial and territorial Consumer Measures Committee.

Notice to Readers

This guide does not replace first-hand information. The authors made every effort to ensure that the information in this guide was accurate at the time of publication. Please send corrections, comments or suggestions to:

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Cat. No. lu23-40/2013E-PDF
ISBN 978-1-100-22462-6

Aussi offert en français sous le titre *Magasinage au Canada : un guide en matière de consommation pour les nouveaux arrivants*

Table of Contents

INTRODUCTION

1 SHOPPING INFORMATION	1
Being Informed Means Better Protection	1
General Shopping	1
Prices and Taxes	3
Shopping on the Internet	4
Door-to-Door Sales	4
Complaints	5
Consumer Contracts	6
2 YOU AND YOUR HOME	8
Insurance	8
Utilities	9
Products You Need For Your Home	10
3 BE INFORMED	12
Product Safety in Canada	12
Food Quality, Labels and Safety	13
Information on Food	13
4 CONTACT INFORMATION	16
Governments	16
Non-Profit Consumer Organizations	17
Immigrant-Serving Organizations	17

Introduction

Shopping in Canada: A Consumer Guide for Newcomers is brought to you by the federal, provincial and territorial *Consumer Measures Committee*, which provides a forum to improve the marketplace for Canadian consumers. The aim of the guide is give advice before you buy any products and services. You may also wish to look at www.ConsumerInformation.ca, which has more consumer information from trustworthy sources.





1 Shopping Information

In Canada, we have laws and guidelines to make sure consumers are treated fairly. These can differ slightly depending on where you live.

BEING INFORMED MEANS BETTER PROTECTION

Newcomers to Canada have the same protections and responsibilities as all Canadians. Knowing about this will help you to make better choices when it comes to buying goods and services.

In Canada, **you should expect to:**

- get the product or service you have chosen at the time it was promised to you;
- pay only for the products or services you have agreed to buy;
- have retailers and manufacturers honour their warranties or guarantees;
- get a full and honest explanation about all costs and credit terms;
- be protected against products or services that are hazardous to your health;
- be given all the facts and information that you need to choose the product or service that is best for you;
- be entitled to return or exchange products if there is a product exchange or return policy;
- get money back or a fair settlement if the products or services are not the ones ordered, are faulty, damaged or not fit for the usual intended purpose;
- be able to complain to the merchant or supplier if you are not satisfied with a product or service;
- have your privacy respected and protected;
- express your views about consumer issues through government organizations or your elected representative;
- be able to complain to public agencies.

GENERAL SHOPPING

► Where can I find sales, specials and coupons?

Stores often promote their deals and specials in flyers that are normally delivered door-to-door on a day near the end of the week. These flyers often have coupons that you can cut out, bring to the store and give to the employee at the checkout when you pay for your products to receive a discount.

You can also look for special prices, sales and coupons in newspapers, magazines and on the Internet.

► **A store has offered me a rain check. What does this mean?**

If a store offers you a rain check, it means that an item it had advertised as being on sale is no longer available. An employee at customer service or at the checkout will give you a piece of paper with the name and the sales price of the item you wanted. The company is letting you know that you can come back to the store and buy the item at the sale price when it becomes available.

If you can't find an item that has been advertised as being on sale, always ask an employee at customer service if you can have a rain check. It is important to know that rain checks are not always available. A company could specify "no rain checks" when it advertises a sale, for example.

Some provinces provide protections to consumers when a store advertises a product but does not have a sufficient supply to meet the demand.

► **Can I bring products back to the store?**

Businesses do not always have a legal obligation to accept an item you want to return just because you have changed your mind about it. **Businesses don't have to give a refund or exchange on products unless it is written in their return policy.** Return policies are often posted somewhere near the checkout.

If you want to return an item because it is broken, or does not work as you expected it to, the store may be obliged to offer a replacement for the item or repair it. Or, the store may simply return your money. If a manufacturer's warranty came with the item, the store may refer you to that warranty and suggest you contact the manufacturer directly.

If you are having problems with an exchange or refund, or feel as if the seller is not respecting its policy, contact your [provincial or territorial consumer affairs office](#) for help.

► **A store is telling me a product comes with a warranty. What does this mean?**

A warranty is a written promise to replace or repair the product, if necessary, within a specified period. The warranty will likely be offered by the manufacturer of the product and not by the store where you are buying the product.

You may be asked if you want to buy an **extended warranty** on products or vehicles. Before you accept to pay more for an extended warranty, check to see if the product you are buying already comes with a manufacturer's warranty or a legal guarantee and what it includes.

A number of frauds or scams have been reported where consumers receive telephone calls from someone offering to sell them an extended warranty, for example for a car they have just bought. Throughout Canada cases have been reported where the callers have simply taken the money and disappeared. Be careful of such offers.

If you have a credit card, you should check with your credit card company to see if it offers warranties on products you buy with your credit card. Some credit cards offer one year of warranty if you pay for the item with your card. If your credit card is already covering the item for a period of time, the warranty the store is offering to sell to you may not be giving you any extra protection.

For more information on warranties, visit the [Warranty](#) section of the [Canadian Consumer Handbook](#).

To learn about the guarantees stores must provide, [contact your provincial or territorial consumer affairs office](#).

PRICES AND TAXES

The price advertised may not be the final price that you pay due to sales taxes that are added to the price at the checkout. These taxes vary depending on where you live in Canada, and are known as Harmonized Sales Tax (HST), Goods and Services Tax (GST), Provincial Sales Tax (PST), and in Quebec, QST. For more information on GST/HST, please visit the [Canada Revenue Agency](#).

You do not have to pay tax on all things you buy. For example, there is no sales tax on basic groceries and on drugs prescribed by a doctor.

► Goods and Services Tax (GST) credit.

The GST/HST credit is a tax-free payment made every three months to some individuals and families with low or modest incomes. It gives back all or part of the GST or HST that these individuals and families pay. To receive the GST/HST payments you must meet eligibility requirements, and you have to file income tax and benefit returns every year.

You can get more information by calling the GST information line at 1-800-959-1953. You can also contact the [Canada Revenue Agency](#) or call 1-800-267-6999. If you live in Quebec, contact Revenu Québec or call 1-800-267-6299.

SHOPPING ON THE INTERNET

► Is there anything I need to be aware of if I buy something on the Internet?

There are advantages and risks of buying on the Internet (or online). Check to see that the company you are dealing with has security systems that protect your financial information and your privacy when you buy something online.

Before giving **any** financial information (including your credit card number) make sure you are using a secure Internet link. Look for one, or both, of these clues:

- There is an icon (symbol), often a lock or key somewhere near the outside border of your computer screen in the browser. The lock should be in the locked position and the key should not be broken
- The website address begins with https://. The “s” means that the site is secure

Usually companies will have information about their security systems and their privacy policy on their website. If they do not, think twice about buying from them.

Make sure you understand the online company’s warranty, and its refund and return policy – just like you would do with any other company. Make sure it is clear how much you will be paying for shipping, duty, and taxes. Print out a copy of the confirmation of your purchase.

For more tips and information about online shopping, read the [Online Shopping](#) section of the [Canadian Consumer Handbook](#).

Several provinces have adopted specific rules for online contracts. Under these rules, the company must provide consumers with certain information before a contract is signed, send a copy of the contract to the consumer, and deliver the purchased product within a certain period of time. There are also rules entitling consumers to cancel a contract, reverse a credit card transaction, and so forth, when a business does not meet its obligations.

To learn about the obligations of companies that sell products and services online, [contact your provincial or territorial consumer affairs office](#).

DOOR-TO-DOOR SALES

► Should I buy products and services from someone who comes knocking on my door offering to sell me something?

In some provinces where there is a lot of competition in certain industries/business sectors, such as for services related to energy (heating, cooling, water heaters, furnace repair), you may find that people will knock on your door to sell you their products or services. Be very careful about signing anything.

You should not feel pressured to buy from someone who comes knocking on your door. It is perfectly acceptable to say “no, thank you” and close the door.

Be suspicious if the person:

- offers a free gift if you buy a product;
- tells you the offer is only good for that day;
- tells you that a neighbour just bought the same product.

If you feel threatened or intimidated, ask the person to leave. Don't leave the person alone in any room of your home.

Before you buy anything from a door-to-door salesperson, ask to see identification and a seller's licence or registration.

► **Before buying any product or service do research. This means asking the salesperson to come back another time.**

Ask to see information about the product and visit local stores that sell the same products to compare prices – some door-to-door products may be overpriced.

Every province and territory gives you a specified number of days, commonly called 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, and other obligations of door-to-door salespersons, contact your [provincial or territorial consumer affairs office](#).

COMPLAINTS

► **How do I make a complaint?**

If you've just bought something that you're not happy with, contact the business right away. Good businesses will be pleased to fix any mistake they've made or replace a faulty product. If you are not satisfied, you may also wish to contact your [provincial or territorial consumer affairs office](#).

For tips and tools on how to complain effectively, visit the [Complaint Roadmap](#) or the [Complaints](#) section of the [Canadian Consumer Handbook](#).

BUILD YOUR BUYING SKILLS

The following is a list of good buying practices. It is in your best interest to:

- be informed about and do research on the product or service you are considering before buying it;
- compare prices and ask questions about differences between similar products;
- read and understand everything in a contract before you sign it;
- make sure you receive what you have paid for;
- let a business you are dealing with know if you have a problem or complaint;
- read product instructions and use products as they are supposed to be used;
- understand what is covered, and what is not covered, under product and service warranties or guarantees;
- know what you need to do if you wish to return a product;
- check the qualifications and references of people you are hiring to do home or vehicle repairs.

CONSUMER CONTRACTS

You may have to enter into many contracts as you settle into your new life in Canada, such as a lease for an apartment or arrange for phone and Internet services.

You should fully understand all contracts before you sign them.

INFORMATION ON CONTRACTS

► How easy is it to break or walk away from a contract?

A contract is a legal agreement. When you sign a contract you are committing to the terms and conditions in the document. Never assume you can cancel a contract just because you have changed your mind. Always read a contract carefully and do not sign it unless you understand it completely. When possible, have a lawyer or another trusted person review a contract you want to sign.

► Aren't there any contracts I can cancel?

In some provinces and territories, some contracts, such as door-to-door sales, can be cancelled soon after you sign.

Don't assume you can cancel a contract you are about to sign. Check with your [provincial or territorial consumer affairs office](#) to learn the rules where you live.

► **Are there contracts that are expensive to cancel?**

Many contracts for a set amount of time (example: six months, one year) are hard to cancel and if you do they may cost you additional money.

Examples:

- cell phones;
- house cleaning;
- gym memberships.

Understand the terms of the contract before you sign it.

If you are having problems with a contract, contact your [provincial or territorial consumer affairs office](#) for help.



2 You and Your Home

INSURANCE

WHAT IS TENANT OR HOMEOWNERS' INSURANCE?

When you rent an apartment or a house you are a tenant. In certain provinces and territories, as a tenant, if your belongings are damaged or destroyed because of a problem in the apartment or the house, **you** are responsible for replacing your damaged property. Buying tenants' insurance covers many of the costs of damaged household goods in rental situations.

If you buy a home, you may need to obtain standard homeowners' insurance to protect you in case the home is damaged or destroyed. In some provinces this type of insurance is required by law. In some other provinces where it is **not required** by law, your bank may require it when lending money to you to buy a home. Whether or not standard homeowners' insurance is required by law, it is always recommended to carry such insurance. Homeowners' insurance usually also covers your losses if someone is harmed on your property, if your property is damaged or if personal items on your property are stolen.

There are many other types of insurance available, including:

- automobile insurance;
- life insurance;
- tenant insurance;
- mortgage insurance;
- travel insurance;
- credit balance insurance;
- additional health insurance.

More information on insurance is available from the Financial Consumer Agency of Canada in [Understanding Insurance Basics](#) and in the [Insurance](#) section of the [Canadian Consumer Handbook](#).

For complaints or mediation services related to insurance, contact:

[The Insurance Bureau of Canada](#)

[The General Insurance OmbudService](#)

UTILITIES

Services such as heating, lighting and water are called utilities. Electricity is often called hydro in Canada. Unless you are renting a house or apartment where utilities are clearly listed as being included in your rent, you will usually have to contact companies and open accounts for the utilities you need.

Before you buy a house or rent an apartment, be sure to ask about how the utilities are supplied, and which companies you will need to contact.

In areas where there is more than one company offering utility services, be sure to compare any offers and prices before you sign a contract.

► **How do I open a utilities account to get the services?**

Talk to the company about what information you need to provide to set up your account. It is often possible to set up utility services before moving into a house or apartment. The company may ask you to give a security deposit when you are setting up your account.

► **How do I pay my utility services?**

Utility bills are often sent monthly, or every two months, and can be paid either by direct withdrawals from your bank account (pre-authorized payment), by cheque through the mail, by Internet or telephone banking or through a financial institution. Bills may be based on actual monthly usage or on the monthly average usage that is expected for the year. Paying a monthly average for the expected usage for the year is often used for heating bills because it allows you to even out the higher costs of winter heating bills over a full year.

► **What are energy marketers and should I buy the services they are selling?**

In some provinces, companies that are resellers of energy (energy marketers) sell their services door-to-door. They often claim to be able to guarantee electricity or natural gas prices if you sign a contract to buy energy (electricity or natural gas) from them for several years. Never sign for energy services when the salesperson visits your home. Ask him or her to leave the information in writing so you can take the time to sit down **on your own** and compare the services and prices they are offering to what you are receiving already. Ask about extra charges. Would the services they are selling affect any of the services you currently have or contracts you have signed, such as renting a water heater or furnace repair services?

See the “Door-to-Door Sales” section of this document on page 4 for more tips and information.

For complaints related to your energy bill, contact the company using the contact information on your bill. If you cannot resolve the complaint with the company, contact your provincial or territorial utility commission or board. You can find their contact information in the blue pages of your telephone book or by searching on the Internet.

PRODUCTS YOU NEED FOR YOUR HOME

► Where can I buy furniture and appliances?

There are many different types of stores that sell new furniture. You can also find used furniture and appliances for sale in your local newspaper, used furniture stores or on the Internet. An [immigrant-serving organization](#) may be able to suggest good places to buy furniture in your community.

► I have seen advertisements for “in-store” credit or “in-store credit cards.” What does this mean?

Many large retailers offer credit if you buy from them, sometimes with offers that you won't have to pay for another 12 months or more. However, as with any kind of credit, these offers may come with higher interest costs. Also if you don't pay on time, you may face high penalty charges.

Many companies that offer store credit cards charge high interest rates. These high interest rates can mean that you end up paying more than the price of the item you buy.

It is important to understand the costs to help you decide if these cards will help you in the long term as you build a history of your credit use in Canada.

To learn about the obligations of companies that offer credit contracts, [contact your provincial or territorial consumer affairs office](#).

► I have seen advertisements for “rent-to-own” furniture and appliances. What does this mean?

Rent-to-own stores ask you to sign a contract that lets you take the product home and make small weekly bi-weekly or monthly payments until you have fully paid for the items. This may sound like a good option if you don't have the money to pay in full right now, or you can't qualify for credit but this way may end up costing you **a lot more** – sometimes three or four times what it would cost if you paid in full at the time of purchase or financed your payment using a traditional consumer loan such as a line of credit from your bank.

With rent-to-own products, if you fail to make the weekly payments, the seller can come to your home and take back the items you have rented (reclaim or re-possess it). In that situation, all the money you have given the company in weekly payments up until that point will be lost and you won't have a purchase to show for it. In some provinces, when taking products back, companies must abide by certain conditions.

For more information, visit the [Rent to Own](#) section of the [Canadian Consumer Handbook](#).

To learn about the obligations of companies that offer long-term lease agreements or installment sales contracts, [contact your provincial or territorial consumer affairs office](#).



3 Be Informed

PRODUCT SAFETY IN CANADA

► **Are any consumer products banned in Canada? Can I have any products shipped into Canada?**

You cannot bring into Canada products that are banned or that do not meet Canadian safety standards.

For a list of products that are banned in Canada, you can visit the [Prohibited Consumer Products](#) section of Health Canada's website.

For more information on some products that are banned, or that have to meet certain requirements to be allowed into Canada, please visit the [Bringing Consumer Products Into Canada](#) section of Health Canada's website.

► **What should I do if I have concerns about the safety of a product in Canada?**

Contact Consumer Product Safety, Health Canada: 1-866-662-0666 (toll free) or online at cps_spc@hc-sc.gc.ca.

If someone in your family is hurt by a product in Canada, you should contact the manufacturer of the product and report the incident. You should also report the safety issue to Health Canada on the [Report an Incident Involving a Consumer Product](#) section of its website.

If you are concerned about a product, you can check to see if the product has been recalled by its producer with Health Canada on the [Consumer Product Recalls](#) section of Health Canada's website. You can also subscribe to Health Canada's electronic newsletter [Consumer Product Safety News](#).

► How can I make sure my family is using safe consumer products in Canada?

The *Canada Consumer Product Safety Act* (CCPSA) is the law that helps protect people in Canada from unsafe products. Under the law, companies who sell, import, advertise or manufacture consumer products in Canada must make sure products are safe.

GlobalRecalls is an online portal for consumer products purchased outside of Canada that have voluntary or mandatory recalls. To check a product and for more information about GlobalRecalls, please visit the [Organisation for Economic Co-operation and Development \(OECD\)](#).

► Are there product standards for safe electrical goods in Canada?

Electrical products in Canada are certified to prevent fires and injuries.

Below are some of the more common Canadian certification marks you will see on products.

Recognized Canadian Certification Marks



For more information about other certifications and markings, visit the [Electrical Safety Authority](#) website.

FOOD QUALITY, LABELS AND SAFETY

INFORMATION ON FOOD

► Is food in Canada safe?

Canada has strong food safety rules and practices to make sure food is safe.

For more information, visit the [Canadian Food Inspection Agency](#) and [Health Canada](#) websites. The Canadian Partnership for Consumer Food Safety Education's [Be Food Safe Canada Program](#) also has information on food safety.

► What do the information labels on food mean?

Food labels in Canada include information to help you choose what to buy. The label will state the common name of the product, the net quantity, the manufacturer or dealer name and address, and the ingredients.

Food Allergies

If you or one of your family members has food allergies, make sure to read all food labels carefully. For more information, visit the [Canadian Food Inspection Agency](#) website.

Expiration Date

There are certain products sold in Canada that must have an expiration date on their packages. Foods should not be eaten if the expiration date has passed. Expiration dates are commonly found on packaged foods.

Best Before Date

In Canada, “best before” dates appear on pre-packaged foods and indicate the anticipated amount of time that an unopened food product, when stored under appropriate conditions, will retain quality characteristics such as freshness, taste or appearance. “Best before” dates must appear on pre-packaged foods with a durable life of 90 days or less and may be declared on foods with a shelf life greater than 90 days. More information on the “best before” date marking on food can be found on the [Canadian Food Inspection Agency](#) website.

If you have questions or concerns regarding the labelling or marketing of food products, contact the manufacturer or producer printed on the label, the retailer where you purchased the product, and/or the local [Canadian Food Inspection Agency office](#) nearest you.

► Why are there sometimes “grades” on the food products that I buy?

Many food products in Canada are graded. The grade gives consumers information about the quality standards of the product. Products such as vegetables, meat and eggs are graded.

► What food products can I bring into Canada?

Everyone entering Canada is required, by law, to declare all plant, animal, and food items they bring into the country.

Visit the [Be Aware and Declare](#) website for information about products that are allowed into Canada.

► **Where can I buy specialty foods not found in large Canadian supermarkets?**

You can find stores that sell specific food items by searching on the Internet, looking at advertisements in your community newspapers or in the yellow pages of your telephone book. Ask family and friends for recommendations when looking for ethnic or country specific items.

► **Where can I find information about healthy eating in Canada?**

The Government of Canada has developed a guide to help Canadians make wise food choices.

[The Eating Well with Canada's Food Guide](#) gives information and ideas on:

- [planning meals;](#)
- [shopping tips;](#)
- [reading food labels;](#)
- [fast and easy meal ideas;](#)
- [smart snacking;](#)
- [eating out](#)
- [counting Food Guide Servings in a meal.](#)

The guide is now available in Arabic, Chinese (simplified), Farsi (Persian), Korean, Punjabi, Russian, Spanish, Tagalog, Tamil and Urdu. For more information, visit [Eating Well with Canada's Food Guide](#).



4 Contact Information

GOVERNMENTS

► **Federal, provincial and territorial government agencies responsible for consumer affairs.**

You will find a list of key federal, provincial and territorial government agencies responsible for consumer affairs at www.consumerhandbook.ca/en/contacts/provincial-territorial-offices.

The federal, provincial and territorial governments offer answers to many common consumer questions in the [Canadian Consumer Handbook](#). This handbook offers tips and information on identity theft, insurance, funerals, warranties and more, as well as contacts for organizations that can give you more information or help you resolve a consumer problem you might have.

► **Service Canada**

Service Canada is a federal government department that can help you find the information you need on the services you want.

From within Canada, you can call Service Canada toll-free Monday to Friday. For callers in Canada, service is available from 8:00 a.m. to 8:00 p.m., your local time.

Toll-Free: 1 800 O-Canada (1-800-622-6232)

TTY: 1-800-926-9105

If you live outside Canada, find out more [about accessing 1 800 O-Canada from other locations around the world](#) on the contact page of [Service Canada's](#) website.

► **Citizenship and Immigration Canada**

You will find information about programs and services for newcomers at www.cic.gc.ca/english/newcomers/live.

Quebec is responsible for delivering reception, francization and integration services directly to its immigrants. You can consult the online directory of the Ministère de l'immigration et des communautés culturelles for a list of its partners who provide reception services and integration support. The directory can be found at www.immigration-quebec.gouv.qc.ca/en/partners/services-offered.php. (available in French only)

NON-PROFIT CONSUMER ORGANIZATIONS

There are a number of non-profit **consumer** organizations in Canada that offer advice, services and information to consumers, often free of charge. These organizations promote consumer rights. Some of the services they provide to consumers include debt and financial counselling, and representing consumers in class action law suits when consumers' rights have not been respected. A list of Canadian consumer organizations is available in the [Canadian Consumer Handbook](#).

IMMIGRANT-SERVING ORGANIZATIONS

There are many immigrant-serving organizations that help newcomers to Canada and that can help you in many ways. For more information on immigrant-serving organizations, visit the [Citizenship and Immigration Canada](#) and the [Service Canada](#) websites.

Quebec is responsible for delivering reception, francization and integration services directly to its immigrants. You can consult the online directory of the Ministère de l'immigration et des communautés culturelles for a list of its partners who provide reception services and integration support. The directory can be found at www.immigration-quebec.gouv.qc.ca/en/partners/services-offered.php