

Canadian Consumer Handbook ²⁰⁰⁷

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

Canadian consumers deal with a wide range of issues in an increasingly complex marketplace. Reliable information from credible sources is key to helping consumers better understand the choices they are making and become more confident in their decisions. Such information is also important for consumer affairs professionals providing advice to consumers.

The *Canadian Consumer Handbook* has been created by officials from the federal, provincial and territorial governments to help Canadians become better informed and more confident consumers. The *Handbook* offers information on topics such as contracts, housing and home renovations, identity theft and much more. Also, as consumer issues evolve, the Consumer Measures Committee conducts regular updates of this *Handbook*.

Among the updates for 2007 is the addition of a section on cellphones. As the number of Canadians purchasing a cellphone and cellphone service is on the rise, it is important to have access to information on this topic. Highlighted in this section is the need for consumers to understand what kind of cellphone user they are before going to the provider.

Another topic added to this year's *Handbook* is consumers and the environment. Many "Environmentally Responsible Consumer Tips" have been inserted throughout the *Handbook* to help consumers make more environmentally sustainable consumer choices.

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

We believe that this *Handbook* will prove to be a useful reference for helping consumers in the marketplace, and provide assistance to consumer affairs professionals who offer information to their clients.

For more information on the Consumer Measures Committee, including other consumer information products, visit www.cmcweb.ca.

Michael Jenkin, Consumer Measures Committee Co-Chair
and
Rob Phillips, Consumer Measures Committee Past Co-Chair



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 issuing a complaint. A first point of contact now offered via www.ConsumerInformation.ca is called the *Complaint Courier*. This powerful online tool will give you instant access to the resources and expert advice you will need to navigate the complaint process from start to finish. The *Complaint Courier* also provides you with expert advice on how to make any type of complaint in a clear, organized and effective way. The following guidelines can also help you to complain more effectively.

First Things First

- ▶ Contact the salesperson, retailer or business when you have a complaint about the goods or services that you bought.
- ▶ If you still have a problem, ask for the address and telephone number of the company headquarters and contact the customer service department.
- ▶ If that doesn't work to your satisfaction, look through the sections of this handbook that list the 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. Someone there will direct you to the right group.
- ▶ Taking legal action should be your last choice. If you decide to sue, remember that there are often time restrictions on filing lawsuits. You may wish to check with a lawyer about any statutes that may apply to your case.

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 still the best form of advertising.

- ▶ Always keep a file of important information. 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, as well as damages in some cases. Always check the return policy before you buy.

When You Have a Problem

- ▶ Give the merchant the first chance to solve the problem.
- ▶ When there is a complaints department in the store where you made the purchase, 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 solve it.
- ▶ Request specifics about how and when something will be done, and get the other person's name in case you have to refer to this conversation later. Write down any details of your complaint and keep it in your file. Make sure to date your notes.
- ▶ If a personal visit doesn't produce satisfactory results, write a letter to someone higher up, such as the general manager or owner. Provide all the details of the problem and your efforts to resolve it. Ask for action. Send a copy of your letter to the manufacturer, and be sure to keep a copy of it yourself.



Sample Complaint Letter



(Your Address)
(Your City, Province, Postal Code)

(Date)

(Name of Contact Person, if available)
(Title, if available)
(Company Name)
(Consumer Complaint Division, if you have no contact person)
(Street Address)
(City, Province)
(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 (or service) 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, model and serial numbers, and any other documents).

I look forward to your reply and resolution to 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 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 to resolve the problem and nothing has happened, send a copy of your letter and copies of supporting documents (not originals) to, or file a consumer complaint with, your provincial or territorial consumer affairs office or Better Business Bureau. If you use the *Complaint Courier* tool, it will automatically forward your complaint to the appropriate government office.

Small Claims Court

Small claims court can be an informal and relatively inexpensive method of resolving disputes when the amount claimed is less than \$3 000, or up to \$25 000, depending on the province. However, you will have to pay a fee to file a claim, and later you may have costs for such things as serving orders, payments to witnesses and travel expenses.

Legal problems can be presented in this court without a lawyer, although in most provinces the help of a lawyer is allowed. The court staff is experienced in helping consumers prepare the necessary forms, and the judges are capable of settling 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 court nearest you (look in the government listings in your phone book).

Class Action Suits

The purpose of a class action suit is to permit a large number of individuals who have suffered similar losses or injuries to band together in one efficient lawsuit.

This means that individuals who may 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 suit, consumers with legitimate cases can afford what could have been an expensive legal procedure. Availability of class actions varies among Canadian jurisdictions.

ConsumerInformation.ca

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

This site is designed for easy navigation with a powerful search engine capable of quickly finding very specific consumer information and associated contacts. You may also browse the site by topic and limit your results to your region of interest.

This award winning portal also offers you the *Complaint Courier* an interactive tool helping consumers complain more effectively and a *Focus On* section highlighting hot consumer topics.

Canadians can access **www.ConsumerInformation.ca** on the Internet 24/7 from home, public libraries, community access points, or from federal, provincial or territorial service outlets.



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 practicing responsible management of your private financial and personal information.

This section on consumer tips covers a wide range of topics. While no book can address every issue, there is enough information here for you to educate yourself on the differences between proper and improper business procedures. "Buyer beware" is still the best advice to any consumer considering any purchase of goods or services.

Review these tips and remember that, while situations vary, the basic advice remains the same: be informed, ask questions, and proceed only when you are completely comfortable with your purchase.

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.

Consumer Tips – Advance Fee Scams

Be cautious about ads promising guaranteed jobs, guaranteed loans, credit repair, debt consolidation or similar claims. Many of these offers are only a way to get you to send money in advance in exchange for little or no service.

- ▶ Be cautious when responding to advertisements, particularly those that use 1-900 telephone numbers. You can be charged substantial and differing 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.
- ▶ 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 can 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 province/territory. Review all contracts carefully. When 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 and/or the Better Business Bureau to find out whether any legislation applies to that type of business.
- ▶ When you suspect that advertising is fraudulent, contact the local police, your provincial/territorial consumer affairs office or the Competition Bureau (www.competitionbureau.gc.ca).

Consumer Tips – Apparel and Textile Care

The Canadian General Standards Board (CGSB) (www.pwgsc.gc.ca/cgsb) produced a standard in 2003 that provides new and improved industry symbols to help you clean and launder clothing safely.

For the long-term, beautiful life of our apparel, it is essential to follow suggested cleaning instructions to prevent problems like shrinking, dye transfer, fading, or the unsightly deposit of lint onto the rest of the wash.

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

Consumer Tips – Automobile Purchase

Buying a new vehicle can be a big thrill, but that thrill can quickly wear off when the car is not as it was represented. Before you start looking for a car, van or personal-use truck, think about what you require. Keep in mind the distances that you typically travel, the road conditions (highways versus unpaved roads) and the types of loads you carry. No matter how appealing the sports car is, you'll end up unhappy if it doesn't do the job.

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 "deal" on the same make and model.

Unfortunately, high-pressure sales tactics are still a problem in many areas. Don't let yourself be talked into something that you don't want or can't afford. If you're not satisfied, walk out.

Please remember that once you have signed a contract with a dealership or used vehicle seller, the contract 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.

Make sure that you discuss all the options that 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. But remember that when you buy near the end of the season, you may not be able to get all of your choices.

Carefully consider the question of whether to buy or lease. You can't beat an outright purchase paid in full, but few people can afford that option in today's marketplace. You may instead choose to purchase the vehicle with a finance payment plan, or choose to lease a vehicle rather than buy at all. Whatever you decide, read the contract carefully. Compare possible financing arrangements available from a number of lenders. The difference in interest rates and prices may surprise you. Try to get an idea of the total price you will have paid at the end of the loan or lease, to help you decide what is best.

Don't forget that the cost of driving includes service, parking, insurance and fuel, and should figure into your budget. In urban areas, many Canadians find the option of renting a car only when they need it to be more cost-effective than buying.

When buying a used vehicle, consumers should always check the vehicle's history and have an independent mechanic inspect the vehicle.

Every so often, someone buys a car that is a "lemon." Check with your provincial or territorial consumer affairs office and auto protection agencies to see whether they can help. Also, the Canadian Motor Vehicle Arbitration Plan (www.camvap.ca), listed in the directory of this book, provides binding arbitration that may be an alternative to court.

Environmentally Responsible Consumer Tip:

You can conserve energy, save money and help save the environment when running your vehicle. The **Office of Energy Efficiency** of Natural Resources Canada has developed many products to inform you on choosing a fuel-efficient vehicle, fuel-efficient driving, vehicle maintenance, idling, vehicle fuels, etc. You can access these products at www.oeenrcan.gc.ca/transportation/personal.

Consumer Tips – Buying

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, like door-to-door sales), check whether the company is licensed or registered at the local and/or provincial level.
- ▶ Contact your provincial or territorial consumer affairs office for any consumer information they might have on your particular type of purchase.
- ▶ 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. A complete directory of organizations is available at the end of this guide.
- ▶ 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.
- ▶ Before buying a product or service, contact your consumer affairs office to see whether there are automatic cancellation periods for the purchase you are making. In some provinces and territories, there is a cancellation 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 (please also see the section on special 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. If you have a complaint later on, you might have trouble locating the company.
- ▶ Do not respond to any prize or gift offer that requires you to pay even a small amount of money up front.
- ▶ Use unit pricing in supermarkets to compare what items really cost. Unit pricing allows you to compare the price gram-for-gram, kilogram-for-kilogram. As an example, bigger packages are not always cheaper than smaller ones.
- ▶ Use coupons carefully. Do not assume they 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:

Conserve energy and you will save money and help to make our environment healthier. Beginning in April 2007, you can take advantage of Natural Resources Canada's new ecoENERGY Efficiency Initiative to reduce energy use in buildings and industry and through home and small business retrofits. We can also help you make energy-efficient transportation choices. The **Office of Energy Efficiency (OEE)** of Natural Resources Canada has developed many products to inform you on choosing a fuel-efficient vehicle and on buying or building a new energy efficient home. We can also show you what improvements can be made to increase the energy efficiency of commercial buildings, residential dwellings and small businesses. This information is available at www.oeenrcan.gc.ca.

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.

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 as soon as possible. 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 consumer affairs office to find out about the warranty rights in your province or territory.
 - Check your contract for any statement about your cancellation rights. Contact your consumer affairs office to see whether a cancellation period applies.
 - When you take a product in for repair, be sure the technician or person taking it in understands and writes down the problem you have described. Ask for and keep a copy of the repair order. Get an estimate on the cost of repairs before allowing the work to go ahead.

Consumer Tips – Cellphones

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

Choosing a Cellphone and Cellphone Service

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 decide what you need and talk to as many providers as you can. This is a complex purchase and 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 your minutes and when you plan to use them. Think about whether you will use your phone during the day, evening or on weekends. Remember in most cases you not only pay for the calls you make but the ones you receive.

Decide what features are, and are not, important to you. For example, call display, voice mail or Internet access. Choose carefully, as the more features you want, the more you may end up paying.

Think about the actual cellphone itself. Is it convenient to use? Also think about battery life, volume, keypad and screen.

Contract or no contract? You may choose to commit to a long-term contract, purchase pre-paid cards, or commit on a month-to-month basis. There are advantages and disadvantages to both. However, remember that long term contracts are very expensive to break.

Understand your cellphone bill. If you already have a cellphone plan, carefully go over each line of your bill when it arrives. Are you in the right plan? If your cellphone habits do not seem to match your plan, talk to your service provider to see if another plan might better suit your needs.

Fees and Charges

Be aware that there are monthly add-on fees to any service. For example, a system or network access fee is charged by the provider 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.

For more cellphone information, check out *Cellphone Choices for Canadians: A Checklist* and *Cellphone Choices for Canadians: A Guide*. *The Checklist* provides basic information to help you find out what kind of user you are. *The Guide* provides more in-depth information on the topics discussed in the *Checklist* such as contracts, minutes and features, and also includes a glossary of terms. Both publications are available online at www.ConsumerInformation.ca.

Consumer Tips – Charities

Donations to charities are a critical source of funding for many worthwhile causes. 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.

How can you 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.
- ▶ Never give out personal information to anyone or any organization that you do not know.
- ▶ Visit the Canada Revenue Agency (www.cra.gc.ca/charities) website to verify if a charity is registered under the *Income Tax Act* and access its annual information return. Only registered charities can issue official donation receipts.

Before making a donation, 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 you to feel a false sense of familiarity and lure you into believing that your previous donation made a difference in your community, when in fact, you never gave money to this fraudulent organization.
- ▶ Names that “sound” like well-known charities, but that are not quite the same. Scam artists will use similar wording, logos and graphics to make you believe you are giving to a national, well-known charitable organization.

For more information on registered charities, please visit the Canadian Revenue Agency (CRA) website at www.cra.gc.ca/charities or call the bilingual toll free number at 1-888-892-5667.

If you have been a victim of a charitable donations fraud, please contact **Phonebusters** (www.phonebusters.com), the Canadian Anti-fraud Call Centre at 1-888-495-8501.

Consumer Tips – Collection Agencies

What Is a Collection Agency?

When you owe money to a business and have not made payments recently, the business may turn your account over to 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.

How Do I Deal With Collection Agencies?

- ▶ In most provinces you must be notified in writing that an account has been turned over to a collection agency. The agency will contact you to attempt to collect the money you owe to its client.
- ▶ When possible, pay the money you owe. You won't have to deal with the agency once the account has been cleared.
- ▶ When it's impossible for you to pay the full amount at once, explain why.
- ▶ Offer some alternative method of repayment, either in a lump sum 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.
- ▶ 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 making payments to a collection agency, be sure not to write a cheque if you have insufficient funds in your account or to miss payments. When your financial circumstances change, contact the collection agency immediately and explain your current status. Follow up in writing.

Debts should not be treated lightly. They can result in court action, which could lead to money being taken from your pay cheque or seizure of your assets. Check out the section "Debt" in this *Handbook* for more information.

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, at your last known address, that a collection agency has been assigned to the account;
- ▶ recommending or starting legal or court action to collect a debt without first notifying you and obtaining the creditor's (the company to whom you owe money) written permission;
- ▶ making telephone or personal calls of such a nature or frequency as to constitute harassment of you or your family, 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 any person that could damage you or your family;
- ▶ demanding payment of a debt 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 collector has tried every way to ensure the person owes the money;
- ▶ taking over the debt from a creditor without first advising you; and
- ▶ contacting your friends, employer, relatives or neighbours for information, other than to get your telephone number or address.

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



Consumer Tips – Consumer Privacy



With all the advances in electronic transactions over the past 20 years, consumer privacy has become a very important issue. You must guard your personal information at all times.

People who obtain very basic personal information about you can drain your bank accounts, or charge things 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.
- ▶ 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 to know. Be wary about giving out your SIN. You are only required by law to give your SIN to your employer and for income tax purposes.

- ▶ 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.
- ▶ Companies promoting sweepstakes, contests and prize offers can easily obtain personal information. Be careful to check out the companies before deciding to do business with them or releasing personal or financial information.
- ▶ Always check your credit card, cellphone, telephone or other bills to make certain that all the charges are for items that you have authorized.
- ▶ When using a credit or debit card, don't leave the receipt behind.
- ▶ Don't let others see you key in your PIN when using a debit card.

For a complete online guide to guard your privacy and personal information in the age of electronic commerce and new information technologies visit Privacytown at www.consumer.ic.gc.ca/privacytown.

For more information on privacy laws consult the Office of the Privacy Commissioner of Canada website at www.privcom.gc.ca.

Also check out the section on Debit Card Fraud in this *Handbook*.

Consumer Tips – Consumers and the Environment

Ecolabels

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

EcoLogo^M



EcoLogo^M products have been assessed for their environmental impacts across their entire life cycle - that is from the moment the raw materials are acquired through to the manufacturing, transportation, distribution, use and disposal of the product. EcoLogo^M products are the “best in class” on issues such as energy use, amount of recycled material, hazardous substances and water use. For a complete listing of EcoLogo^M certified products, visit the Environmental Choice Program website at www.environmentalchoice.com.

Examples of products available include paint, insulation, carpeting, cleaners, flooring products, tissues, paper products, renewable energy, printing services, coffee, and office furniture and equipment.

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 can 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 GHG emissions without sacrificing the features, versatility or style you can expect from high-performing products. Natural Resources Canada’s Office of Energy Efficiency administers and promotes the symbol in Canada. For more information on ENERGY STAR and the qualified products visit www.energystar.gc.ca.

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, fenestration products, lighting and signage, as well as some commercial and industrial equipment.

Consumer Tips – Contracts

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

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

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

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

A contract may take many forms, such as an oral, written or standard form agreement. All are equally valid.

In some provinces and territories, there is an automatic cancellation period for contracts for items or services such as credit, dating clubs, health clubs, funeral and cemetery services, timeshares, natural gas, electricity and door-to-door sales, whether the company tells you about it or not. This is called a cooling-off period and depending on your province or territory of residence, you may be entitled to one, which may vary in duration. A cooling off period is defined as a specific period of time in which you can reconsider your consumer decision. As a consumer, you are entitled to cancel within this period, for any reason you like. But remember this applies only to certain kinds of contracts.

Contact your provincial or territorial consumer affairs office to find out more about the cooling off period, if it applies in your jurisdiction, how many days it encompasses and for what services it applies.

Unless the contract is subject to an automatic cooling-off period, remember that it can 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 whether to join a health club, be cautious of the following:

- ▶ joining clubs that have not opened: they might never open;
- ▶ low-cost “bait” ads: many “switch” you to expensive long-term contracts;
- ▶ promises that you can cancel any time and stop paying: check the written contract for the terms of membership and any other promises;
- ▶ the fine print: many low-cost ads and contracts severely restrict hours of use and services;
- ▶ signing long-term contracts: many consumers quit using the club within a few months; and
- ▶ 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 if interest is charged for a payment plan and that all of the salesperson's verbal promises are in writing; and
- ▶ check with your provincial or territorial consumer affairs office for any cooling-off periods or other rights that apply where you live.



Timeshares

- Overvalued or misrepresented prizes and awards are sometimes used to promote timeshares and campgrounds. Free awards might “bait” you into driving a long distance to the property, only to attend 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 if it provides the recreational and vacation opportunities you want. Don’t decide to purchase based on an investment possibility. The property might be difficult or almost impossible 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 with that of hotels or 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 the 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 are spelled out in the contract before you sign.
- Check for any complaints against the company, seller, developer or management company with the Better Business Bureau (please refer to the directory at the end of this *Handbook*).
- Check that the property complies with local laws.

Consumer Tips – Credit Repair

You might see or hear ads from companies that promise to “clean up” or “erase” your bad credit and give you a fresh start. They charge high fees, usually hundreds of dollars, but may not deliver on their promises.

Check your credit report on a regular basis to ensure it’s accurate. If there are mistakes you can’t resolve, contact your provincial or territorial consumer affairs office for help.

If you are thinking of hiring someone to repair your credit, remember this:

- No one can require a credit bureau to remove accurate negative information before the legal time is up.

- There are no “loopholes” or laws that credit repair companies can use to get correct information off your credit report.
- No credit repair company can do anything you can’t do for yourself.
- The only way to “repair” bad credit is with good credit practices over a period of time.

To learn more about your credit file and credit score, visit *Understanding Your Credit Report and Credit Score* produced by the Financial Consumer Agency of Canada (FCAC) at www.fcac-acfc.gc.ca.

Consumer Tips – Debit Card Fraud

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

- ▶ Never disclose your Personal Identification Number (PIN) to anyone including friends, family, financial institution employees or law enforcement agencies.
- ▶ Keep your debit card in a safe place and never lend it to anyone. If you suspect that someone knows your PIN, change it immediately or contact your financial institution to cancel the card.
- ▶ Memorize your PIN. Avoid writing down your PIN. If you must do so, make sure that it is well disguised, for example, by re-arranging the numerals or substituting other numerals or symbols, by keeping it within a record of other information and storing it separately from your debit card.
- ▶ When selecting a PIN do not use obvious information. You could be liable if you use your name, address, telephone number, date of birth or social insurance number.
- ▶ If your card is lost, stolen, or retained by the ABM, or you find out that there has been an unauthorized transaction, notify your financial institution immediately.
- ▶ If you have made a purchase that does not appear on your monthly statement, change your PIN immediately and notify your financial institution as the information on your card may have been stolen at a bogus machine and you may be targeted for theft.

When purchasing goods or services or when using an ATM:

- ▶ Never let your debit card out of your sight; swipe the card yourself, if 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 pin pad 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 banking machine, complete what you are doing and retrieve your card before talking to them.
- ▶ After completing a transaction remember to take your card and the transaction record.

If you've already been defrauded, or if you would like more information on how to protect yourself against debit card fraud, please visit www.consumer.ic.gc.ca/debitfraud.



Consumer Tips – Debt

Debt Warnings

If you frequently pay bills after their due date, regularly bounce cheques or receive calls from a collection agency you may be in over your head and now is the time to take action. Depending on your personal circumstances and the extent of your problem, several options are available to help you better manage your money and debt. For more complete information on the various options, visit *Take Charge of Your Debts* produced by Industry Canada's Office of Consumer Affairs at www.consumer.ic.gc.ca/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 them online. You may also download this paper version available at www.consumer.ic.gc.ca/debt and start today.

Budget / Credit Counselling

If you are struggling financially and feel that you need outside help, consider talking to a budget advisor or credit counsellor.

Anyone can use a budget/credit counselling service. They 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 budget/credit counselling service even if you do not currently have any problems. They are there to help you with financial strategies to avoid trouble in the future.
- ▶ Most community and consumer organizations offer this service free of charge. While there may be fees attached to some services, you can find both low and no cost service options.
- ▶ Private organizations that provide this type of service may also charge a fee.

Before you decide to meet with a counsellor...

Make sure to ask questions with respect to fees. Is the first consultation free? What about the costs for any subsequent consultations? And 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 that pressures you to sign up for such plans, without first taking the time to fully evaluate your situation and discuss options.

When choosing a budget/credit counsellor...

Take your time. There are people who appear to be offering their help but may end up taking advantage of your vulnerability. Call your consumer affairs office, the ministry that oversees consumer protection in your province / territory or the Better Business Bureau (www.ccbbb.ca) to see if any complaints have been filed against the person or company you are planning to deal with.

To find a budget/credit counsellor, and for more information on debt, visit *Take Charge of Your Debts* produced by Industry Canada's Office of Consumer Affairs at www.consumer.ic.gc.ca/debt. Information on finding a budget/credit counsellor is also available in the directory at the end of the *Handbook*.

Consumer Tips – Door-to-door Sales

Although this method of selling is not as popular now as it was in the past, it can still both provide a service and be an annoyance. If you do receive a door-to-door salesperson at your home, remember the following tips:

- ▶ Ask to see the salesperson's personal identification and licence or registration. Make note of his or her name, the name and address of the company, and whether the salesperson carries proper identification.
- ▶ Ask for sales literature and then call local stores that sell the same merchandise to compare prices. Some door-to-door products may be overpriced.

- ▶ 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 for that day, or a claim that a neighbour just made a purchase.
- ▶ 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 can 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 consumer affairs office.

Consumer Tips – 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, regulatory control of funeral and burial service comes under the jurisdiction of the provincial and territorial governments. Each jurisdiction has specific legislation governing the provision of burial, cremation, funeral services and prepaid funeral services.

For more information, please contact your provincial or territorial consumer affairs office.

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 metal or hardwood caskets. Discount casket stores have opened in some cities in Canada and some local companies make and sell caskets. Check with a funeral director to determine the advantages and disadvantages of using them.

You may have to ask to see less expensive caskets - often they are not on display. 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.

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 the body. This is usually done for cosmetic and sanitation purposes when the body is to be viewed in an open casket. In most cases, embalming is not legally required.

Consider the benefits of embalming and the wishes of the deceased and next-of-kin. If you decide against embalming, inform the funeral home immediately. In most cases, except in Alberta and Ontario, unless you give instructions to the contrary, funeral homes will usually go ahead with this procedure and charge you for it.

Embalming may be required when sending the remains out of province or country, unless contrary to religious beliefs. It is also often required of common carriers prior to transfer.

Burial or Cremation?

Burial is the traditional way to deal with remains. Cremation, however, is gradually becoming more accepted. This method offers practical advantages in a time of urban sprawl. Cremation usually costs less than burial, and you won't have to spend money on a cemetery plot.

Burial

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 type of burial is relatively uncommon. It 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 their rules and regulations.

Cremation

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. These materials are pure and 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 until you decide what is to be done with them.

Conventional Funeral Service

A conventional funeral involves a service in a church or funeral chapel, with the body present, followed by burial. The following is usually included:

- 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; and
- preparing newspaper death notices.

In most jurisdictions 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 which 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 been directly buried, cremated or donated for medical research.

A memorial service is most often held within a few days or weeks of the death. Memorial services, as with funeral services, can be large or small, and held in a church, 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.

Prearranging a Funeral Service

When looking for a prearranged plan, ask yourself the following questions.

- ▶ Does the funeral establishment have a good reputation? Ask friends for recommendations. Ask yourself if 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 installment payments are to be made, will there be an extra charge for late payment?
- ▶ Are all goods and services to be provided described specifically in the contract?
- ▶ Does the plan meet your religious needs? Does it allow for a service in your own church, 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?
- ▶ How will payment be made?
- ▶ What penalty would be applied if you failed to make the payments?

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 donor card in your wallet. Drivers' licences may have an attached universal donor card, which you must fill out and sign for your wishes to be followed.

Getting Help from 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 an agreement from local funeral homes will give advice to people who want to prearrange their funeral. Members are given a form on which they indicate their desired arrangements. A copy of this form is then kept by the society and/or the cooperating funeral home. If you should move, your membership file could be transferred to the local memorial society.

Consumer Tips – Housing

Experts say that most consumers spend more time on a visit to the grocery store than they do inspecting 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 a lot of time inspecting all the aspects of any home that you’re serious about buying. When you have complaints about real estate agents, contact your provincial or territorial consumer affairs office or real estate association or commission.

Figure out what you can afford, based on a mortgage payment of up to 30 percent of your income. Talk to your regular bank, then compare mortgage rates, terms and conditions at a number of financial institutions. They vary widely. You can get a good idea of current prices in the newspaper. Decide which residential areas you want to consider and check the local prices.

Unless you’re in a building trade, you won’t necessarily see the faults in a home you’re considering. Find a competent home inspector. Ask friends and neighbours for references. Be prepared to follow 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, you can contact the Canadian Association of Home and Property Inspectors (www.cahi.ca).

For more information on home buying, please see the *Buying a Home* section of the Canadian Mortgage

and Housing Corporation (CMHC) website (www.cmhc-schl.gc.ca).

New Homes

Talk to your local branch of the Home Builders Association for general information. Many home builders associations provide brochures and sample contracts to help consumers understand the market.

Provincial consumer and housing ministries and their websites are also helpful. For more information on buying a new home, you can consult the *Homeowner’s Manual* produced by the Canadian Mortgage and Housing Corporation (CMHC) (www.cmhc-schl.gc.ca).

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 have increased. Check whether there is a 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 completed before purchasing a condominium as well.

See also the Canadian Mortgage and Housing Corporation’s (CMHC) *Condominium Buyers’ Guide* at www.cmhc-schl.gc.ca.

Environmentally Responsible Consumer Tip:

Heating your home can count for well over half the energy cost of running your house. The **Office of Energy Efficiency’s Housing Program** (Natural Resources Canada) offers resources to help you keep your home comfortable and well ventilated for healthy indoor air quality while conserving energy.

- *EnerGuide for New Houses* encourages energy efficient new home building by providing an energy rating label that gives homeowners the information they need to understand the energy efficiency of their new home. This resource is available at www.oeenrcan.gc.ca/residential/personal/new-homes.cfm.
- The *R-2000* Standard* encourages the building of energy-efficient houses that are environmentally friendly and healthy to live in. For more information, visit www.oeenrcan.gc.ca/residential/personal/new-homes.cfm.

Home Renovations

Before you start, you should keep in mind that 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 change too.
- ▶ Check with your local 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. After you've followed the first two steps, talk to relatives, friends and neighbours to get recommendations, as well as local business associations.
- ▶ Some professional organizations such as architects 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 (Please refer to the directory at the end 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. You should be prepared to 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 requirements of permits.

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.

Once you've decided on a supplier and you're satisfied with the details in the contract, sign it. Never allow work to proceed until you have fully reviewed, understood, agreed to and signed the contract.

The contract should include the following information:

- ▶ the type and amount of work to be done;
- ▶ any extras;
- ▶ 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; and
- ▶ the name and address of the supplier and your name and address.



On major projects, attach a list of the sections of work to be done and their completion dates to the contract. A payment schedule should also be part of the contract.

Keep payments down to a minimum and check on construction liens legislation in your area. 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 require a provincial licence. Check with your consumer affairs office.

For more information on what to do when hiring a contractor visit the Get It In Writing website at www.hiringacontractor.com.

Environmentally Responsible Consumer Tip:

According to the Canada Mortgage and Home Corporation (CMHC), more than 17 percent of the energy consumed in Canada is used to run our homes. 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. The CMHC has put together fact sheets called *Renovating for Energy Savings*.

This series of fact sheets describe options for saving energy in houses of specific styles and ages. In addition, there is also a section on energy efficiency upgrades. You will find those publications on CMHC's website at www.cmhc-schl.gc.ca/en/co/renoho/.

Natural Resources Canada (NRCAN) has introduced ecoENERGY Retrofit, a program that will offer Canadians financial incentives to retrofit their homes and make them more energy efficient. EcoENERGY Retrofit is expected to be launched in April, 2007. More information is available at www.oee.nrcan.gc.ca.

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, you should 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, then never return to do the work. Or the work he or she provides is substandard. Unless you have personal references, you won't know what you're really buying until your money is gone (please also see the section on door-to-door sales).

When you sign a contract in your home, the contractor may be required to be licensed and bonded, and there may be a cooling off period, during which you may cancel the contract for any reason.

For more information, contact your provincial or territorial consumer affairs office.

Consumer Tips – Identity Theft

Identity theft (ID 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:

I. Guard your personal information

- If you don't know why someone is requesting your personal information, ask that they provide a legitimate reason for its collection.
- At ATMs, always shield the entry of your personal identification number (PIN), and never give your PIN or password to anyone, including staff at your financial institution or police.
- Carry only the ID 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 (SIN).
- Beware of mail, phone and Internet promotions or fraudulent websites that ask for personal information.
- Keep your birth certificate, SIN card or passport in a secure place.
- Shred, destroy or cut up sensitive information before tossing it in the garbage. This includes expired and unused credit and debit cards.

2. Guard your computer and its information

- 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.
- Don't send your financial or other confidential information over email.
- For online financial transactions, make sure that the web page is secure (denoted by https:// in the web address, or a closed lock or an unbroken key at the bottom right corner of your web browser window).
- If you are disposing of your hard drive, make sure personal information is deleted by using overwrite software or destroying the drive.

3. 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 (www.canadapost.ca).
- 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 at www.cmcweb.ca/idtheft. Use the *Identity Theft Statement* to help you prepare a written report of the theft and send it to credit issuers and financial institutions.
- To help stop fraud, report the incident to PhoneBusters, the Canadian Anti-Fraud Call Centre, at 1-888-495-8501 or www.phonebusters.com.

Consumer Tips – Landlord and Tenant Problems

Landlord and tenant regulations vary considerably across Canada. Different government departments in each province and territory administer the legislation.

Check the government listings in your telephone book. If there is no specific reference to landlord and tenant services, call the general government number for a referral.

For landlord and tenant information, please see the *An Introduction to Renting in Canada* section of the Canada Mortgage and Housing Corporation (CMHC) website at www.cmhc-schl.gc.ca.



Consumer Tips – Mail Order

Mail order is another way that consumers can make purchases. This can include purchases such as from catalogues, from magazine offers, bill inserts, etc.

As mail order purchase is a type of consumer transaction, it is important to keep the following in mind:

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 any delivery period that was promised.
- 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 package so you can check that your package arrived.
- 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 (www.cmaconsumersense.org), operated by the Canadian Marketing Association, a private trade group. The Association will instruct its mail-marketing members to take you off their lists. However, not all marketers belong to this association, meaning you may still continue to receive some unwanted mail.

Unsolicited Goods

You are under no obligation to accept or pay for any merchandise you receive in the mail that you did not order.

In most provinces and territories, when the sender asks for the merchandise back, you must return it at the sender's expense; however, in some provinces and territories you cannot be required to pay for the goods or services unless you agreed to do so in writing.

To complain about unsolicited goods, contact your provincial or territorial consumer affairs office.

Mail Fraud

- Be suspicious of “free gifts” that require a “tax payment” or “registration fee,” sweepstakes requiring an entry fee or purchase, employment or work-at-home opportunities requiring a fee, offers requiring your credit card number or bank account number, loans that require you to pay a fee in advance, mailings that look like they are from official government agencies when they are not, and prize notices requiring you to call a 1-900 number.
- 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 who you are dealing with.
- 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 of similar products in local stores.
- Keep a record of the order, notes of the conversation and copies of the advertisement, cancelled cheque, receipt, letters and envelopes.
- Check out the company with your provincial or territorial consumer affairs office. Mail fraud is a crime.

Consumer Tips – Misleading Advertising

As part of its goal to provide consumers with competitive prices and product choices, the *Competition Act* prohibits a number of marketing practices.

Consumers may complain to the federal government about any of these practices even when they have no intention of buying the product.

- ▶ Misleading advertising occurs when a representation related to a product or service is materially false or misleading in order to persuade the consumer to buy it.
- ▶ Double ticketing (charging the higher of two prices) occurs when a seller represents 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.
- ▶ Bait and switch occurs when a seller attracts customers by advertising a certain product or service at a bargain price, but is not for sale in reasonable quantities and persuades the customer to purchase a more expensive item.

Consumers may contact the Competition Bureau (www.competitionbureau.gc.ca) to file a complaint or obtain additional information at 1-800-348-5358. You may also contact your provincial or territorial consumer affairs office. When the matter relates to food labelling or advertisement, contact the Canadian Food Inspection Agency (www.inspection.gc.ca).

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

Please also see the sections on:

- ▶ advance fee scams
- ▶ consumer privacy
- ▶ contracts
- ▶ multilevel marketing

Finally, you have the option of complaining to a non-governmental body, Advertising Standards Canada (www.adstandards.com). It 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 behaviour.

Advertising Standards Canada

175 Bloor Street East, South Tower, Suite 1801
Toronto, ON M4W 3R8

Tel.: (416) 961-6311

Fax: (416) 961-7904

Email: info@adstandards.com

Website: www.adstandards.com



Consumer Tips – 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 contained in the checklist:

- Seek advice from family, friends or the Better Business Bureau (please refer to the directory at the end of this *Handbook*). This will help you ensure that your mover has experience and a proven track record.
- Have all essential information before signing any contract. This includes checking that the company is bonded, has proper equipment, will provide unpacking, storage or claims settlement, and will store your valuables 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.
- Make an inventory and supervise the loading and unloading. If something goes wrong, file a claim quickly or it may be too late to do so.
- 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 with different companies will ensure you get the service that suits you.



Consumer Tips – Multi-level Marketing and Pyramid Selling Schemes

Multi-level marketing (MLM) is a system for selling products whereby participants in a plan are 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 operates within the limits set by 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 representations relating to potential compensation must also disclose the amount of compensation earned by typical participants in the plan.

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; and
- ▶ having an unreasonable product return policy.

Anyone who wishes to set up a MLM plan may approach the Competition Bureau (www.competitionbureau.gc.ca) to obtain an advisory opinion on their plan.

Pyramid selling is also a criminal offence under the *Criminal Code*.

When considering getting involved in a MLM system, ask yourself the following questions:

- ▶ Is this type of MLM 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 system require? Legitimate programs don't require you to commit substantial sums of money upfront or ask that you purchase a large inventory of their product.
- ▶ Are you aware of the legal and fiscal considerations of becoming a seller? You must observe consumer protection laws and, in some provinces and territories, obtain a seller's permit. Both federal and provincial revenue departments will also probably require you to collect GST or HST and provincial or territorial sales taxes.
- ▶ 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 resulting "hourly wage" can be quite low. Most participants in MLMs make less than \$2,000 per year.

For more information about multi-level marketing and pyramid selling schemes, contact the Competition Bureau at 1-800-348-5358 or visit the website at www.competitionbureau.gc.ca.



Consumer Tips – Online Shopping

Shopping over the Internet has become a more 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 fraud artists to take your money. Auction ripoffs, purchase scams, SPAM (unsolicited emails) and phishing are all popular methods used by scam artists.

Check out this section to learn more about how to safely shop online.

The basic rules for smart shopping at a store will serve you well when shopping over the Internet.

The extra challenge the Internet provides is that some of the clues you use, perhaps even unconsciously, when shopping in person are missing when you shop online.

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; and
- ▶ 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; and
- ▶ The delivery date of your product(s).

Be concerned in these cases:

- ▶ when the company does not provide the terms and conditions on its site; and
- ▶ when the terms and conditions they do provide are so complex and detailed that they discourage you from reading them or are difficult to understand.

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.
- ▶ If you are making an international transaction, Canada Border Services Agency (CBSA) (www.cbsa-asfc.gc.ca) will calculate and add GST or HST to the cost of most purchases made outside Canada.

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 at the bottom of the screen. The lock should be in the locked position and the key should be unbroken;
- ▶ whether the website address begins with <https://> - the “s” indicates that the site is secure.

Know What Information You Are Giving to the Vendor and Why

Never deal with vendors who do not post a privacy policy committing them to protect 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.

Online Shopping for 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. They often do not understand the real cost of some purchases and may also give out personal information without realizing the consequences. Teach them to be aware of the risks and show them how to protect themselves when buying online.

Here are links to some websites that can help you and your family become Internet savvy:

- ▶ Media Awareness Network (www.media-awareness.ca)
- ▶ Canadian Marketing Association (www.the-cma.org/consumer)
- ▶ 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 do not protect you. Read the rules of the auction site: better sites will keep records of customer satisfaction and should also have dispute resolution mechanisms.

Buying Internationally

- ▶ Remember, buying internationally involves more risk. Different laws and standards apply, often making it more difficult to get 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 website at www.csa.ca.

If you have a problem with a foreign online vendor, contact the International Consumer Protection and Enforcement Network (ICPEN) at www.icpen.org.

Warning Signs

There are a number of practices that no reputable vendor would use, including these:

- ▶ Asking for credit card information before a sale is made and in particular before entry to a site.
- ▶ Any attempt to rush you into a decision.
- ▶ Unsolicited Spam 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 e-mail can contain computer viruses. The best approach is to delete all unsolicited e-mail offers unread. 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.
- ▶ Vendors who try to make you earn your way into doing business with them.
- ▶ 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.

More information:

Contact your provincial or territorial consumer affairs office as some jurisdictions have legislation that may assist consumers who make purchases online.

Use the *On-line Shopping Assistant* while you are making your online purchase (available at www.ConsumerInformation.ca).

The *Canadian Code of Practice for Consumer Protection in Electronic Commerce* at www.cmcweb.ca/ecommerce.

As of January 2004 the *Personal Information Privacy and Electronic Documents Act* came into effect. Visit the Office of the Privacy Commissioner of Canada (www.privcom.gc.ca) website for information on your rights under the Act.

Spam

Spam refers to unsolicited email, mostly commercial, advertising a product or service that 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 it.
- ▶ 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”.

Protect your Email Address

- ▶ Use separate email addresses for different online activities: create one for trusted persons 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, as 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 source with whom you do business, like a bank or online business. 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 counterfeited site.

Be aware that companies will NEVER contact customers in this manner. If you have doubts, call the company to confirm if the request is legitimate. However, be sure to check the phone number in the phone book, as the phone number provided 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.

Recognize it, report it, stop it.

- ▶ An important part of stopping online fraud is not only being able to recognize it, but also reporting it when you have been a victim. To report an incidence of online fraud, please contact: Phonebusters (www.phonebusters.com) at 1-888-495-8501. Phonebusters is the national anti-fraud call centre operated by the Ontario Provincial Police in partnership with the Royal Canadian Mounted Police (RCMP).
- ▶ You can also report the incident online at the Report Economic Crime On-line (RECOL) website at www.recol.ca.

For more information on Spam and Phishing visit: www.stopspamhere.ca

Consumer Tips – Product Safety

Knowing how to use products correctly, reading instructions and being alert to hazards will help to ensure a safe environment around you. You also should 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 at the library, which 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 the instructions carefully before using the 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, ANSI and/or SNELL to ensure that 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 because of new safety requirements. The sale, advertisement and importation of baby walkers are now prohibited in Canada. Don't buy used baby items that don't comply with current standards.
- ▶ Garage and tag sales are places where small appliances, power tools, baby furniture and toys with safety defects, lead paints or other hazards get passed along to new owners. 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. Properly dispose of old and outdated products.
- ▶ Look for tamper-resistant packaging on foods and medicine.
- ▶ Watch out for lead crystal decanters and dinnerware decorated with lead paint or glaze. When there's no way to ensure the items are lead-free, don't buy them.

Environmentally Responsible Consumer Tip:

Do not put out-of-date or unused medication in the garbage or down the toilet or sink. When prescription or over-the-counter drugs are thrown into the garbage, or flushed down the sink or toilet, their chemical components may be added to the water supply or soil.

- ▶ Check to see if 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 B.C., Alberta and many parts of other provinces and territories to incinerate unused drugs. If your area does not have such a program, see if your municipality incinerates drugs.

Consumer Tips – Refund and Exchange

While no legal obligation exists for businesses to accept returned items unless they are defective, it is generally accepted 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.

Consumer Tips – Rent-to-own

Although turning to rent-to-own sounds like a simple solution for when you're short of cash, it can be expensive.

The rental charge can be three or four times what it would cost to pay cash or finance the purchase at the highest interest rate typically charged in installment sales.

Before signing a rent-to-own contract, ask yourself the following questions.

- ▶ Is the item something I absolutely have to buy right now?
- ▶ Can I delay the purchase until I have saved enough money to pay cash or at least make a down payment on 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?

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? The total cost can be determined by multiplying 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.
- ▶ Am I getting a new or used item?
- ▶ Can 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 end of the contract period?

Comparison shop among various rent-to-own merchants. Check for any specific provincial or territorial laws. Read the contract carefully and make sure you understand all the terms and get all promises in writing.

Remember, know what you are paying. Compare the cash price plus finance charges in an installment plan with the total cost of a rent-to-own transaction.

Consumer Tips – Telemarketing

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

To report deceptive telemarketing practices, contact your provincial or territorial consumer affairs office or the Competition Bureau (www.competitionbureau.gc.ca).

You may also call PhoneBusters (www.phonebusters.com) at 1-888-495-8501.

PhoneBusters is the national anti-fraud call centre operated by the Ontario Provincial Police in partnership with the Royal Canadian Mounted Police (RCMP) and supported by industry and government partners. You can also learn about consumer scams and find advice on how to deal with them on the RCMP (www.rcmp-grc.gc.ca) website.

Tips for Smart Telephone Shopping

- ▶ When you are told that you have won a prize, do not commit to purchase any product or pay 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, 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 period that was promised.
- ▶ When 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.

Use Caution and Common Sense

- ▶ Don't be pressured into acting immediately or without the full 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.
- ▶ Report all fraudulent activity or check the company out with your provincial or territorial consumer affairs office.

▶ To reduce telephone calls you do not want, sign up with the free Do Not Contact Service (www.cmaconsumersense.org), operated by the Canadian Marketing Association.

▶ 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 (www.competitionbureau.gc.ca).

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 users into disclosing personal information. Government, financial institutions, as well as online auctions and their payment services, can be targets of Voice Phishing.

Typically, there is an incoming recorded telephone message that uses a fraudulent caller ID matching the identity of a misrepresented organization. The message directs unsuspecting users to another telephone number, where the victim is then told to punch their personal information on their telephone keypad. Criminals can then capture the key tones and convert them back to numerical format, stealing your information.

Vishing is used to target any numerical data, such as credit card information, PIN (Personal Identification Numbers), SIN (Social Insurance Numbers), date of birth, or bank account numbers.

Being aware of such fraudulent practices is the greatest form of protection, so always be suspicious when receiving any unsolicited incoming communication. Never provide personal information over the phone, and do not rely solely on your caller ID function as proof of an organization's legitimacy.

For more information, visit the Scams/Fraud section of the RCMP website at www.rcmp-grc.gc.ca.



Consumer Tips – Travel

An enjoyable holiday begins with careful preparation long before you pack your bags.

Know Your Destination

If you plan to travel outside of Canada, check the Department of Foreign Affairs and International Trade website (www.voyage.gc.ca) 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.
- ▶ Has the agent completed a training program?
- ▶ Has he or she traveled widely?
- ▶ How many years has the agency or operator been in business?
- ▶ Does the agency or consultant belong to a travel agents association or related organization (see below)?

Ask About Agency Affiliates

Many agencies belong to professional travel or trade associations. Members must usually meet certain requirements for training, staffing and financing. Here are some common examples:

- ▶ Canadian Institute of Travel Counsellors (www.citc.ca): 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 (www.iata.org): Travel agencies displaying IATA designation are authorized to sell tickets for IATA-member airlines.
- ▶ Air Transport Association of Canada (www.atac.ca): Affiliated agencies are authorized to sell domestic airline tickets.

- ▶ Association of Canadian Travel Associations (www.acta.ca): Members must follow a code of standards and ethics.

Affiliation 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 without using a travel agency. Most often this is done online. There are various tips to help you shop safely online. Please refer to the section "Online Shopping" in this Handbook for advice. It is also important to note that purchasing travel services online may not offer the same protection as a travel agency. Always read the fine print before purchasing as some offers may place very limited restrictions on modifications or cancellation.

Check Your Insurance Needs

While most holidays go smoothly, it makes sense to protect yourself should problems occur. Think about what would happen if you lost your luggage, became ill in another country, or your tour operator or airline went bankrupt.

Smart travelers protect themselves from financial loss by being insurance-wise.

Review Your Coverage

Before you buy travel insurance, check what coverage you already have.

- ▶ 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 here. You would be wise to buy additional medical coverage to pay for the difference. Also, you should contact your provincial or territorial health care plan when you plan to be away for three months or longer.
- ▶ 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 mentioned above do not cover every circumstance, or medical problems you already have, such as a heart condition. Read the policies carefully.
- ▶ Check with provincial or territorial consumer protection officials to determine whether there is a consumer compensation plan in your jurisdiction in case your travel agent or other travel supplier defaults or goes bankrupt.

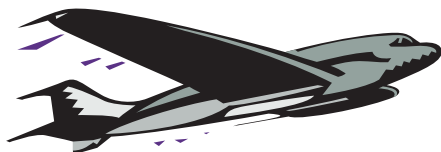
Air Travel

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 at www.tc.gc.ca/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 can 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 labeled container.



- ▶ Make sure electronic devices such as cellphones, laptop computers and portable or electronic games are charged and ready to turn on for inspection, as you may be required to turn these devices on when going through airport security.
- ▶ There are certain restrictions for what items can be placed in your carry-on luggage, such as liquids, sharp objects, non prescription drugs, etc. 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.

Air Travel Complaints

If you have unresolved issues with your air carrier, you can rest assured that there is a place you will be heard. The Canadian Transportation Agency (CTA) (www.cta-otc.gc.ca) is available to deal with specific complaints about your travel experiences. 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, and therefore 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 Agency'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, involuntary denied boarding (bumping), and the transportation of persons with disabilities and minors. These terms and conditions must be reasonable and not unduly discriminatory. If you think such terms and conditions were not met or are unreasonable you can complain to the Agency.

- ▶ **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 that fares and rates are reasonable, and that carriers are offering an adequate range of fares and rates to travelers and shippers.
- ▶ **Accessible Transportation:** The CTA resolves complaints and works to ensure that air carriers remove undue obstacles to the mobility of persons with disabilities.

Other Ways to Travel

For your trip, you may also choose to travel by sea or land (including rail, bus or auto). To find more information on any of these forms of travel, please refer to Transport Canada at www.tc.gc.ca.

Environmentally Responsible Consumer Tip:

Consider that traveling by train or bus is much less damaging to the environment. For instance, estimates of CO₂ emissions, in grams, per passenger, per kilometer (based on actual # of seats filled) for planes and automobiles are almost twice the estimates for trains and buses. (Source: Environment Canada - 1995 estimates)

Consumer Tips – Unfair or Deceptive Business Practices

Most provinces have laws that protect consumers from unfair or deceptive practices. Generally, an unfair or deceptive practice can be thought of as a representation that has the tendency or effect of misleading the average person.

When you believe you have been deceived, contact your provincial or territorial consumer affairs office.

Consumers are also protected against misleading advertising.

Consumers may also contact their local Better Business Bureau, or the Competition Bureau (www.competitionbureau.gc.ca) unless the complaint relates to the labelling of food, in which case contact the Canadian Food Inspection Agency (www.inspection.gc.ca).

Consumer Tips – Warranties

Most contracts include specific warranties to protect consumers. When they do not, some provincial and territorial legislation says that implied warranties apply to every sales contract.

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

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. You may be required to present certain documentation to make a claim on your warranty. Always be sure to keep all your warranty information along with your sales receipt in a safe place.

Directory of Organizations

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

- Automobile
- Bankruptcy
- Budget/Credit Counselling
- Credit Inquiries and Reporting Agencies
- Energy and Utilities
- Financial Services
- Funeral Services
- Health and Food
- Housing

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 governmental contacts in this directory to see if there is another contact who can assist you.

Federal Government

Office of Consumer Affairs

Industry Canada
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

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

Financial Consumer Agency of Canada (FCAC)

427 Laurier Avenue West, 6th floor
Ottawa ON K1R 1B9
Tel.: (613) 996-5454 or
1-866-461-FCAC (3222)
Fax: (613) 941-1436 or
1-866-814-2224
Website: www.fcac-acfc.gc.ca

Provincial and Territorial Governments

Alberta

Service Alberta
Consumer Contact Centre
17th Fl., TD Tower, 10088-102 Avenue
Edmonton AB T5J 2Z1
Tel.: (780) 427-4088 (Edmonton and area)
Toll Free: 1-877-427-4088 (Alberta only)
Email: governmentservices@gov.ab.ca
Website: www.servicealberta.gov.ab.ca

British Columbia

Corporate Policy and Planning Office
Ministry of Public Safety and Solicitor General
P.O. Box 9283 Stn Prov Govt
Victoria BC V8W 9J7
Tel.: (250) 387-0306
Fax: (250) 387-2631
Website: www.gov.bc.ca/pssg

Manitoba

Manitoba Finance
Consumer and Corporate Affairs
Consumers' Bureau
Suite 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
Centennial Building
P.O. Box 6000
Fredericton NB E3B 5H1
Tel.: (506) 453-2682
Fax: (506) 444-4494
Website: www.gnb.ca/justice

Newfoundland and Labrador

Trade Practices and Licencing Division
Department of Government Services
2nd Floor, Confederation Building,
West Block
P.O. Box 8700
St. John's NL A1B 4J6
Tel.: (709) 729-2660
Fax: (709) 729-3205
Website: www.gs.gov.nl.ca/cca/tpl/

Northwest Territories

Consumer Affairs
Municipal and Community Affairs
Suite 600, 5201 - 50th Avenue
Yellowknife NT X1A 3S9
Tel.: (867) 873-7125
Fax: (867) 873-0609
Email: michael-gagnon@gov.nt.ca
Website: www.maca.gov.nt.ca

Nova Scotia

Service Nova Scotia and Municipal Relations
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
Community and Government Services
P.O. Box 440
Baker Lake NU X0C 0A0
Tel.: (867) 793-3303
Toll Free: 1-866-223-8139
Fax: (867) 793-3321
Website: www.gov.nu.ca/Nunavut/English/departments/CGT/

Ontario

Ministry of Government Services
Consumer Protection Branch
5775 Yonge Street, Suite 1500
Toronto ON M7A 2E5
Tel.: (416) 326-6414
Toll Free: 1-800-889-9768
Fax: (416) 326-8665
TTY: (416) 325-3408
TTY Toll free: 1-800-268-7095
Email: info.mgs@ontario.ca
Website: www.ontario.ca/consumerprotection

Prince Edward Island

Consumer, Corporate and Insurance Division
Office of the Attorney General
4th Floor, 95 Rochford Street
P.O. Box 2000
Charlottetown PEI C1A 7N8
Tel.: (902) 368-4550
Toll Free: 1-800-658-1799
Fax: (902) 368-5283
Website: www.gov.pe.ca/oag/ccaid-info/index.php3

Quebec

Office de la protection du consommateur
Suite 450, 400 Jean-Lesage Boulevard
Quebec QC G1K 8W4
Toll free: 1-888-OPC-ALLO (1-888-672-2556)
Fax: (418) 528-0976
Website: www.opc.gouv.qc.ca

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 (Saskatchewan only)
Fax: (306) 787-9779
Email: consumerprotection@justice.gov.sk.ca
Website: www.saskjustice.gov.sk.ca

Yukon

Department of Community Services
Consumer and Safety Services
P.O. Box 2703
Whitehorse YK Y1A 2C6
Tel.: (867) 667-5111
Fax: (867) 667-3609
Email: consumer@gov.yk.ca
Website: www.community.gov.yk.ca

The Andrew Philipson Law Centre
2130 - 2nd Avenue
Whitehorse YT Y1A 5H6
Tel.: (867) 667-5111

Other Government Contacts

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

- Canadian Food Inspection Agency (CFIA)
- Canadian Radio-television and Telecommunications Commission (CRTC)
- Canadian Transportation Agency (CTA)
- Competition Bureau
- Consumer Product Safety - Health Canada
- Financial Consumer Agency of Canada (FCAC)
- Office of the Superintendent of Bankruptcy
- Privacy Commissioner of Canada
- Road Safety - Transport Canada

Canadian Food Inspection Agency (CFIA)

In 1997, the Government of Canada consolidated all food inspection services into a single federal food inspection agency. Consumers are now able to address food inspection questions or concerns to a single contact. The CFIA 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
Fax: (613) 228-6601
Website: www.cfia-acia.agr.ca

Canadian Radio-television and Telecommunications Commission (CRTC)

The CRTC is vested with the authority to regulate and supervise all aspects of the Canadian broadcasting system, as well as to regulate telecommunications common carriers and service providers that fall under federal jurisdiction.

Ottawa, Ontario
Canada, K1A 0N2
Tel.: (819) 997-0313 (Client Services)
Toll free: 1-877-249-2782
TDD: (819) 994-0423 or 1-877-909-2782
Website: www.crtc.gc.ca

Canadian Transportation Agency (CTA)

The Agency has a mandate to administer the economic regulatory provisions affecting all modes of transport under federal jurisdiction found in various Acts of Parliament. The Agency handles general consumer issues and complaints related to air travel. It also deals with rate and service complaints arising in the rail industry and acts as an economic regulator for certain marine activities. Finally, the CTA is responsible for ensuring that undue obstacles to the mobility of persons with disabilities are removed from federally regulated transportation services and facilities.

Ottawa ON K1A 0N9
Tel.: 1-888-222-2592
TTY: 1-800-669-5575
Fax: (819) 997-6727
Email: cta.comment@cta-otc.gc.ca
Website: www.cta-otc.gc.ca

Regional Contacts

Atlantic Area
Tel: (506) 851-7400
Fax: (506) 851-2689

Quebec Area
Tel: (514) 283-8888
Fax: (514) 283-3143

Ontario Area
Tel: (519) 837-9400
Fax: (519) 837-9766

Western Area
Tel: (403) 292-4301
Fax: (403) 292-5707

Regional offices

Dartmouth NS
Tel.: (902) 426-7997

Toronto ON
Tel.: (416) 952-9096

Edmonton AB
Tel.: (780) 495-3224

Vancouver BC
Tel.: (604) 666-2111
TDD: (604) 666-0778

Montreal QC
Tel.: (514) 283-6607

Winnipeg MB
Tel.: (204) 983-6306
TDD: (204) 983-8274

Regina SK
Tel.: (306) 780-3422

Competition Bureau

The Competition Bureau is an independent law enforcement agency responsible for the administration and enforcement of the *Competition Act*, the *Consumer Packaging and Labelling Act*, the *Textile Labelling Act* and the *Precious Metals Marking Act*. Its 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. When you or someone you know has been the victim of deceptive business practices, you should call the Bureau or fill out an online Inquiry Form.

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

Consumer Product Safety - Health Canada

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.

Consumer Product Safety
Health Canada
Address Locator 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

Regional Product Safety Offices

Alberta and Northwest Territories

Edmonton
Tel.: (780) 495-2626
Toll free: 1-866-662-0666
Email: Alberta_Prodsafe@hc-sc.gc.ca

Calgary
Tel.: (403) 292-4677
Toll free: 1-866-662-0666
Email: Alberta_Prodsafe@hc-sc.gc.ca

British Columbia and Yukon

Tel.: (604) 666-5003
Toll free: 1-866-662-0666
Email: Bby_Prodsafe@hc-sc.gc.ca

Manitoba

Tel.: (204) 983-5490
Toll free: 1-866-662-0666
Email: Mb_Prodsafe@hc-sc.gc.ca

New Brunswick and Prince Edward Island

Tel.: (506) 851-6638
Toll free: 1-866-662-0666
Email: Atlantic_ProdSafe@hc-sc.gc.ca

Newfoundland and Labrador

Tel.: (709) 772-4050
Toll free: 1-866-662-0666
Email: Atlantic_ProdSafe@hc-sc.gc.ca

Nova Scotia

Tel.: (902) 426-8300
Toll free: 1-866-662-0666
Email: Atlantic_ProdSafe@hc-sc.gc.ca

Ontario and Nunavut

Toronto
Tel.: (416) 973-4705
Toll free: 1-866-662-0666
Email: Tor_Prodsafe@hc-sc.gc.ca

Hamilton

Tel.: (905) 572-2845
Toll free: 1-866-662-0666
Email: Tor_Prodsafe@hc-sc.gc.ca

Quebec

Longueuil
Tel.: (450) 646-1353
Toll free: 1-866-662-0666
Email: Quebec_Prod@hc-sc.gc.ca

Montreal
Tel.: (514) 283-5488
Toll free: 1-866-662-0666
Email: Quebec_Prod@hc-sc.gc.ca

Québec City
Tel.: (418) 648-4327
Toll free: 1-866-662-0666
Email: Quebec_Prod@hc-sc.gc.ca

Saskatchewan

Tel.: (306) 975-4502
Toll free: 1-866-662-0666
Email: Sk_Prodsafe@hc-sc.gc.ca

Financial Consumer Agency of Canada (FCAC)

FCAC 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-FCAC (3222)
Fax: (613) 941-1436
Toll free: 1-866-814-2224
Website: www.fcac-acfc.gc.ca

Office of the Superintendent of Bankruptcy

The Office of the Superintendent of Bankruptcy helps ensure that bankruptcies and insolvencies are conducted in a professional, open, impartial and fair manner. The Office'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 of private sector trustees to administer estates and the appointment of administrators of consumer proposals and setting and enforcing professional standards for the administration of estates.

National Headquarters
Industry Canada
Office of the Superintendent of Bankruptcy
8th Floor, Jean Edmonds Towers South
365 Laurier Avenue West
Ottawa ON K1A 0C8
Tel.: (613) 941-1000
Fax: (613) 941-2862
Website: www.osb-bsf.ic.gc.ca

Name Search Services
Tel.: (613) 941-2863
Fax: (613) 941-9490

Office of the Superintendent of Bankruptcy (by Province)

Alberta	Manitoba	Hamilton	Montréal
Calgary Tel.: (403) 292-5607 Fax: (403) 292-5188	Tel.: (204) 983-3229 Fax: (204) 983-8904	Tel.: (905) 572-2847 Fax: (905) 572-4066	Tel.: (514) 283-6192 Fax: (514) 283-9795
Edmonton Tel.: (780) 495-2476 Fax: (780) 495-2466	Nova Scotia	London	Saskatchewan
	Tel.: (902) 426-2900 Fax: (902) 426-7275	Tel.: (519) 645-4034 Fax: (519) 645-5139	Regina Tel.: (306) 780-5391 Fax: (306) 780-6947
British Columbia	Ontario	Quebec	Saskatoon
Vancouver Tel.: (604) 666-5007 Fax: (604) 666-4610	Ottawa Tel.: (613) 995-2994 Fax: (613) 996-0949	Sainte-Foy Tel.: (418) 648-4280 Fax: (418) 648-4120	Tel.: (306) 975-4298 Fax: (306) 975-5317
	Toronto Tel.: (416) 973-6486 Fax: (416) 973-7440	Sherbrooke Tel.: (819) 564-5742 Fax: (819) 564-4299	

Privacy Commissioner of Canada

The Commissioner is an advocate for the privacy rights of Canadians. The mandate includes: investigating complaints and conducting audits under two federal laws; publishing information about personal information-handling practices in the public and private sector; 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 with respect to the federal public sector and the private sector.

Phone: (613) 995-8210
Toll-free: 1-800-282-1376
Fax: (613) 947-6850
TTY: (613) 992-9190
Website: www.privcom.gc.ca

Road Safety - Transport Canada

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 the deaths, injuries, damage to property and the environment, health impairment and energy consumption resulting from the use of motor vehicles in Canada.

Road Safety Directorate
Transport Canada
Tower C, Place de Ville
330 Sparks Street
Ottawa ON K1A 0N5
Tel.: (613) 990-2309
TTY: Toll free: 1-888-675-6863
Website: www.tc.gc.ca/roadsafety

General information and road safety (including air bags, anti-lock brakes, tires and winter driving):
Tel.: 1-800-333-0371 or (613) 998-8616

Regional offices - Road Safety

Pacific Region - Road (British Columbia)

Tel.: (604) 666-3518
Fax: (604) 666-7255
Website: www.tc.gc.ca/pacific/road/menu.htm

Prairie and Northern Region - Surface (Alberta, Saskatchewan, Manitoba, Yukon, Northwest Territories and Nunavut)

Tel.: (204) 983-3152
Toll free: 1-888-463-0521
Website: www.tc.gc.ca/PrairieAndNorthern/menu.htm

Ontario Region Surface

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

Quebec Region - Road Transport

700 Leigh Capreol, Zone 3A
Dorval QC H4Y 1G7
Tel.: (514) 633-2714
Website: www.tc.gc.ca/quebec/en/road/menu.htm

Atlantic Region - Road Transport (New Brunswick, Prince Edward Island, Nova Scotia, and Newfoundland and Labrador)

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

Consumer Groups

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

Alberta Consumers' Association (CAC Alberta)

P.O. Box 11171
Edmonton AB T5J 3K4
Tel.: (780) 426-3270
Fax: (780) 425-9578
Email: contact@albertaconsomers.org
Website: www.albertaconsomers.org

Automobile Protection Association (APA)

The Automobile Protection Association 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

292 St. Joseph Boulevard West
Montreal QC H2V 2N7
Tel.: (514) 272-5555
Fax: (514) 273-0797
Email: apamontreal@apa.ca
Website: www.apa.ca

Business Practices and Consumer Protection Authority of British Columbia (BPCPA)

The Business Practices and Consumer Protection Authority is a not-for-profit organization which 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.

5th Floor, 1019 Wharf Street
P.O. 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

Canadian Toy Testing Council

The Canadian Toy Testing Council (CTTC) is a non-profit, voluntary, registered charitable organization. The CTTC tests toys and helps parents make good toy purchases. The Council annually publishes the 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@cyberus.ca
Website: www.toy-testing.org

Consumers' Association of Canada (CAC)

The Consumers' Association of Canada (CAC), founded in 1947, is an independent, not-for-profit, volunteer-based, charitable organization. The CAC mandate is to inform and educate consumers on marketplace issues, to advocate for consumers with government and industry, and 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

CAC - Manitoba
Suite 21, 222 Osborne Street South
Winnipeg MB R3L 1Z3
Toll free: 1-888-596-0900 (Manitoba only)
Email: info@consumermanitoba.ca
Website: www.consumermanitoba.ca

CAC - Saskatchewan
#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.cacsk@sasktel.net

Consumers Council of Canada

The Consumers Council of Canada is an independent, non-profit organization, working 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 (PIAC)

PIAC is a non-profit organization, founded in 1976, that provides legal and research services on behalf of consumer interests, and, in particular, vulnerable consumer interests, 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

Suite 1102, 34 King Street East
Toronto ON M5C 2X8
Tel.: (416) 348-0814
Fax: (416) 348-0641
Email: jdevellis@piac.ca
Website: www.piac.ca

Quebec Consumer Protection Organizations

Association coopérative d'économie familiale (ACEF)

ACEFs (home economic cooperative associations) are non-profit organizations catering more specifically to low and modest income consumers. Besides providing consumer assistance, information and education, and credit counselling services, the ACEFs work to promote and advocate the rights and interests of consumers.

ACEF Amiante-Beauce-Etchemins

Suite 202, 37 Notre-Dame Street Ouest
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

ACEF de la Péninsule

Suite 211, 158 Soucy Street
Matane QC G4W 2E3
Tel.: (418) 562-7645
Fax: (418) 562-7645
Email: acef@globetrotter.net

ACEF 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

ACEF de l'Est de Montréal

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

ACEF de l'Estrie

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

ACEF de l'Île-Jésus

Suite 103, 1686 des Laurentides Blvd
Laval QC H7M 2P4
Tel.: (450) 662-9428
Fax: (450) 662-2647
Email: aceflav@cam.org
Website: www.consommateur.qc.ca/acef-lav/index.htm

ACEF de l'Outaouais

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

ACEF de Québec

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

ACEF 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/acef-bl/index.htm

ACEF des Bois-Francs

Suite 230, 59 Monfette Street
Victoriaville QC G6P 1J8
Tel.: (819) 752-5855
Fax: (819) 758-6426
Email: acefbf@cdbcfc.qc.ca
Website: www.consommateur.qc.ca/acef-bf/index.htm

ACEF 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/acef-gp/index.htm

ACEF 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@rocier.qc.ca
Website: www.consommateur.qc.ca/acef-hsl/index.htm

ACEF du Nord de Montréal

7500 Chateaubriand Street
Montréal QC H2R 2M1
Tel.: (514) 277-7959
Fax: (514) 277-7730
Email: info.acefnord@videotron.ca
Website: www.acefdunorddemontreal.org

ACEF du Sud-Ouest de Montréal

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

ACEF 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: acefrnm@globetrotter.qc.ca

ACEF 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/acef-rsm/index.htm

ACEF Rive-Sud de Québec

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

Association pour la protection des intérêts des consommateurs (APIC) Côte-Nord

872 de Puyjalon Street
Baie-Comeau QC G5C 1N1
Tel.: (418) 589-7324
Fax: (418) 589-5331
Email: apic@globetrotter.net

Carrefour d'entraide Drummond Inc.

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

Centre d'intervention budgétaire et sociale (CIBES) 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 d'information et de recherche en consommation de Charlevoix Ouest (CIRCCO)

Suite 3, 3 Clarence-Gagnon Street
PO Box 183B
Baie-Saint-Paul QC G3Z 1K5
Tel.: (418) 435-2884
Fax: (418) 435-5488

Centre de recherche et d'information en consommation (C.R.I.C) 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

Le Centre populaire de Roberval

106 Marcoux Ave
Roberval QC G8H 1E7
Tel.: (418) 275-4222
Fax: (418) 275-9097
Email: centrepo@cgocable.ca

Groupe de recherche en animation et planification économique (GRAPE) de Québec

177- 71st Street East, 2nd floor
Charlesbourg QC G1H 1L4
Tel.: (418) 522-7356
Fax: (418) 522-0845
Email: legrape@videotron.ca
Website: www.legrape.tk

PAC MRC d'Acton et les Maskoutais

Suite 306, 1195
Saint-Antoine Street
Saint-Hyacinthe QC J2S 3K6
Tel.: (819) 252-0808

Service budgétaire et communautaire de Chicoutimi

2422 Roussel Street
Chicoutimi-Nord QC G7G 1X6
Tel.: (418) 549-7597
Fax: (418) 549-1325
Email: sbc-chicoutimi@qc.aira.com

Service budgétaire et communautaire de Jonquière

3971 Vieux-Pont Street
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 Blvd
Dolbeau-Mistassini QC G8L 1H2
Tel.: (418) 276-1211
Fax: (418) 276-5802
Email: sbcmrcmc@destination.ca

Service budgétaire et communautaire d'Alma

415 Collard Street West
PO Box 594 Alma QC G8B 5W1
Tel.: (418) 668-2148
Fax: (418) 668-2048

Service budgétaire populaire de la MRC d'Asbestos

312 Morin Blvd
Asbestos QC J1T 3B9
Tel.: (819) 879-4173
Fax: (819) 879-6949
Email: sbp-asb@cgocable.qc.ca
Website: www.consommateur.qc.ca/sbp-asb/home.htm

Service budgétaire populaire de St-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 de La Baie et Bas-Saguenay

864 de la Fabrique Street
La Baie QC G7B 2S8
Tel.: (418) 544-5611
Solutions budget plus
Suite 202, 79 Wellington Street North
Sherbrooke QC J1H 5A9
Tel.: (819) 563-0535

Association des consommateurs pour la qualité dans la construction (ACQC)

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

6226 rue Saint-Hubert
Montréal QC H2S 2M2
Tel.: (514) 384-2013
1-877-MAISONS (ou outside Montréal)
Fax: (514) 521-0736
Email: acqc@consommateur.qc.ca
Website: www.consommateur.qc.ca/acqc/2.htm

Bureau d'information en consommation (BIC)

The BIC is run by students in the consumer sciences Bachelor degree program. The goal of the organization is to help students find consumer information or solve consumer-related problems.

Université Laval
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 St-Charles
2356 Centre Street
Montréal QC H3K 1J7
Tel.: (514) 596-4444
Fax: (514) 596-4443
Email: carrefour.anim@csgm.qc.ca

Club populaire des consommateurs (CPC) 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 (CACQ)

The CACQ is a national amalgamation of consumer associations in Québec that rally around a common mission and objectives and that unite to defend common interests. The CACQ aims to promote and advocate for consumer interest at the national level.

1600 De Lorimier Av., Suite 370
Montréal QC H2K 3W5
Tel.: (514) 362-8623
Toll free: 1-877-962-2227
Fax: (514) 521-7081
Email: cacq@consommateur.qc.ca
Website: www.consommateur.qc.ca/cacq/

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@pv.qc.ca
Website: www.pv.qc.ca

Mouvement d'éducation et de défense des actionnaires (MÉDAC)

MÉDAC 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. Option provides legal information services, mediation services, budget counselling, classes on budgeting and information sessions. As well, Option also undertakes 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

Service d'aide aux consommateurs (SAC) de Shawinigan

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

Suite 1, 453, 5th Street
Shawinigan QC G9N 1E4
Tel.: (819) 537-1414
Fax: (819) 537-5259
Email: sac@cgocable.ca
Website: www.service-aide-consommateur.qc.ca

L'Union des consommateurs

Union des consommateurs (UC) was created in 2002 by the merger of the Fédération des ACEF (FACEF) and Action réseau consommateur. UC's mandate is to protect consumers and advocate for their rights and interests. UC especially gives a strong public voice to consumers with low and moderate incomes.

6226 St-Hubert Street
Montreal 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 usually request that a complaint be submitted 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

Email: ccbbb@canadiancouncilbbb.ca

Website: www.ccbbb.ca

Regional Offices

Alberta

BBB of Southern Alberta

Tel.: (403) 531-8780

Fax: (403) 640-2514

Email: info@betterbusinessbureau.ca

Website: www.betterbusinessbureau.ca

BBB Central and Northern Alberta

Tel.: (780) 482-2341

Toll Free: 1-800-232-7298 (across Canada)

Fax: (780) 482-1150

Email: info@edmontonbbb.org

Website: www.edmontonbbb.org

British Columbia

BBB of Mainland British Columbia

Tel.: (604) 682-2711

Fax: (604) 681-1544

Email: bbbmail@bbbvancouver.org

Website: www.bbbvancouver.org

BBB of Vancouver Island

Tel.: (250) 386-6348

Toll free: 1-877-826-4222

Fax: (250) 386-2367

Email: info@bbbvancouverisland.org

Website: www.bbbvancouverisland.org

Manitoba

BBB Manitoba and Northwestern Ontario

Tel.: (204) 989-9010

Toll Free: 1-800-385-3074

Fax: (204) 989-9016

Email: bbbl@mts.net

Website: www.bbbmanitoba.ca

Maritime Region

BBB of the Maritime Provinces

Tel.: (902) 422-6581

Fax: (902) 429-6457

Email: bbbmp@bbbmp.ca

Website: www.bbbmp.ca

Newfoundland and Labrador

BBB of Newfoundland and Labrador

Tel.: (709) 364-2222

Toll Free: 1-877-663-2363

Fax: (709) 364-2255

Email: info@bbbnl.org

Website: www.bbbnl.org

Ontario

BBB of South Central Ontario

Hamilton ON L8N 1A8

Tel.: (905) 526-1111

Fax: (905) 526-1225

Email: info@thebbb.ca

Website: www.thebbb.ca

BBB of Greater Toronto Area (GTA)

Tel.: (519) 579-3080

Toll free: 1-800-459-8875

Fax: (519) 570-0072

Email: info@bbbmwo.ca

Website: www.bbbmwo.ca

BBB Western Ontario

Tel.: (519) 673-3222

Fax: (519) 673-5966

Email: info@bbblondon.on.ca

Website: www.bbblondon.on.ca

BBB of Eastern Ontario and the

Outaouais Varette Building

Tel.: (613) 237-4856

Toll Free: 1-877-859-8566

(613 Area Code Only)

Fax: (613) 237-4878

Email: info@ottawa.bbb.org

Website: www.ottawa.bbb.org

BBB of Windsor and South Western Ontario

Tel.: (519) 258-7222

Fax: (519) 258-1198

Email: inquiries@windsor.net

Website: www.windsorbbb.com

Quebec

BBB of Quebec

Tel.: (514) 323-1911

Fax: (514) 286-2658

Email: bbbbec@bbb-bec.com

Website: www.bbb-bec.com

Saskatchewan

BBB of Saskatchewan

Tel.: (306) 352-7601

Fax: (306) 565-6236

Email: info@bbbsask.com

Website: www.bbbsask.com

Automobile

When you have a problem with an automobile, first try to work it out with the dealer. When the problem remains unresolved, contact the manufacturer. Contact information is listed below. Some companies have one customer service centre in the United States that serves both Canada and the United States.

Some companies ask that you have the following information available when you contact them. It allows them to better assist you:

- 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 automobile-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 Customer Relations

Toll free: 1-800-822-2834(AUDI)

Website: www.audicanada.ca

Mazda

Toll Free: 1-800-263-4680

Website: www.mazda.ca

Suzuki

Tel.:(905) 889-2677 ext. #2254

Website: www.suzuki.ca

DaimlerChrysler Canada

Toll Free: 1-800-465-2001

Website: www.daimlerchrysler.ca

Mercedes-Benz Canada Inc.

Tel.: 1-800-387-0100

Website: www.mercedes-benz.ca

Toyota

Toll Free: 1-888-869-6828

Website: www.toyota.ca

Ford Motor Company of Canada

Toll Free: 1-800-565-3673

Website: www.ford.ca

Nissan Canada

Info Line: 1-800-387-0122

Website: www.nissancanada.com

Volkswagen Canada

Toll Free: 1-800-822-8987

Website: www.vw.ca

General Motors of Canada

Toll Free: 1-800-263-3777

Website: www.gmcanada.com

Saab Canada

Toll Free: 1-800-263-1999

Website: www.gmcanada.com

Volvo Cars of Canada Ltd.

Toll Free: 1-800-663-8255

Website: www.volvocanada.com

Honda

Toll Free: 1-888-946-6329

Website: www.honda.ca

Saturn

Toll Free: 1-800-263-1999

Website: www.saturncanada.com

Isuzu

Toll Free: 1-800-263-1999

Website: www.gmcanada.com

Subaru

Toll Free: 1-800-894-4212

Website: www.subaru.ca

Jaguar Canada

Toll-free: 1-800-668-6257

Website: www.jaguar.ca

Land Rover Canada

Toll-free: 1-800-346-3493

Website: www.landrover.com/ca

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 contact your provincial/territorial CAMVAP office:

Alberta and Northwest Territories CAMVAP Provincial Administrators Alberta Arbitration and Mediation Services Inc. Tel.:(780) 439-9359(Edmonton area) Toll free: 1-800-207-0685 Fax:(780) 433-9024 Email: brenda.davidson@aams.ab.ca	British Columbia and Yukon CAMVAP Provincial Administrators Better Business Bureau of Mainland British Columbia Tel.:(604) 682-6280(Vancouver area) Toll free: 1-800-207-0685 Fax:(604) 681-1544 Tel.:(250) 386-6348(Victoria area) Toll free: 1-877-826-4222 Fax:(250) 386-2367 Email: camvap@bbbvan.org	Ontario CAMVAP Provincial Administrators Canadian Motor Vehicle Arbitration Plan Tel.:(416) 921-2686(Toronto area) Toll free: 1-800-207-0685 Fax:(416) 967-6320 Email: vita@camvap.ca
Atlantic Canada and Nunavut Territory CAMVAP Provincial Administrator Better Business Bureau (BBB) of the Maritime Provinces Tel.:(902) 422-2230 Toll free: 1-800-207-0685 Fax:(902) 429-6457 Email: atlan@camvap.ca Website: www.bbbmp.ca	Manitoba CAMVAP Provincial Administrators Better Business Bureau of Manitoba Tel.:(204) 989-9017(Winnipeg area) Toll free: 1-800-207-0685 Fax:(204) 989-9016 Email: camvap@mts.net Website: www.bbbmanitoba.ca	Quebec CAMVAP Provincial Administrators Programme d'arbitrage pour les véhicules automobiles du Canada Tel.: (418) 649-9292 (Quebec area) Toll free: 1-800-207-0685 Fax:(418) 649-0845
		Saskatchewan CAMVAP Provincial Administrators Better Business Bureau of Saskatchewan Inc. Tel.:(306) 352-7602 (Regina area) Toll free: 1-800-207-0685 Fax:(306) 565-6236 Email: michelle@bbbsask.com

Other organizations - Dispute Resolution

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 administer the licensing of automotive businesses and the investigation of automotive complaints relating to the sale, lease and repair of motor vehicles under the *Fair Trading Act* and the *Automotive Business Regulation*.

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.

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

Insurance Corporation of British Columbia
151 West Esplanade
North Vancouver BC V7M 3H9
Tel.:(604) 661-2800
Toll free: 1-800-663-3051
Fax:(604) 661-2896
Website: www.icbc.com

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

Manitoba Finance
Consumer and Corporate Affairs
Consumers' Bureau
Suite 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 residents may also contact the Ministry of Government 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 Government Services
Consumer Protection Branch
5775 Yonge Street, Suite 1500
Toronto ON M7A 2E5
Tel.: (416) 326-8800
Toll Free: 1-800-889-9768
TTY: (416) 325-3408 or
Toll free 1-800-268-7095
Email: info.mgs@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 (OMVIC)
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 residents should contact the Consumer Services section of the Department of Community Services.

Consumer Services
P.O. Box 2703 (C5) Whitehorse YK Y1A 2C6
Tel.: (867) 667-5111
Fax: (867) 667-3609
Email: consumer@gov.yk.ca
Website: www.community.gov.yk.ca

Consumer and Non-Governmental Groups

Automobile Protection Association (APA)

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

292 St. Joseph Boulevard West
Montreal QC H2V 2N7
Tel.: (514) 272-5555
Fax: (514) 273-0797
Email: apamontreal@apa.ca
Website: www.apa.ca

Automobile Journalists Association of Canada

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

P.O. Box 398, Main Post Office
Cobourg ON K9A 4L1
Toll free: 1-800-361-1516
Email: ken@ajac.ca
Website: www.ajac.ca

Automobile Associations

These associations offer information on a number of topics, including safety.

Canadian Automobile Association (CAA)

National Office
Suite 200, 1145 Hunt Club Road
Ottawa ONK1V 0Y3
Tel.: (613) 247-0117
Fax: (613) 247-0118
Website: www.caa.ca

CAA Regional Offices

Alberta

Alberta Motor Association
(CAA - Alberta)
Administration Office
10310-39A G.A. MacDonald Avenue
Edmonton AB T6J 6R7
Website: www.ama.ab.ca

British Columbia

British Columbia Automobile Association
(BCAA)
BCAA Head Office
4567 Canada Way
Burnaby BC V5G 4T1
Consumer and Technical Advisory Service:
(604) 298-2122
TeleCentre: 1-877-325-8888
Website: www.bcaa.com

Manitoba

CAA Manitoba 870 Empress Street
Winnipeg MB R3G 3H3
Tel.: (204) 262-6161
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
Toll free: 1-800-263-7272
Website: www.caa.niagara.net

CAA North and East Ontario Administration
2525 Carling Avenue Ottawa ON K2B 7Z2
Tel.: (613) 820-1890
Members services call centre:
1-800-267-8713
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) 861-7575
Member services call centre:
1-800-686-9243
Fax: (514) 861-9896
Email: info@caa-quebec.qc.ca
Website: www.caaquebec.com

Saskatchewan

CAA Saskatchewan
200 Albert Street North Regina SK S4R 5E2
Tel.: (306) 791-4321
Toll free: 1-800-564-6222
Website: www.caasask.ca

Government Offices

Transport Canada, Road Safety

This office provides information on road safety, as well as defects and recalls.

330 Sparks Street
Ottawa ON K1A 0N5
Tel.: (613) 990-2309
Fax: (613) 954-4731 /998-8620
TTY/TDD: 1-888-675-6863
Email: webfeedback@tc.gc.ca
Website: www.tc.gc.ca

Natural Resources Canada

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, vehicle fuels, etc.

Office of Energy Efficiency
18th Floor, 580 Booth Street
Ottawa ON K1A 0E4
Tel.: (613) 995-2943
Fax: (613) 740-3114
Email: general.oeo@nrca.gc.ca
Website: www.oeo.nrca.gc.ca

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. In Saskatchewan there is special help for farmers facing bankruptcy.

Office of the Superintendent of Bankruptcy

365 Laurier Avenue West
8th Floor, Jean-Edmonds Tower South
Ottawa ON K1A 0C8
Tel.: (613) 941-1000
Fax: (613) 941-2862
Website: www.osb-bsf.ic.gc.ca

Name Search Services

Tel.: (613) 941-2863
Fax: (613) 941-9490

For a complete list of regional offices please see the Other Government Contacts section of this guide.

Saskatchewan Agriculture, Food and Rural Revitalization

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
Farm Stress Line: 1-800-667-4442
Fax: (306) 798-3042
Website: www.agr.gov.sk.ca

Budget/Credit Counselling

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

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

Offered by the Saskatchewan Justice Department, this Board provides budgeting advice and counselling services.

Suite 120, 2151 Scarth Street
Regina SK S4N 3V7
Tel.: (306) 787-5387
Toll free: 1-888-215-2222
Fax: (306) 787-5574

Main Floor, Sturdy Stone Building
122 - 3rd Avenue North
Saskatoon SK S7K 2H6
Tel.: (306) 933-6520
Toll free: 1-888-215-2222
Fax: (306) 933-7030
Website: www.saskjustice.gov.sk.ca/provmediation

Non-profit Organizations

Ontario

Ontario Association of Credit Counselling Services (OACCS)

OACCS is a registered charity that represents a membership network of not-for-profit credit counselling agencies.

Tel.: 1-888-7-IN DEBT

Website: www.oaccs.com/agencies.html

Québec

Union des consommateurs

Union is a consumer organization made up of 10 ACEFs (association cooperative d'économie familiale) as members.

Tel.: (514) 521-6820

Outside Montreal: 1-888-521-6820

Website: www.consommateur.qc.ca/union/180.htm

Coalition des associations de consommateurs du Québec (CACQ)

The CACQ is a national group of consumer associations of which, 22 organizations that provide credit counselling services are members.

Tel.: (514) 362-8623

Website: www.consommateur.qc.ca/cacq

For all other provinces and territories :

Credit Counselling Canada (CCC)

CCC is a national association of not-for-profit credit counselling agencies which includes members that serve all provinces and territories.

To find the agency nearest you, visit www.creditcounsellingcanada.ca

Other Organizations

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

You can also call your consumer protection association, the ministry that oversees consumer protection in your province / territory or the Better Business Bureau (www.canadiancouncilbbb.ca) to see if any complaints have been filed against the person or company you are planning to deal with.

Credit Inquiries and Reporting Agencies

If you wish to request or verify your credit report, contact the credit bureaus listed below. *Please note that you can obtain your credit report by mail at no charge.

Equifax Canada Inc.

Consumer Relations Department
P.O. Box 190
Jean Talon Station
Montreal (QC) H1S 2Z2
Tel.: (514) 493-2314
Toll free: 1-800-465-7166
Email: consumer.relations@equifax.com
Website: www.equifax.ca

Northern Credit Bureaus Inc.

Fax (toll-free): 1-800-646-5876
Email: bcn@bcn.qc.ca
Website: www.creditbureau.ca

TransUnion Canada

For residents of all provinces except Quebec:
P.O. Box 338, LCD 1 Hamilton, ON L8L 7W2
Tel.: (905) 525-0262
Toll free: 1-866-525-0262
Website: www.tuc.ca

For residents of Quebec:
TransUnion (Echo Group)
Suite 370, 1 Place Laval
Laval QC H7N 1A1
Tel.: (514) 335-0374
Toll free: 1-877-713-3393
Website: www.tuc.ca

Energy and Utilities

By employing suggestions from Natural Resources Canada's Office of Energy Efficiency, consumers can save money on their utility bills.

Tips on Energy Efficiency

Office of Energy Efficiency, Natural Resources Canada

The office helps consumers save money, use natural resources responsibly, and protect the environment.

Office of Energy Efficiency
18th Floor, 580 Booth Street
Ottawa ON K1A 0E4
Fax: (613) 943-1590
Email: general.oeenrcan.gc.ca
Website: www.oeenrcan.gc.ca

Residential Information

Go to the Office of Energy Efficiency to find out 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.

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

In Ontario, users of natural gas may also complain to the Ontario Energy Board.

Utility Corporations

British Columbia

BC Hydro
PO Box 9501
Vancouver BC V6B 4N1
Tel.: 604-224-9376
Toll free: 1-800-BCHYDRO
(1-800-224-9376)
Emergencies & Power Outages:
1-888-POWERON (1-888-769-3766)
Email: consumer.services@bchydro.com
Website: www.bchydro.com

Manitoba

Manitoba Hydro
P.O. Box 815 Stn Main
Winnipeg MB R3C 2P4
Tel.: (204) 474-3311
Fax: (204) 474-3072
Email: publicaffairs@hydro.mb.ca
Website: www.hydro.mb.ca

New Brunswick

NB Power
515 King Street
Box 2000
Fredericton NB E3B 4X1
Tel.: (506) 458-4444
Toll free: 1-800-663-6272
Fax: (506) 458-4000
Website: www.nbpower.com

Newfoundland

Newfoundland Power
PO Box 8910
St. John's NL A1B 3P6
Tel.: (709) 737-2802
Toll free: 1-800-663-2802
Fax: (709) 737-2903
Website: www.newfoundlandpower.com

Northwest Territories

Northwest Territories Power Corporation
4 Capital Drive
Hay River NT X0E 1G2
Tel.: (867) 874-5200
Fax: (867) 874-5229
Website: www.ntpc.com

Nova Scotia

Nova Scotia Power
PO Box 910
Halifax NS B3J 2W5
Tel.: (902) 428-6230
Toll free: 1-800-428-6230
Website: www.nspower.ca

Nunavut

Nunavut Power Corporation
PO Box 580 P.O. Box 580
Iqaluit NU X0C 0A0
Tel.: (867) 979-5940
Billing: 1-800-491-8127
Fax: (867) 979-5950
Email: billinginfo@npc.nu.ca
Website: www.nunavutpower.com

Ontario

Independent Electricity System Operator
Station A, Box 4474
Toronto, ON M5W 4E5
Tel.: (905) 403-6900
Toll free: 1-888-448-7777
Fax: (905) 403-6921
Email: customer.relations@ieso.ca
Website: www.ieso.ca

Ontario Power Generation
700 University Avenue
Toronto ON M5G 1X6
Tel.: (416) 592-2555
Toll free: 1-877-592-2555
Website: www.opg.com

Hydro One Networks Inc.
185 Clegg Rd.
Markham ON L6G 1B7
Customer Communications Centre
Tel.: 1-888-664-9376
Fax: (905) 944-3251
Email: CustomerCommunications@Hydro
Website: www.Hydroone.com

Reliance Home Comfort
P.O. Box 2305 Station A
Oshawa ON L1H 7Y5
Tel.: 1-866-735-4262
Website: www.reliancehomecomfort.com

Prince Edward Island

Maritime Electric
180 Kent Street
PO Box 1328
Charlottetown PE C1A 7N2
Tel.: (902) 629-3799
Toll free: 1-800-670-1012
Fax: (902) 629-3630
Website: www.maritimeelectric.com

Quebec

Hydro-Quebec Head Office
75 René-Lévesque Boulevard West
Montréal (Québec) H2Z 1A4
Tel.: (514) 385-7252
Toll free: 1-888-385-7252
TTY: Bell Relay - 711
Website: www.hydro.qc.ca

Saskatchewan

SaskPower
2025 Victoria Avenue
Regina SK S4P 0S1
Tel.: 1-888-757-6937
Fax: (306) 566-2548
Email: custserv@saskpower.com
Website: www.saskpower.com

SaskEnergy
1777 Victoria Avenue
Regina SK S4P 4K5
Tel.: (306) 777-9225
Customer Service Line:
1-800-567-8899
24 hour Emergency and Safety Line:
1-888-7000 GAS (1-888-700-0427)
TTY: 1-800-792-6665
Website: www.saskenergy.com

Yukon

Yukon Energy Corporation
Box 5920
Whitehorse YT Y1A 6S7
Tel.: (867) 393-5300
Toll free: 1-877-712-3375
Fax: (867) 393-5323
Email:
communication@yukonenergy.yk.ca
Website: www.yukonenergy.ca

Utility Commissions

Alberta

Alberta Energy and Utilities Board
640 - 5th Avenue SW
Calgary AB T2P 3G4
Tel.: (403) 297-8311
Fax: (403) 297-7336
Email: eub.webmaster@gov.ab.ca
Www: www.eub.ca

Office of the Utilities Consumer
Advocate
TD Tower
Suite 1701, 10088 - 102 Avenue
Edmonton AB T5J 2Z1
Tel: (780) 644-5130
Email:
UtilitiesConsumerAdvocate@gov.ab.ca
Website: www.ucahelps.gov.ab.ca

British Columbia

British Columbia Utilities Commission
PO Box 250
6th Floor, 900 Howe Street
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

Public Utilities Board
Suite 400, 330 Portage Avenue
Winnipeg, MB R3C 0C4
Tel.: (204) 945-2638
Toll free: 1-866-854-3698 (in Manitoba)
Fax: (204) 945-2643
Email: publicutilities@gov.mb.ca
Website: www.pub.gov.mb.ca

New Brunswick

New Brunswick Board of
Commissioners of Public Utilities
Suite 1400, 15 Market Square
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

Newfoundland and Labrador Board of
Commissioners of Public Utilities
PO Box 21040
St. John's NL A1A 5B2
Fax: (709) 726-9604
Toll free: 1-866-782-0006
Email: ito@pub.nf.ca
Website: www.pub.nf.ca

Nova Scotia

Utility and Review Board
3rd Floor, 1601 Lower Water Street
PO Box 1692, Postal 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) 481-1967
Consumer Service Centre Tel.:
(416) 314-2455
Toll free: 1-877-632-2727
Email: info@oeb.gov.on.ca
Website: www.oeb.gov.on.ca

Prince Edward Island

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
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
Email: secretariat@regie-energie.qc.ca
Website: www.regie-energie.qc.ca

Saskatchewan

Saskatchewan does not have a public utilities commission or board. Inquiries in this regard may be made by writing to the minister responsible for the respective utility at:
Legislative Buildings
Regina SK S4S 0B3

Yukon

Yukon Utilities Board
19 – 1114 1st Avenue
Whitehorse YK Y1A 1A3
Tel.: (867) 667-5058
Fax: (867) 667-5059
Website: www.yukonutilitiesboard.yk.ca

Natural Gas

Alberta Energy and Utilities Board
640 - 5th Avenue SW
Calgary AB T2P 3G4
Tel.: (403) 297-8311
Fax: (403) 297-7336
Email: eub.inquiries@gov.ab.ca
Website: www.eub.ca

Office of the Utilities Consumer Advocate
TD Tower
Suite 1701, 10088 - 102 Avenue
Edmonton AB T5J 2Z1
Tel: (780) 644-5130
Email:
UtilitiesConsumerAdvocate@gov.ab.ca
Website: www.UCAhelps.gov.ab.ca

Ontario Energy Board
2300 Yonge Street
P.O. Box 2319
Toronto ON M4P 1E4
Tel.: (416) 314-2455
Toll free: 1-877-632-2727
Email: info@oeb.gov.on.ca
Website: www.oeb.gov.on.ca

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.

No Time to Waste - A consumer's guide to water conservation and other information is available on the Environment Canada website at www.ec.gc.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 who you should contact next.

For a list of domestic and foreign banks in Canada, please visit the Canadian Bankers Association at www.cba.ca or contact them at 1-800-263-0231.

When the problem still cannot be settled to your satisfaction, your next move is to involve your bank's ombudsman. An ombudsman's job is to help consumers resolve disputes with their bank. Below is a complete list of the **Ombudsmans' offices** across Canada.

AMEX Bank of Canada

101 McNabb Street
Markham ON L3R 4H8
Tel.: (905) 943-1197
Toll Free: 1-888-301-5312
Email: BankOmbud@aexp.com

BMO Financial (Bank of Montreal)

Bank of Montreal Tower
8th Floor, 55 Bloor Street West
Toronto ON M4W 3N5
Tel.: 1-800-371-2541
Fax: 1-800-766-8029

Canadian Western Bank

Canadian Western Bank Place
Suite 2300, 10303 Jasper Avenue
Edmonton AB T5J 3X6
Tel.: 1-888-423-8854
Email: graham.gilbert@cwbank.com

CIBC

P.O. 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

Citibank Canada

Citibank Place
Suite 1700 , 123 Front Street West
Toronto ON M5J 2M3
Tel.: 1-888-245-1112
Fax: (416) 947-4123

CS Alterna Bank

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

HSBC Bank Canada

Office of the Ombudsman
300- 3555 Gilmore Way
Burnaby BC V5G 4S1
Tel.: 1-800-343-1180
Fax: (604) 435-4139

ING Bank of Canada

Suite 900, 111 Gordon Baker Road
Toronto ON M2H 3R1
Tel.: (416) 497-4833
Toll Free: 1-866-677-0547
Fax: (416) 758-5310

Laurentian Bank of Canada

Laurentian Bank Tower
1981 McGill College Avenue
Montreal QC H3A 3K3
Tel.: (514) 284-7192
Toll free: 1-800-479-1244
Fax: 1-800-473-4790
Email:
ombudsman@laurentianbank.com

National Bank of Canada

PO Box 275
Montréal QC H2Y 3G7
Tel.: 1-888-300-9004
Fax: 1-888-866-3399

RBC Financial (Royal Bank of Canada)

PO Box 1 , Royal Bank Plaza
Toronto ON M5J 2J5
Tel.: (416) 974-4591
Toll Free: 1-800-769-2542
Fax: (416) 974-6922
Email: ombudsman@rbc.com

Scotiabank (The Bank of Nova Scotia)

Scotia Plaza
44 King Street West
Toronto ON M5H 1H1
Tel.: (416) 933-3299
Toll free: 1-800-785-8772
Fax: (416) 933-3276
Email: ombudsman@scotiabank.com

Toronto Dominion Bank

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

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

Ombudsman for Banking Services and Investments (OBSI)

P.O. Box 896 , Station Adelaide
Toronto ON M5C 2K3
Tel.: (416) 287-2877
Toll Free: 1-888-451-4519
Fax: (416) 225-4722
Toll Free: 1-888-422-2865
Email: ombudsman@obsi.ca
Website: www.obsi.ca

Self-regulation and Government Regulation of Banks

The **Canadian Bankers Association (CBA)** develops industry standards and provides a forum for dialogue between the banks and the public. Services include tips on protecting your credit cards and fraud identification for Visa and Mastercard.

PO Box 348
Commerce Court West
30th Floor, 199 Bay Street
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

The **Financial Consumer Agency of Canada (FCAC)** 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, Ontario K1R 1B9
Tel.: (613) 996-5454
Toll free: 1-866-461-FCAC (3222)
Fax: (613) 941-1436
Toll free: 1-866-814-2224
Website: www.fcac-acfc.gc.ca

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

National Headquarters
255 Albert Street
Ottawa ON K1A 0H2
Tel.: (613) 990-7788
Toll free: 1-800-385-8647
TTY: (613) 943-3980
Fax: (613) 990-5591
Website: www.osfi-bsif.gc.ca

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 (ASFI)
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

British Columbia

Financial Institutions Commission
Suite 1200 , 13450 102nd Avenue
Surrey BC V3T 5X3
Tel.: (604) 953-5300
Fax: (604) 953-5301
Email: FICOM@ficombc.ca
Website: www.fic.gov.bc.ca

Manitoba

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

New Brunswick

Department of Justice
Credit Union, Cooperatives and Trust
Companies Branch
PO Box 6000
Kings Place
Fredericton NB E3B 5H1
Tel.: (506) 453-2315
Fax: (506) 453-7474
Website: www.gnb.ca/0062/index-e.asp

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

Northwest Territories

Security Registry
PO Box 1320
Stewart M. Hodgson Building
Yellowknife NT X1A 2L9
Tel.: (867) 920-3318
Fax: (867) 873-0243
www.justice.gov.nt.ca/SecuritiesRegistry

Nova Scotia

Department of Environment and Labour
Financial Institutions Division
7th Floor, 5151 Terminal Road
P.O.Box 2271
Halifax NS B3J 1A1
Tel.: (902) 424-6331
Toll free: 1-877-9ENVIRO
Fax: (902) 424-0503
Email: fininst@gov.ns.ca
Website:
www.gov.ns.ca/enla/fin/fininst.htm

Nunavut

Securities and Legal Registries
Department of Justice
PO Box 1000 , Station 570
Iqaluit NU X0A 0H0
Tel.: (867) 975-6191
Fax: (867) 975-6594
Website: www.justice.gov.nu.ca/

Ontario

Financial Services Commission
of Ontario
4th Floor, 5160 Yonge Street
PO Box 85
North York ON M2N 6L9
Tel.: (416) 250-7250
Toll free: 1-800-668-0128
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/ccaaid-info

Quebec

Autorité des marchés financiers
Place de la Cité, tour Cominar
2640 boulevard Laurier
Bureau 400, 3ième étage
Sainte-Foy QC G1V 5C1
Tel.: (418) 525-0337
Toll free: 1-877-525-0337
Website: www.lautorite.qc.ca

Saskatchewan

Financial Institutions Division
Financial Services Commission
6th Floor, 1919 Saskatchewan Drive
Regina SK S4P 3V7
Tel.: (306) 787-6700
Fax: (306) 787-9006
Email: fid@sfsc.gov.sk.ca
Website: www.sfsc.gov.sk.ca

Yukon

Consumer Services
PO Box 2703
Whitehorse YK Y1A 2C6
Tel.: (867) 667-5111
Fax: (867) 667-3609
Email: consumer@gov.yk.ca
Website: www.gov.yk.ca

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 appropriate 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

Suite 630, 1001 Maisonneuve Blvd.
West
Montreal QC H3A 3C8
Tel.: (514) 845-9004
Fax: (514) 845-6182

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

Property and Casualty Insurance

Insurance Bureau of Canada (IBC) - Head Office
Suite 1900, 151 Yonge Street
Toronto ON M5C 2W7
Tel.: (416) 362-2031
Toll free: 1-800-387-2880
Fax: (416) 361-5952
Email: consumercentre@ibc.ca
Website: www.ibc.ca

Regional Offices

IBC Atlantic Provinces

Suite 1706 , 1969 Upper Water Street
Halifax NS B3J 3R7
Tel.: (902) 429-2730
Toll Free: 1-800-565-7189 (Atlantic
provinces only)
Fax: (902) 420-0157

IBC British Columbia and Yukon

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

IBC Ontario Region

Suite 1900 , 151 Yonge Street
Toronto ON M5C 2W7
Tel.: (416) 362-9528
Toll Free: 1-800-387-2880
(Ontario Only)
Fax: (416) 362-2602

IBC Prairies, Northwest Territories and Nunavut

Suite 401 , 10722 - 103 Avenue
Edmonton AB T5J 2G6
Tel.: (780) 423-2212
Toll Free: 1-800-377-6378 (Only
Prairies, Northwest Territories and
Nunavut)
Fax: (780) 423-4796

IBC Quebec Region

800 Place-Victoria, bureau 2410
C.P. 336, Tour de la Bourse
Montréal QC H4Z 0A2
Tel. : (514) 288-1563
Toll Free: 1-877-288-4321
Fax: (514) 288-0753

Provincial and Territorial Insurance Regulatory Bodies

Alberta

The Alberta Insurance Council is responsible for licensing insurance agents and adjusters, and will take complaints about both.

Toronto Dominion Tower
Suite 901, 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, 22-58th Avenue SW
Calgary AB T2H 2S3
Tel.: (403) 233-2929
Fax: (403) 233-2990

Manitoba

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

Newfoundland and Labrador

Insurance Division
Confederation Building , West Block
PO Box 8700
St. John's NL A1B 4J6
Tel.: (709) 729-2594
Fax: (709) 729-3205

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
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

Saskatchewan

For complaints against insurance companies in Saskatchewan :

Superintendent of Insurance
Financial Institutions Division
Saskatchewan Financial Services
Commission
6th Floor, 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 in Saskatchewan :

General Insurance Council 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
PO Box 2703 (CS)
Whitehorse YK Y1A 2C6
Tel.: (867) 667-5111
Fax: (867) 667-3609
Email: consumer@gov.yk.ca
Website: www.gov.yk.ca

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 for you.

ADVOCIS - The Financial Advisors Association of Canada

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

350 Bloor Street East
Toronto ON M4W 3W8
Tel.: (416) 444-5251
Toll free: 1-800-563-5822
Fax: (416) 444-8031
Email: info@advocis.ca
Website: www.advocis.ca

Investment Fund 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.

11 King Street West, 4th Floor
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
Montreal 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 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.

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

Securities Commissions

Every province has a securities commission to administer and enforce securities legislation. Their mandates include protecting investors from unfair, improper and fraudulent practices. Complaints can be sent to the commissions. Given the confidential nature of the complaint, some Commissions request complaints be sent in hard copy rather than electronically.

Alberta

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

Note: In Alberta, to be connected to provincial government offices toll free, dial 310-0000 and follow the instructions.

British Columbia

British Columbia Securities Commission
701 West Georgia Street
P.O. Box 10142, Pacific Centre
Vancouver BC V7Y 1L2
Tel.: (604) 899-6500
Toll Free: 1-800-373-6393 (British Columbia and Alberta Only)
Fax: (604) 899-6506
Email: inquiries@bcsc.bc.ca
Website: www.bcsc.bc.ca

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

New Brunswick

Securities Commission
85 Charlotte Street, Suite 300
Saint John NB E2L 2J2
Tel.: (506) 658-3060
Toll Free: 1-866-933-2222
Fax: (506) 658-3059
Email: information@nbosc-cvmnb.ca
Website: www.nbosc-cvmnb.ca

Newfoundland and Labrador

Financial Services Regulation Division
Consumer and Commercial Affairs Branch
Department of Government Services
Confederation Building
2nd Floor, West Block
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
Government of the Northwest Territories
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

Nova Scotia

Nova Scotia Securities Commission
2nd Floor, Joseph Howe Building
1690 Hollis Street
PO Box 458
Halifax NS B3J 3J9
Tel.: (902) 424-7768
Fax: (902) 424-4625
Website: www.gov.ns.ca/nssc

Nunavut

Nunavut Securities and Legal Registries
Department of Justice
PO Box 1000 Station 570
Iqaluit NU X0A 0H0
Tel.: (867) 975-6191
Fax: (867) 975-6190
Website: www.justice.gov.nu.ca/

Ontario

Ontario Securities Commission
Inquiries and Contact Centre
Suite 1903, 20 Queen Street West
Toronto ON M5H 3S8
Tel.: (416) 593-8314
Toll Free: 1-877-785-1555
Fax: (416) 593-8122
Email: inquiries@osc.gov.on.ca
Website: www.osc.gov.on.ca

Prince Edward Island

Securities Office
Consumer, Corporate, and Insurance Services Division
Office of Attorney General
95 Rochford Street
PO Box 2000
Charlottetown PE C1A 7N8
Tel.: (902) 368-5152
Fax: (902) 368-4910
Website: www.gov.pe.ca/securities

Quebec

Autorité des marchés financiers
22nd Floor, Tour de la Bourse
800 Victoria Square
P.O. Box 246
Montreal QC H4Z 1G3
Tel.: (514) 395-0337 or (418) 525-0337
Toll Free: 1-866-526-0337
Fax: (514) 873-3090
Email: renseignements_consommateur@lautorite.qc.ca
Website: www.lautorite.qc.ca

Saskatchewan

Saskatchewan Financial Services Commission
Securities Division
Suite 601, 1919 Saskatchewan Drive
Regina SK S4P 3V7
Tel.: (306) 787-5645
Fax: (306) 787-5899
Website: www.spsc.gov.sk.ca/

Yukon

Registrar of Securities
Corporate Affairs, Department of Community Services
PO Box 2703
Whitehorse YK Y1A 2C6
Tel.: (867) 667-5811
Toll Free: 1-800-661-0408
TTY: (867) 393-7460
Fax: (867) 393-6251
Email: corporateaffairs@gov.yk.ca
Website: www.gov.yk.ca

Funeral Services

Alberta

Funeral Services Regulatory Board
11810 Kingsway Avenue
Edmonton AB T5G 0X5
Tel.: (403) 452-6130
Toll free: 1-800-563-4652
Fax: (403) 452-6085
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) 320-1664
Toll free: 1-888-777-4393
Fax: (250) 920-7181
Email: info@bpcpa.ca
Website: www.bpcpa.ca

Manitoba

Board of Administration Under the
Embalmers and Funeral Directors Act
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

Newfoundland and Labrador

Department of Government Services
Consumer and Commercial Affairs
Branch
Financial Services Regulation Division
PO Box 8700
St. John's NL A1B 4J6
Tel.: (709) 729-2594
Fax: (709) 729-3205
Website: www.gs.gov.nl.ca/cca/fsr/

Nova Scotia

Board of Embalmers and Funeral
Directors
PO Box 2723
Halifax NS B3J 3P7
Tel.: (902) 453-5545
Fax: (902) 424-0702
Email: nsboard@ns.sympatico.ca

Nunavut

Consumer Affairs
Community and Government Services
PO Box 440
Baker Lake NT X0C 0A0
Tel.: (867) 793-3303
Toll free: 1-866-223-8139
Fax: (867) 793-3321
Website: [www.gov.nu.ca/Nunavut/
English/departments/CGT/](http://www.gov.nu.ca/Nunavut/English/departments/CGT/)

Ontario

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

Cemeteries Regulation Unit
32nd Floor, 250 Yonge Street
Toronto ON M5B 2N5
Tel.: (416) 326-8800
Toll free: 1-800-889-9768
Fax: (416) 326-8406

Prince Edward Island

Pre-Arranged Funeral Services Act
Office of the Attorney General
PO Box 2000
Charlottetown PEI C1A 7N8
Tel.: (902) 368-5653
Fax: (902) 368-5283
Email: Impeters@gov.pe.ca

Quebec

Régie régionale de la santé et des
services sociaux
Direction des services techniques et
financiers
525 Wilfrid-Hamel Boulevard East
Quebec QC G1M 2S8
Tel.: (418) 525-1482
Fax: (418) 525-1472
Website: www.msss.gouv.qc.ca

Saskatchewan

Funeral and Cremation Services 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

Department of Community Services
Consumer and Safety Services
PO Box 2703
Whitehorse YT Y1A 2C6
Tel.: (867) 667-5811
Toll free: 1-800-661-0408 (Yukon only)
Fax: (867) 393-6295
Email: consumer@gov.yk.ca
Website: www.community.gov.yk.ca/

Health and Food

If you are concerned about food safety, contact the Canadian Food Inspection Agency (CFIA). For general health information contact Health Canada. The department provides an extensive amount of health-related information on a variety of topics, including consumer products, seniors and healthy living. Health Canada can be contacted through its headquarters or one of the regional offices. You may also wish to explore Health Canada's website at www.hc-sc.gc.ca.

Several provinces also provide toll-free health information lines, as well as Internet sites.

Canadian Food Inspection Agency (CFIA)

59 Camelot Drive
Ottawa ON K1A 0Y9
Tel.: (613) 225-2342
Food Safety Inquiries:
Toll Free: 1-800-442-2342
Fax: (613) 228-6601
Email:
Website: www.inspection.gc.ca

Health Canada

Headquarters
Address Locator (A.L.) 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

Public Health Agency of Canada

130 Colonnade Road
A.L. 6501H
Ottawa ON K1A 0K9
Email: PHAC_Web_Mail@phac-aspc.gc.ca
Website: www.phac-aspc.gc.ca

Division of Aging and Seniors

Public Health Agency of Canada
Address Locator (A.L.) 1908A1
Ottawa ON K1A 1B4
Tel.: (613) 952-7606
Fax: (613) 957-9938
Email: seniors@phac-aspc.gc.ca
Website: www.phac-aspc.gc.ca

Regional Offices

Alberta and the Northwest Territories

Canada Place
Suite 815 , 9700 Jasper Avenue
Edmonton AB T5J 4C3
Tel.: (780) 495-2651
Fax: (780) 495-3285
Email: ab_nwt@phac-aspc.gc.ca
Website: www.phac-aspc.gc.ca/canada/regions/ab-nwt/index.html

Atlantic

Maritime Centre
15th Floor, Suite 1525
1505 Barrington Street
Halifax NS B3J 3Y6
Tel.: (902) 426-2700
Fax: (902) 426-9689
Email: pphatlantic-spspatlantique@phac-aspc.gc.ca
Website: www.phac-aspc.gc.ca/canada/regions/atlantic/

British Columbia and Yukon

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

Manitoba and Saskatchewan

Suite 425 , 391 York Avenue
Winnipeg MBR3C 0P4
Tel.: (204) 983-2508
Fax: (204) 983-3972

Ontario and Nunavut

180 Queen St. West, 11th Floor
Toronto ON M5V 3L7
Tel.: (416) 973-4389
Toll Free: 1-866-999-7612
Fax: (416) 973-1423

Quebec

Complexe Guy-Favreau, East Tower
Suite 218, 200 René Lévesque Blvd. West
Montreal 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
Edmonton AB T5J 1S6
Tel.: (780) 427-7164(Edmonton)
Toll Free in Alberta : 310-0000, then
dial (780) 427-1432
Fax: (780) 422-0102
Email: ahinform@gov.ab.ca
Website: www.health.gov.ab.ca

British Columbia

Ministry of Health
1515 Blanshard Street
Victoria BC V8W 3C8
Tel.: (205) 952-3456
INFO line: (250) 952-1742
Toll free: 1-800-465-4911
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 and Wellness
PO Box 5100
Fredericton NB E3B 5G8
Tel.: (506) 453-4800
Fax: (506) 453-5243
Website: www.gnb.ca

After Hours Emergency Social Services
Fredericton : (506) 453-2145
Other areas: 1-800-442-9799

Newfoundland and Labrador

Health and Community Services
Coordinator of Inquires and Health
Planning
Confederation Building
PO Box 8700
St. Johns NL A1B 4J6
Tel.: (709) 729-4984
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
1690 Hollis Street
PO Box 488
Halifax NS B3J 2R8
Tel.: (902) 424-5818
Fax: (902) 424-0730
Toll Free: 1-800-387-6665
(Nova Scotia Only)
TTY: 1-800-670-8888
Email: dohweb@gov.ns.ca
Website: www.gov.ns.ca/health

Nunavut

Department of Health and Social
Services
PO Box 1000
Iqaluit NU X0A 0H0
Tel.: (867) 975-5700
Fax: (867) 975-5705
Website: [www.gov.nu.ca/hsssite/
hssmain.shtm](http://www.gov.nu.ca/hsssite/hssmain.shtm)

Ontario

Ministry of Health and Long-Term Care
McDonald Block
Suite M1-57, 900 Bay Street
Toronto ON M7A 1R3
Toll free: 1-800-268-1154(Ontario
Only)
INFO line: (416) 314-5518(Toronto)
TTY: 1-800-387-5559
Fax: (416) 314-8721
Email: infoline@moh.gov.on.ca
Website: www.health.gov.on.ca

Prince Edward Island

Health and Social Services
Jones Building
2nd Floor, 11 Kent Street
PO Box 2000
Charlottetown PE C1A 7N8
Tel.: (902) 368-4900
Health Info: 1-800-241-6970
Fax: (902) 368-4969
Website: www.gov.pe.ca/hss

Quebec

Ministère de la Santé et des Services
sociaux
Édifce Catherine-de-Longpré
1075 Sainte-Foy Road
Québec QC G1S 2M1
Tel.: (418) 266-8900
Toll free: 1-800-707-3380 (Quebec
only)
Website: www.msss.gouv.qc.ca

Saskatchewan

Saskatchewan Health
3475 Albert Street
Regina SKS4S 6X6
Tel.: (306) 787-3013
Toll free: 1-800-667-7766
HealthLine: 1-877-800-0002
Fax: (306) 787-3823
Email: webmaster@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: 1-800-661-0408ext. 3673
Fax: (867) 393-3096
Webiste: www.hss.gov.yk.ca/

Resources For Persons with Disabilities

For a list of specific disability organizations in Canada, please go to 'Just for you: People with Disabilities' on the Health Canada website at www.hc-sc.gc.ca.

Other Related Organizations (Health and Food)

Dietitians of Canada

Dietitians of Canada (DC) brings the knowledge and skills of its members together to influence decisions that affect food, nutrition and health. Formerly the Canadian Dietetic Association (1935-96), DC 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), the government of 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.

National Office

700 Montreal Road
Ottawa ON K1A 0P7
Tel.: (613) 748-2000
Tel: (613) 748-2300
Fax: (613) 748-2998
Email: chic@cmhc-schl.gc.ca
Website: www.cmhc-schl.gc.ca

Regional Business Centres

Atlantic

Tel.: (902) 426-3530
Fax: (902) 426-9991

British Columbia and Yukon

Tel.: (604) 731-5733
TTY: 1-800-309-3388
Fax: (604) 737-4139

Ontario

Tel.: (416) 221-2642
Toll free: 1-800-309-3388
Fax: (416) 218-3310

Prairies, Nunavut and Northwest Territories

Tel.: (403) 515-3000
Toll free: 1-888-841-4975
Fax: (403) 515-2930

Quebec

Tel.: (514) 283-2222
Toll Free: 1-888-772-0772
Fax: (514) 283-5033

New Home Warranty Program

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. Potential homebuyers may be interested in seeking the assistance of a professional, including a home inspector or a real estate agent. Renters and those in need of housing assistance should contact their provincial office responsible for housing.

Alberta New Home Warranty Program

233 – Maryland Place NE
Calgary AB T2E 7Z8
Tel.: (403) 253-3636
Toll free: 1-800-352-8240
Fax: (403) 253-5062
Suite 204 , 10464 Mayfield Road NW
Edmonton AB T5P 4P4
Tel.: (780) 484-0572
Toll free: 1-800-352-8240
Fax: (780) 486-7896
Website: www.anhwp.com

Atlantic Home Warranty Program

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

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
Email: crc@rbq.gouv.qc.ca
Website: www.rbq.gouv.qc.ca/dirEnglish/guaranteePlan/index-an.asp

Ontario

5150 Yonge Street, Concourse Level
Toronto ON M2N 6L9
Toll free: 1-877-982-7466
Fax: 1-877-664-9710
Email: info@tarion.com
Website: www.tarion.com

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

New Home Warranty Program of Saskatchewan

Suite 4, 3012 Louise Street East
Saskatoon SK S7L 3L8
Tel.: (306) 373-7833
Fax: (306) 373-7977
Email: director@NHWP.org
Website: www.nhwp.org

National Home Warranty Programs

National Office
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

Suite A201, 1600 – 90 Ave SW
Calgary AB T2V 5A8
Tel.: (403) 278-5665
Toll free: 1-888-776-7707
Fax: (403) 278-5551

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 Movers

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

2085 Hurontario Street, Suite 525
Mississauga ON L5A 4G1
Tel: (905) 848-6579
Toll free: 1-866-860-0065
Fax: (905) 848-8499
Email: admin@mover.net
Website: www.mover.net

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.

National Headquarters

64 Reddick Road
PO Box 507
Brighton ON K0K 1H0
Tel.: (613) 475-5699
Toll free: 1-888-748-2244
Fax: 613) 475-1595
Email: info@cahpi.ca
Website: www.cahpi.ca

Regional Offices

Alberta

P.O. Box 27039
Tuscany R.P.O.
Calgary AB T3L 2Y1
Tel.: (403) 248-6893
Toll free: 1-800-351-9993
Fax: (403) 204-0898
Email: info@cahpi-alberta.com
Website: www.cahpi-alberta.com

Atlantic provinces

3045 Robie Street, Suite 257
Halifax NS B3K 4P6
Toll Free: 1-888-748-2244
Website: www.cahpi-atl.com

British Columbia

Tel.: (250) 491-3979
Toll free: 1-800-610-5665 (within BC)
Fax: (250) 491-2285
Toll free: 1-866-405-9232 (within BC)
Email: registrar@cahpi.bc.ca
Website: www.cahpi.bc.ca

Ontario

Box 38108
Castlewood R.P.O.
Toronto ON M5N 3A8
Tel.: (416) 256-0960
Toll free: 1-888-744-6244
Email: oahi@oahi.com
Website: www.oahi.com

Quebec

7777 Louis H. Lafontaine, Suite 005
Anjou QC H1K 4E4
Tel.: (514) 703-2315
Fax: (514) 355-8248
Email: info@aibq.qc.ca
Website: www.aibq.qc.ca

Saskatchewan

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

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.

Email: chba@chba.ca

Website: www.chba.ca

Canadian Real Estate Association

The Association provides an outline of real estate professionals' ethical obligations to clients and customers. It also gives an overview of the typical steps involved in buying a house through a real estate agent.

200 Catherine Street, 6th Floor

Ottawa ON K2P 2K9

Tel.: (613) 237-7111

Fax: (613) 234-2567

Email: info@crea.ca

Website: www.crea.ca

Real Estate Council of Alberta

The Council is responsible for the regulation of the real estate industry in the province. This includes investigating complaints against real estate agents and mortgage brokers.

Suite 350, 4954 Richard Road S.W.

Calgary AB T3E 6L1

Tel.: (403) 228-2954

Toll free: 1-888-425-2754 (Alberta only)

Fax: (403) 228-3065

Email: info@reca.ab.ca

Website: www.reca.ab.ca

Real Estate Council of British Columbia

The Council is responsible for licensing real estate agents and salespersons, enforcing entry qualifications, investigating complaints against licensees and imposing disciplinary sanctions under the *Real Estate Act*.

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.recbc.ca

Newfoundland and Labrador

Superintendent of Real Estate Trading Act

Confederation Building, West Block

PO Box 8700

St. John's NL A1B 4J6

Tel.: (709) 729-2660

Fax: (709) 729-3205

Nova Scotia Real Estate Commission (NSERC)

The NSREC, created under a provincial statute, is an independent, non-government agency, responsible for the regulation of the real estate industry. The Commission investigates complaints against industry members and decides whether there has been conduct which deserves sanction.

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

The Real Estate Council of Ontario (RECO)

The Council administers the *Real Estate and Business Brokers Act* (REBBA) on behalf of the Ontario Ministry of Government Services. RECO's mandate is twofold: administer the regulatory requirements of the real estate industry as set down by the Government of Ontario and to protect consumers and members through a fair and safe and informed marketplace. The Council also has a Complaint, Compliance and Discipline process that is designed to handle consumer complaints and concerns about the ethical conduct of registered real estate brokers and salespersons.

East Tower
Suite 600, 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 (ACAIQ)

The ACAIQ is responsible for overseeing real estate brokerage in Québec. Its mission is to protect the public by supervising the professional activities of all real estate brokers and agents practicing in Québec, in accordance with the *Real Estate Brokerage Act*.

Suite 300, 6300, rue Auteuil
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

The Commission is responsible for licensing and disciplining real estate brokers in Saskatchewan, including investigating complaints.

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

Yukon

Superintendent of Real Estate Agents Act
Department of Community Services
Consumer and Safety Services
P.O. Box 2703
Whitehorse, YK Y1A 2C6
Tel.: (867) 667-5111
Fax.: (867) 667-3609
Email: consumer@gov.yk.ca
Website : www.gov.yk.ca

Provincial and Territorial Ministries or Departments of Housing

Alberta

Housing Support Programs
Alberta Municipal Affairs and Housing
18C Commerce Place
10144 – 102 Street
Edmonton AB T5J 4L4
Tel: (780) 427-2732
Fax: (780) 422-1419
Email: Housing@gov.ab.ca
Website: www.municipalaffairs.gov.ab.ca

British Columbia Housing Policy Branch

Office of Housing and Construction Standards
PO Box 9049, Stn Prov Govt
Victoria BC V8W 9E2
Tel.: (250) 387-6240
Fax: (250) 387-1040
Website: www.housing.gov.bc.ca

Manitoba

Manitoba Finance
Residential Tenancies Branch
Suite 302, 254 Edmonton Street
Winnipeg, MB R3C 3Y4
Tel.: (204) 945-2476
Toll free: 1-800-782-8403 (in Manitoba)
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
Phone: (204) 945-4663
Toll free: 1-800-661-4663
Fax: (204) 948-2013
Website: www.gov.mb.ca/fs/housing/mha.html

Newfoundland and Labrador

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

New Brunswick

Department of Family and Community Services
Sartain MacDonald Building
P.O. Box 6000
Fredericton NB E3B 5H1
Tel.: (506) 453-2001
Fax: (506) 453-7478
Website: www.gnb.ca/0017/Housing

Rentalsman and Consumer Affairs

Department of Justice and Attorney General
PO Box 6000
Fredericton NB E3B 5H1
Tel.: (506) 453-2682
Fax: (506) 444-4494
Website: www.gnb.ca/0062/Rentalsman/index-e.asp

Northwest Territories

Northwest Territories Housing Corporation
PO Box 2100
Yellowknife NT X1A 2P6
Website: www.nwthc.gov.nt.ca

Nova Scotia

Nova Scotia Department of Community Services
P.O. Box 696
Halifax NS B3J 2T7
Tel.: (902) 424-4754
Fax: (902) 424-5115
Website: www.gov.ns.ca/coms

Nunavut

Nunavut Housing Corporation
P.O. 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.gov.on.ca
Website: www.mah.gov.on.ca

Prince Edward Island

Office of the Director of Residential Rental Property
Island Regulatory and Appeals Commission
5th Floor, 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
1^{er} étage, 10 Pierre-Olivier-Chauveau Street
Quebec QC G1R 4J3
Tel.: (418) 691-2019
Fax: (418) 643-7385
Website: www.mamr.gouv.qc.ca

Régie du logement

Website: www.rdl.gouv.qc.ca

Société d'habitation du Québec

Direction des communications
1054 Louis-Alexandre-Taschereau Street
3rd Floor, Aile St-Amable
Québec QC G1R 5E7
Toll free: 1 800 463-4315
Fax: (418) 643-4560
Email: infoshq@shq.gouv.qc.ca
Website: www.shq.gouv.qc.ca/en/index.html

Saskatchewan

Saskatchewan Housing Division
Municipal Government
1855 Victoria Avenue
6th Floor, Victoria Tower
Regina SK S4P 3T2
Tel.: (306) 787-4177
Toll free: 1-800-667-7567

Saskatchewan Housing Corporation
Saskatchewan Community Resources and Employment
Email: communications@dcre.gov.sk.ca
Website: www.dcre.gov.sk.ca/housing/overview.html

Yukon

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