2009

Smart Consumer CALENDAR

Smart consumers are good for business

Ontario Energy Board
Commission de l'énergie de l'Ontario

OMVIC

Financial Services Commission of Ontario

RECO

CHCAA

CAMVAP PAVAC

Interac

Canada

BANK OF CANADA
BANQUE DU CANADA

Ontario

GIFT CARDS

Gift cards are as good as cash – always keep them in a safe place.

Gift cards – easy to carry, easy to wrap, easy to use – but know your rights...

Your card can't be terminated before you've used it up. And "inactivity fees" are prohibited in Ontario on all single-store gift cards. Your gift card retains its dollar value as long as the card issuer remains in business.

The restriction on fees does not apply to gift cards that can be used at multiple stores, in malls for example. Gift cards for a specific good or service, such as spa packages or lessons, may have expiry dates and administrative fees.

Be a smart consumer

Find out what the policy is if your gift card is lost or stolen. Keep your receipt: it acts as a guarantee of the value of the card. Ask the retailer to swipe your card if you are unsure about the outstanding balance.

Remember

Gift cards are **as good as cash** – always keep them in a safe place.

To learn more about your consumer rights, contact the Consumer Services Bureau at 1-800-889-9768 or 416-326-8800 or visit www.ontario.ca/consumerprotection

Ontario

www.ontario.ca/consumerprotection 1-800-889-9768 (toll-free)

DECEMBER 2008

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
NOVEMBER 2008 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	1	2	3	4	5	6
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14	15	16	17	18	19	20
21	22	23	24	25 Christmas Day	26 Boxing Day	27
28	29	30	31	**JANUARY 2009** S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	SMART CONSUMER TIP Single-store gift cards have no expiry date.	

CAR REPAIRS THAT WORK FOR YOU

Ask to see the mechanic's licence.
Never sign a blank work order.

Even if you don't know a lot about cars, you are protected under the law, and a few precautions can eliminate common problems.

Find a good garage

Ask your friends, neighbours and co-workers to recommend a quality repair shop. Ask to see the mechanic's licence. Never sign a blank work order.

Get an estimate

For major repairs, get three estimates from different places. Make sure the estimate is in writing and that it describes **exactly** what repairs are to be made, and the rates charged for the work.

Remember, the final cost of repair work may not exceed the original estimate amount by more than 10 percent, unless you agree to the price increase verbally or in writing.

The law is behind you

A 90 day or 5,000 km warranty must be provided – whichever comes first, on most repairs – including parts and labour. If a repair shop has violated any of your rights, contact the manager and file a complaint in writing immediately.

To learn more about your consumer rights, contact the Consumer Services Bureau at 1-800-889-9768 or 416-326-8800 or visit www.ontario.ca/consumerprotection

Ontario

www.ontario.ca/consumerprotection 1-800-889-9768 (toll-free)

JANUARY 2009

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
DID YOU KNOW? Repair shops must display a sign detailing how labour costs are calculated, whether there are estimate charges, and if commissions are paid to mechanics. The sign must also offer a written estimate and the return of replaced parts to you.		**DECEMBER 2008** **S M T W T F S** 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	**FEBRUARY 2009** **S M T W T F S** 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28	1 New Year's Day	2	3
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Ministry of Small Business and Consumer Services at **416-326-8800** or toll-free at **1-800-889-9768** **ontario.ca/consumerprotection** **consumer@ontario.ca**

Ontario

THE ENERGY CHOICE IS YOURS

If an agent offers you a contract at the door, ask the agent for photo ID.

As an electricity or natural gas consumer, you have rights and responsibilities:

- Know who your supplier is, your monthly consumption, how much you pay now and if that price will change over time
- If you currently have a contract, you should also know with whom, and the length of the contract
- If an agent offers you a contract at the door, ask the agent for photo ID, what company they represent and for a copy of any material you can keep
- You don't have to show your bill, unless you decide to sign a contract
- Know the contract price offered, how it compares to your current price, any early termination fees and how the contract is renewed... read the fine print
- Use the 10-day cooling off period after receiving the written contract to review it and research any questions you have
- In most cases, you'll be asked to reaffirm your contract, usually by phone or in writing... you can exit the contract by saying "no"
- You do not have to sign a contract to receive energy supply. You can purchase directly from your local utility without signing a contract
- Don't feel rushed or pressured – make the choice that's right for you

The Energy Choice is *Yours*

Contact the Ontario Energy Board:
Toll free: **1-877-632-2727** Toronto: **416-314-2455**
E-mail: **info@oeb.gov.on.ca** • **www.energychoiceontario.ca**

Ontario Energy Board
Commission de l'énergie de l'Ontario

www.energychoiceontario.ca 1-877-632-2727 (toll-free)

FEBRUARY 2009

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16 Family Day	17	18	19	20	21
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DID YOU KNOW?
Electricity and natural gas consumers can choose to purchase natural gas or electricity from an energy retail company or from a utility. Make the choice that's right for you.

JANUARY 2009

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MARCH 2009

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IT IS TIME TO EatRight ONTARIO

Eating more fruit and vegetables can prevent many chronic diseases and help maintain a healthy weight.

Thanks to EatRight Ontario, answers to consumer questions about nutrition, healthy eating and disease prevention are just a call away.

All Ontarians and their families now have free access to Registered Dietitians by calling the EatRight Ontario call centre at:

1-877-510-510-2, toll-free, Monday to Friday from 9:00 a.m. to 5:00 p.m., eastern standard time.

You can speak one-on-one with a Registered Dietitian and get answers to nutrition and food-related questions on a variety of topics including:

- Family Nutrition
- Healthy Weights
- Seniors' Nutrition
- Digestive Health
- Disease Prevention

If you prefer, you can visit **www.ontario.ca/EatRight** and use the *Ask a Dietitian* feature for answers to your questions.

The website also provides nutrition information, recipes and meal planning tools, along with additional resources to support the development of healthy eating habits for Ontarians of all ages and stages of life.

Ontario

www.ontario.ca/EatRight 1-877-510-510-2 (toll-free)

MARCH 2009

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
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8 Daylight Savings Time Begins	9	10	11	12	13	14
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FEBRUARY 2009

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APRIL 2009

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DID YOU KNOW?
Having type 2 diabetes more than doubles your risk for developing heart disease and stroke. For advice on healthy eating and disease prevention, call EatRight Ontario today at 1-877-510-510-2.

PROTECT YOURSELF WHEN PURCHASING A USED VEHICLE

If buying privately, ask for the seller's photo ID and proof of ownership.

Ontario Motor Vehicle Industry Council (OMVIC)

Get a UVIP

A Used Vehicle Information Package (UVIP) from the Ministry of Transportation lists the vehicle's previous owners and current registrant in Ontario. CarProof or CARFAX also offer detailed vehicle history reports.

Confirm the seller's identity

If buying privately, ask for the seller's photo ID and proof of ownership. Only the current owner may sell a vehicle privately.

Get an inspection from a trusted mechanic

A mechanic may be able to discover problems not visible to the untrained eye.

Avoid *curbsiders*

If you buy a used vehicle privately, be aware of "curbsiders" – or unregistered dealers posing as private sellers and selling stolen, damaged or misrepresented vehicles. When buying from a private seller, you forfeit the protection of OMVIC and the Motor Vehicle Dealers Compensation Fund.

Unlike private sellers, all registered dealers in Ontario (selling new and used vehicles) are regulated by OMVIC. To ensure your dealer is registered, visit **www.omvic.on.ca** or call **1-800-943-6002**.

OMVIC is the regulatory body that oversees Ontario's motor vehicle dealers and salespeople. OMVIC enforces the *Motor Vehicle Dealers Act* on behalf of the Ontario government, handles consumer complaints, educates consumers and dealers about their rights and responsibilities and administers the Motor Vehicle Dealers Compensation Fund (a consumer protection plan funded entirely by Ontario's registered dealers on behalf of a Board of Trustees).

OMVIC

www.omvic.on.ca 1-800-943-6002 (toll-free)

APRIL 2009

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
DID YOU KNOW? Don't sign a vehicle contract until you're ready to commit to the deal. Once you sign or leave a deposit, you have agreed to purchase the vehicle.			1	2	3	4
5	6	7	8	9	10 Good Friday	11
12	13 Easter Monday	14	15	16	17	18
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MARCH 2009

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MAY 2009

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TIPS FOR AVOIDING AUTO INSURANCE SCAMS

Crooks often advertise the sale of cheap auto insurance in community newspapers and flyers.

If you're shopping for auto insurance, protect yourself from common scams involving the sale of "cheap" auto insurance by following these tips:

- Don't pay a referral fee – licensed insurance representatives don't charge you fees
- Don't pay your auto insurance premium through a transfer or money wiring service – this is not a practice in the insurance industry
- Make sure you complete an application form called the *Ontario Application for Automobile Insurance – Owner's Form (OAF1).* If your insurance representative completes the form for you, check it for accuracy before signing the form
- Check to make sure you are dealing with a licensed insurance representative. A list of licensed insurance companies, brokers and agents is available on the Financial Services Commission of Ontario's website at **www.fsco.gov.on.ca**

Remember, if something sounds too good to be true, it probably is!

Ontario

Financial Services
Commission
of Ontario

www.fsco.gov.on.ca 1-800-668-0128 (toll-free)

MAY 2009

SMART CONSUMER TIP
For more tips on how to avoid auto insurance scams, download FSCO's brochure *Don't Get Scammed Buying Auto Insurance* at **www.fsco.gov.on.ca.**

APRIL 2009

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JUNE 2009

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17	18 Victoria Day	19	20	21	22	23
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BUYING OR SELLING A HOME?

Consumers should seek guidance from their real estate professional when negotiating a real estate transaction.

The Real Estate Council of Ontario (RECO) regulates real estate professionals who work with home buyers and sellers.

RECO enforces the standards required to obtain and maintain registration as a real estate professional, including ethical standards. We also address consumer concerns and complaints about the conduct of real estate professionals.

RECO's website provides consumer information about home inspections, competing offers, mortgage fraud and much more. Through RECO's online service, you can confirm you are working with a registered professional. Information available to the public includes registration status, expiry date and certain regulatory activities related to the brokerage or individual.

Consumer Tips

- Representation agreements are legally binding contracts. Be sure you have read the terms and conditions and understand the contract before you sign
- Commissions are negotiable and services vary. Ask your real estate professional to explain the fees you are paying and the services that will be provided
- Your deposit is insured through a program administered by RECO and paid for by real estate professionals

Find Out More

For more information please visit our website: **www.reco.on.ca**

If you have a question or a concern related to the conduct of a broker or salesperson, you may e-mail **complaints@reco.on.ca** or call **416-207-4800** or **1-800-245-6910.**

RECO

www.reco.on.ca 1-800-245-6910 (toll free)

JUNE 2009

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MAY 2009

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SMART CONSUMER TIP

Before signing a representation agreement with your real estate professional, make sure you know how long the agreement will be in effect, what geographic area it covers, what services are being provided and what the different clauses mean.

JULY 2009

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LICENSED SERVICE PROVIDERS MAKE THE DIFFERENCE

Licensed providers are required to provide price lists and detailed contracts.

Did you know?

- All funeral directors, funeral homes, transfer services, cemeteries and crematoriums in Ontario must be licensed
- Licensed providers are regulated to ensure consumers receive professional help to make informed decisions
- Licensed providers are required to provide price lists and detailed contracts
- Only licensed providers may accept prepayment for services and supplies
- For your privacy, protection and peace of mind, soliciting in person or by telephone is not allowed
- Licensing assures a standard of care and provides for an independent regulator to consider consumer complaints

Who to contact for assistance

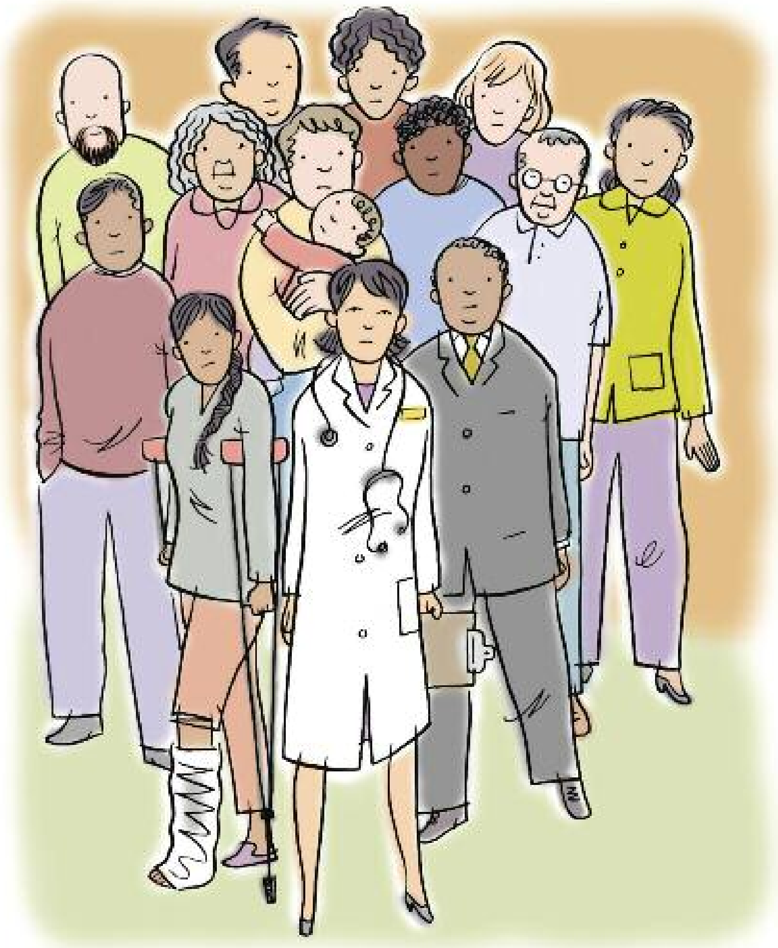
For issues relating to funeral service and transfer service providers, contact the Board of Funeral Services at **www.funeralboard.com** or call toll free **1-800-387-4458.**

For issues relating to cemeteries and crematoriums, contact the Consumer Services Bureau at **www.ontario.ca/consumerprotection** or call toll free **1-800-889-9768.**

JULY 2009

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
SMART CONSUMER TIP Ask if the individual you are dealing with is licensed and make sure you get a price list and a copy of any contract you sign.		**JUNE 2009** S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	1 Canada Day	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	**AUGUST 2009** S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31

FIGHT HEALTH CARE FRAUD



Recognize It, Report It, Stop It...

As we walk through life, we are often faced with choices – Do the right thing? Or do the wrong thing...

YOU can Protect Our Health Care System from FRAUD

Recognize It...

Health care fraud can be perpetrated in many different ways by anyone including:

- A health care provider who bills for services not provided
- An individual who uses someone else's identity to get health coverage
- Someone working in a clinic who creates fraudulent transactions, and diverts payment to their own bank account

Report It...

If something seems suspicious, do the right thing: report it.

Canadian Health Care Anti-fraud Association (CHCAA)
www.chcaa.org/report or 1-866-962-4222.

Visit the CHCAA website for a link to your provincial health ministry, private health insurer, or workers' compensation board fraud reporting systems.

Police Services – Contact the OPP Health Fraud Investigation Unit at 1-888-310-1122 or your regional police service.

Stop It...

Everyone has the responsibility and power to prevent and detect health care fraud. Your role is important, and can help protect our precious health care dollars. Become involved... **Do the right thing!**

CHCAA

www.chcaa.org 416-593-2633 • 1-866-962-4222 (toll-free)

AUGUST 2009

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	DID YOU KNOW? As a member of the national Fraud Prevention Forum, the CHCAA is committed to fighting fraud and educating Canadians on how to Recognize, Report and Stop health care fraud.			**JULY 2009** S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	**SEPTEMBER 2009** S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	1
2	3 Civic Holiday	4	5	6	7	8
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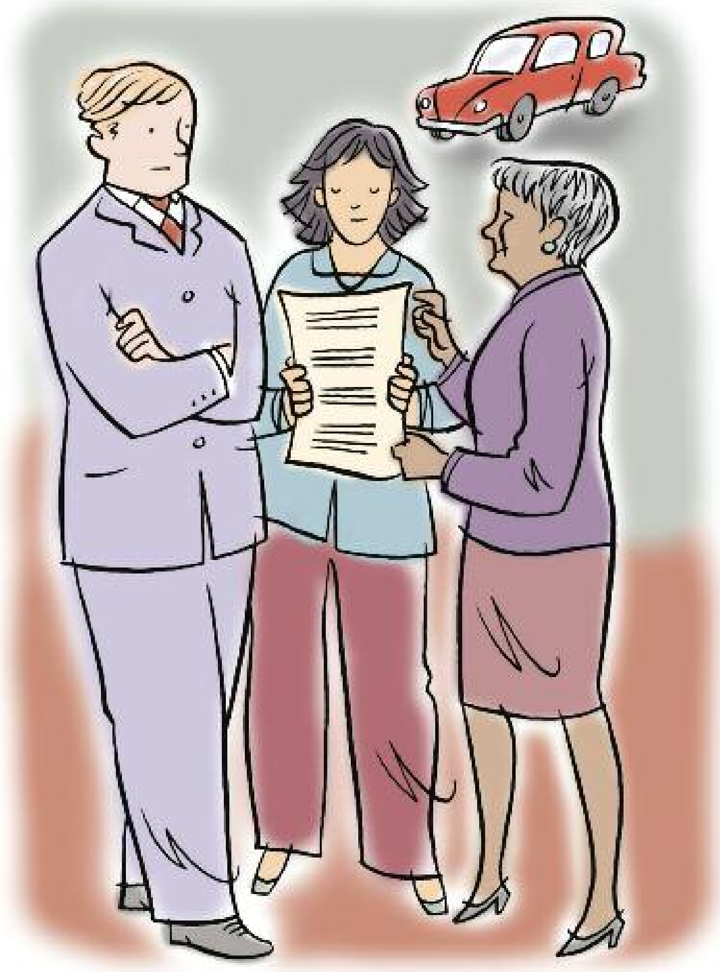
CANADIAN MOTOR VEHICLE ARBITRATION PLAN



Keep good records for all the servicing you have done on your vehicle. Have you followed the manufacturer's dispute resolution process?

Problems with your new vehicle?

Do you have a dispute with the manufacturer of your vehicle about:

- The assembly of your vehicle
- How the manufacturer is implementing the new vehicle warranty

Is your vehicle eligible for CAMVAP

- Is your vehicle from the current or past 4 model years
- Is your vehicle used primarily for family or personal use
- Has it traveled less than 160,000 kilometers
- Have you followed the manufacturer's dispute resolution process? Check your owner's manual
- Have you given the dealer and the manufacturer a reasonable amount of time and opportunity to resolve the problem

If you have answered yes to these questions, your vehicle is likely eligible for CAMVAP... so give us a call.

CAMVAP
Canadian Motor Vehicle
Arbitarion Plan

Programee d'arbitrage pour
les véhicules automobiles du Canada
PAVAC

www.camvap.ca 1-800-207-0685 (toll-free)

SEPTEMBER 2009

AUGUST 2009

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OCTOBER 2009

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Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
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6	7 Labour Day	8	9	10	11	12
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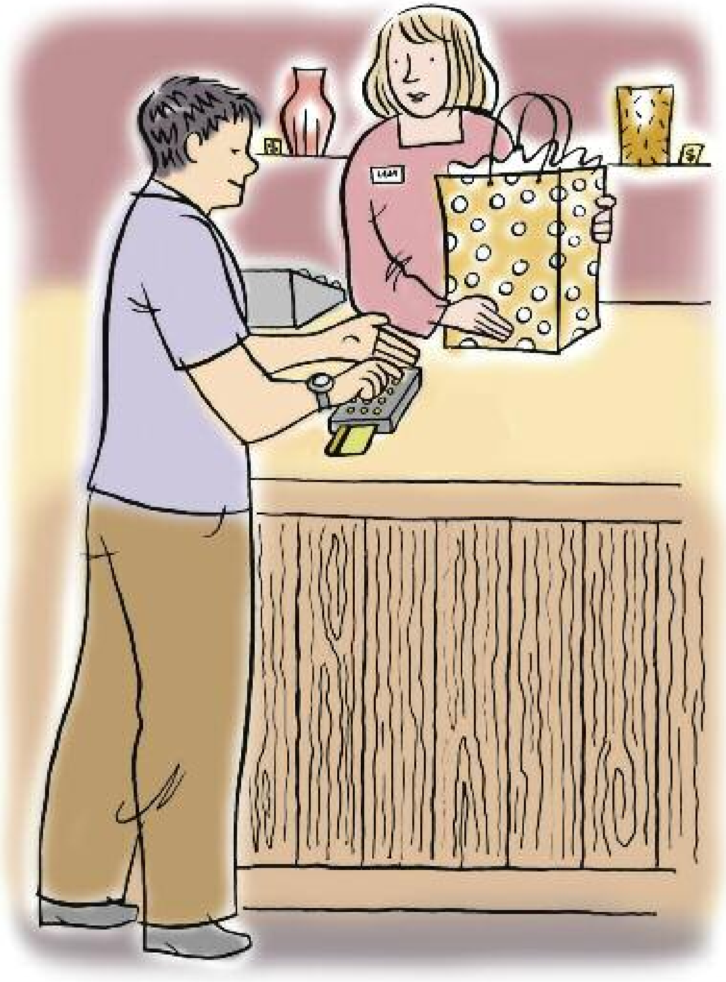
20	21	22	23	24	25	26
27	28	29	30	SMART CONSUMER TIP Refer to your warranty handbook for the scheduled maintenance required for your vehicle and be sure to keep good repair and maintenance records.		

PROTECT YOUR PIN – PROTECT YOUR MONEY



Shield your PIN with your hand or body during every transaction.

The INTERAC network is among the safest payment networks in the world. Although millions of transactions are processed incident-free every day, debit card fraud can occur.

Interac Association and financial institutions continually work to protect Canadians from fraud, and as part of this effort the industry is moving to a new generation of payment card technology, known as chip technology which will provide added protection against debit card fraud.

Over the next few years, Canadians will begin to receive new debit cards from their financial institutions that contain an embedded microchip.

The transition to chip technology is expected to take a number of years, given the vast number of debit cards, Automated Banking Machines and retail terminals that must be upgraded. As a result, both magnetic stripe and chip transactions will be conducted throughout this period.

"Protecting your PIN" continues to play an important role whether you are making a magnetic stripe or chip transaction, as the PIN is the key security feature that validates the cardholder.

**With the busiest shopping period around the corner,
Interac Association reminds you to:**

- Shield your PIN with your hand or body during every transaction
- Check your banking statements regularly and contact your financial institution if you detect any unusual activity
- Keep your debit card in sight

If you become a victim of debit card fraud, you are protected and will be reimbursed by your financial institution. For more information about fraud prevention and chip technology, please visit **www.interac.ca**

Protect your PIN™

Interac® Everyday Simply™

www.interac.ca

OCTOBER 2009

DID YOU KNOW?
Criminals often use tiny pin-hole cameras to capture your PIN as you enter it. By shielding your PIN, you make it harder for criminals to steal your money.

SEPTEMBER 2009

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NOVEMBER 2009

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Ministry of Small Business and Consumer Services at **416-326-8800** or toll-free at **1-800-889-9768** **ontario.ca/consumerprotection** **consumer@ontario.ca**

Ontario

BE AN INFORMED DONOR

Write cheques payable to the charity, not an individual.

The Canada Revenue Agency (CRA) regulates charities registered under the *Income Tax Act.*

To protect yourself from fraud, the CRA recommends that you follow the tips below before donating to a charity:

Learn and Confirm

- Consult the CRA Charities Listings at **www.cra.gc.ca/donors** or call **1-800-267-2384** to confirm that a charity is registered with the CRA
- Confirm that you will receive an official donation receipt if you want to claim a tax credit
- Beware of schemes that promise you tax savings greater than your cost, thus allowing you to "profit" from donating to a registered charity

Take Action

- Write cheques payable to the charity, not an individual. Make sure that your online payments are secure
- Refuse to donate if there are signs of fraud, such as heavy pressure to give immediately or being offered a receipt for more than you actually donate
- Report fraud to PhoneBusters, the Canadian Anti-Fraud Call Centre, at: **1-888-495-8501**

Be an informed donor.

Canada

www.cra.gc.ca/donors 1-800-267-2384 (toll free)

NOVEMBER 2009

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1 Daylight Savings Time Ends	2	3	4	5	6	7
8	9	10	11 Remembrance Day	12	13	14
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SMART CONSUMER TIP
Looking for information on a particular registered charity? Use the CRA's Charities Listings to access a charity's contact information, a description of its activities and its financial information.

OCTOBER 2009

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DECEMBER 2009

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BANK OF CANADA
BANQUE DU CANADA

Keeping fake bills out of your wallet

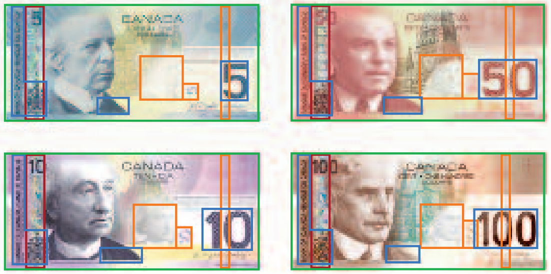
Do you know why cashiers touch, tilt, or look through your bills?

These actions are routine for cash payments. Checking bills keeps counterfeits out of cash drawers, your change, and Canada's money supply. It's especially important during the holiday season when more money changes hands.

Expect the check!

How to check bills

© Bank of Canada / Banque du Canada. Image of the note when held to the light.



Five denominations—same security features

The coloured boxes match up with the actions listed below.

Touch the bill.

Tilt the bill.

Look through the bill.

Look at the appearance and action of each security feature carefully.

To learn more about how to make sure that your bills are genuine:

- www.bankofcanada.ca/en/banknotes
- education@bankofcanada.ca
- 1 888 513-8212

CHECK
TO PROTECT

DECEMBER 2009

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
SMART CONSUMER TIP To check three security features at once, hold the bill to the light. Look through it. Check the ghost image, puzzle number, and dashes forming a solid line.		1	2	3	4	5
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NOVEMBER 2009

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JANUARY 2009

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Ministry of Small Business and Consumer Services at **416-326-8800** or toll-free at **1-800-889-9768** **ontario.ca/consumerprotection** **consumer@ontario.ca**

Ontario

HOME REPAIRS AND RENOVATIONS

Be sure to get an estimate in writing that covers everything.

Prevention is the best protection: Get quotes from at least three different companies, check their references, and consult the Consumer Beware List before hiring a contractor.

Remember that you don't have to pay more than 10 percent above the estimate – get that estimate in writing and make sure it covers **everything**.

Typically a 10 percent deposit is more than reasonable; make sure instalment payments are conditional on work being done.

Look out for phrases that dishonest operators might use to lure you in:

- "The price is guaranteed for 1 day only, and only for my very *special* customers
- "You don't need to read the contract, we've covered everything so far... just sign here"
- "You don't need my business address because I'm never at home! I'll give you my pager/cell number instead where you can reach me any time"

Be on the alert for exaggerated claims of what the contractor can do for you. Don't be afraid to ask questions – assert your consumer rights!

To learn more about those rights, contact the Consumer Services Bureau at 1-800-889-9768 or 416-326-8800 or visit www.ontario.ca/consumerprotection

JANUARY 2010

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
SMART CONSUMER TIP Never pay the full contract amount before the work is completed. If a company asks for a very large deposit or the price sounds too good to be true, find another company. Fly-by-night operators may disappear with your cash.			**DECEMBER 2009** S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	**FEBRUARY 2010** S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28	1 New Year's Day	2
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HANG UP ON TELEMARKETING FRAUD

Don't share your personal or financial information unless you know the company or person you're dealing with.

Don't think you can be a victim?

Research shows that telemarketing fraud victims tend to be educated, informed, relatively well-off and community-spirited.

Scam artists are skilled at gaining your trust

They use professional marketing techniques and they easily impersonate legitimate businesses and charities.

Be alert to the signs of a scam:

- The caller is excited and pushes you to respond right away
- You're offered a "prize" – but only if you pay a fee or buy something first
- You're asked to pay by wireless service
- The caller demands an immediate response or doesn't want to put information in writing
- You're offered an incentive for allowing your bank account to be used for transferring money
- The price for goods or services is drastically lower than you would expect to pay anywhere else

Protect Yourself

Don't give in to pressure. Take time to think about any offer. Ask for *written* information. Never commit or give information to a cold caller.

Remember

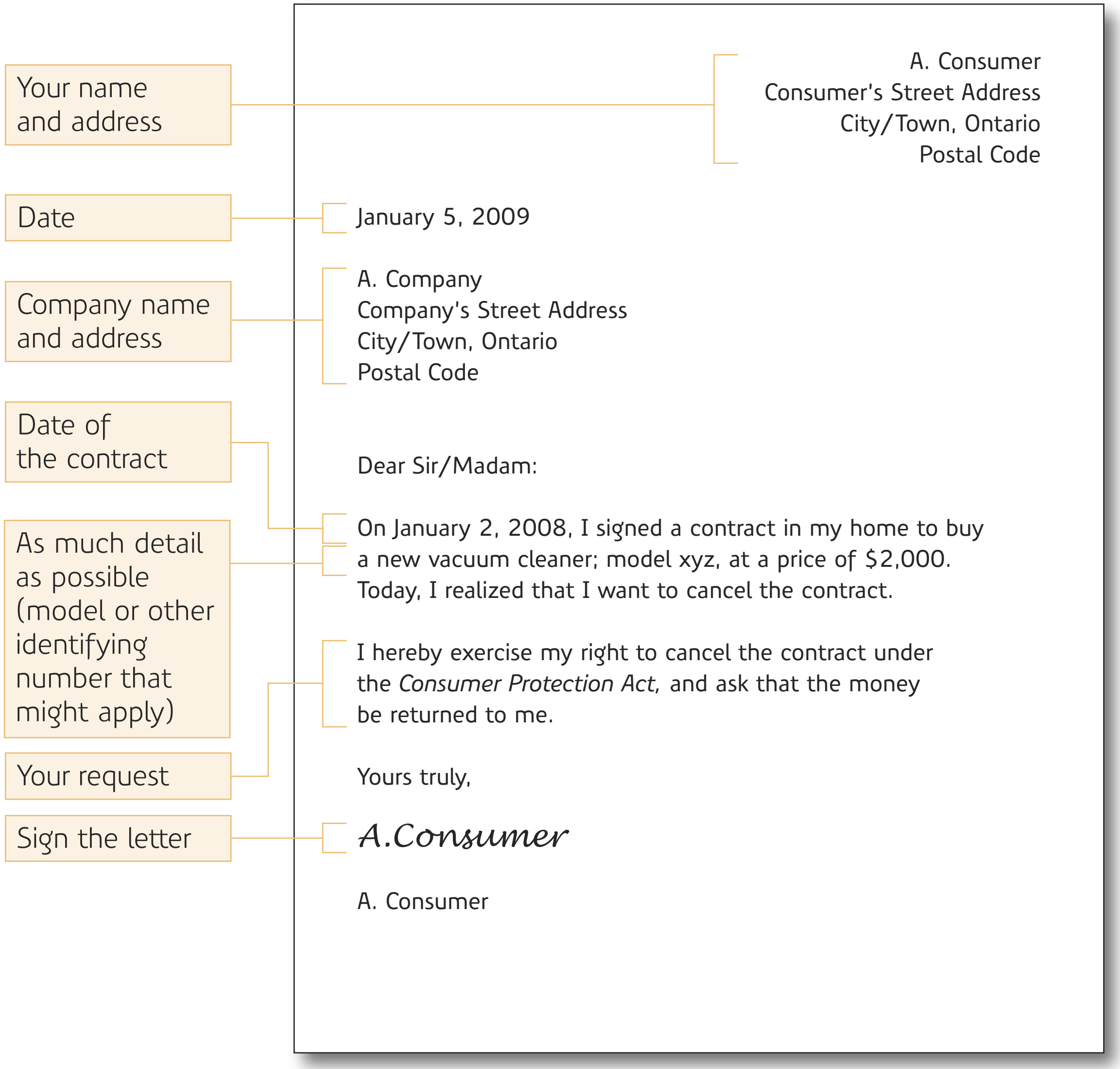
The best way to stop telemarketing fraud is to recognize it, and report it.

To learn more about your consumer rights, contact the Consumer Services Bureau at 1-800-889-9768 or 416-326-8800 or visit www.ontario.ca/consumerprotection

Ontario

www.ontario.ca/consumerprotection 1-800-889-9768 (toll-free)

SAMPLE LETTER TO CANCEL A CONTRACT



A. Consumer
Consumer's Street Address
City/Town, Ontario
Postal Code

January 5, 2009

A. Company
Company's Street Address
City/Town, Ontario
Postal Code

Dear Sir/Madam:

On January 2, 2008, I signed a contract in my home to buy a new vacuum cleaner; model xyz, at a price of $2,000. Today, I realized that I want to cancel the contract.

I hereby exercise my right to cancel the contract under the *Consumer Protection Act*, and ask that the money be returned to me.

Yours truly,

A.Consumer

A. Consumer

Your name and address

Date

Company name and address

Date of the contract

As much detail as possible (model or other identifying number that might apply)

Your request

Sign the letter

Under Ontario law, if you sign a contract **in your home** worth more than $50, you can cancel within 10 days by sending a letter to the company. For example, if you wish to cancel a door-to-door contract, please review this sample letter.

Don't forget: You must be able to prove that the letter was received, so **send the letter by registered mail, fax or courier.**

For assistance, please call the Government of Ontario's Consumer Services Bureau at **416-326-8800** in Toronto, or **1-800-889-9768** toll-free from other parts of the province. You may also visit our website: **www.ontario.ca/consumerprotection.**

Ontario

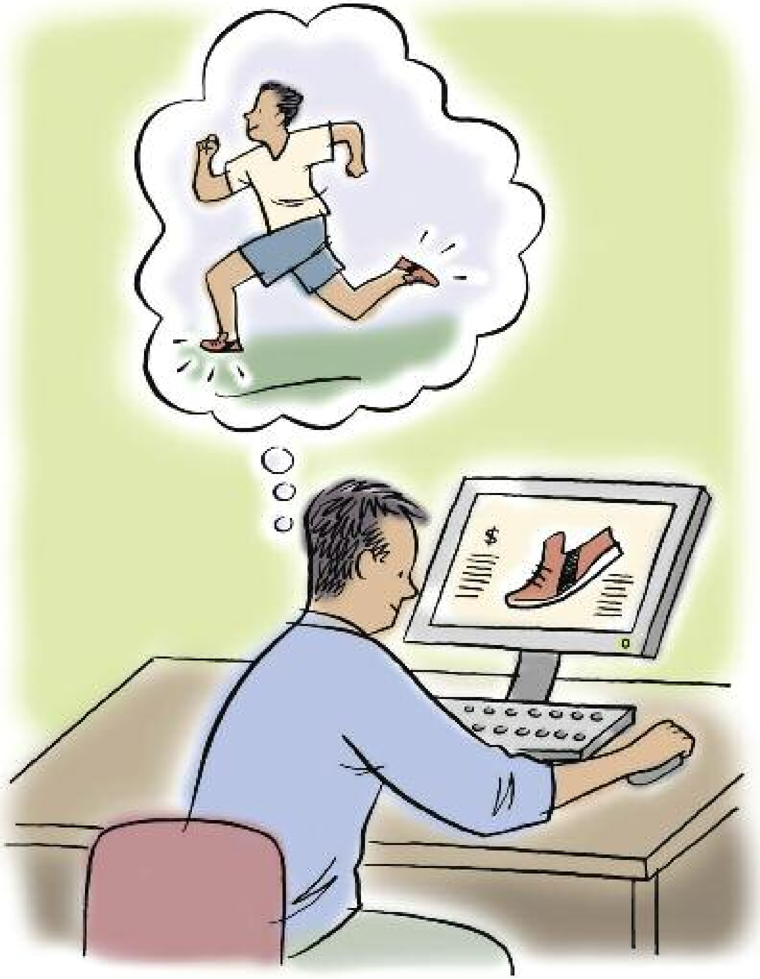
www.ontario.ca/consumerprotection 1-800-889-9768 (toll-free)

SMART CONSUMERS CONTACT LIST

Ontario	**Government of Ontario – Consumer Services Bureau** **Ministry of Small Business and Consumer Services** p | 416-326-8800 | 1-800-889-9768 e | consumer@ontario.ca w | **ontario.ca/consumerprotection**	The Consumer Services Bureau is Ontario's consumer help centre, providing advice and assistance on all consumer issues from home and car repairs, fitness clubs and cemeteries, to identity theft and credit reporting. If it's a consumer issue, call the Bureau.
	Government of Ontario – ServiceOntario p | 1-800-267-8097 tty | 1-800-268-7095 w | **serviceontario.ca**	ServiceOntario provides fast, friendly, easy access to many Ontario government services online. Visit www.serviceontario.ca to find the ServiceOntario kiosk/location near you.
	Government of Ontario – Ministry of the Attorney General **Office of the Public Guardian and Trustee (OPGT)** p | 416-314-2800 | 1-800-366-0335 w | **ontario.ca/attorneygeneral**	Call the OPGT for information about protecting mentally incapable people, protecting the public's interest in charities, searching for heirs, investing perpetual care funds and dealing with dissolved corporations.
	Government of Ontario **Ministry of Health Promotion – EatRight Ontario** p | 1-877-510-510-2 w | **ontario.ca/EatRight**	Call the EatRight Ontario Call Centre toll-free and ask a Registered Dietitian your questions on nutrition and healthy eating.
Canada	**Government of Canada** p | 1-800-O-Canada (1-800-622-6232) tty | 1-800-926-9105 w | **canada.gc.ca**	Call 1-800 O-Canada for information about federal government programs.
	Government of Canada – Competition Bureau p | 819-997-4282 | 1-800-348-5358 w | **competitionbureau.gc.ca**	Contact the Competition Bureau with complaints about false and misleading representations.
	Canadian Consumer Information Gateway p | 613-946-2576 w | **consumerinformation.ca**	The Canadian Consumer Information Gateway is an online single source for consumer information, tools and services resulting from a strategic partnership between more than 400 federal departments/agencies, provincial and territorial ministries and NGO partners.
	Government of Canada – Service Canada **Income Security Programs** p | 1-800-O-Canada (1-800-622-6232) tty | 1-800-465-7735 w | **canadabenefits.gc.ca**	Service Canada provides government-wide information about benefit programs and services for individuals.
	Canada Revenue Agency p | 613-954-0410 | 1-800-267-2384 w | **cra.gc.ca/donors**	Visit the Canada Revenue Agency's website to research charities registered in Canada and to obtain more information to help you make informed decisions when making donations.
PHONE BUSTERS The Canadian Anti-fraud Call Centre Le centre d'appel antifraude du Canada	**PhoneBusters – The Canadian Anti-Fraud Call Centre** p | 1-888-495-8501 e | info@phonebusters.com w | **phonebusters.com**	PhoneBusters is the national centre for telemarketing, advanced fee letters, identity theft and other consumer fraud complaints.
Ontario Energy Board Commission de l'énergie de l'Ontario	**Ontario Energy Board (OEB)** p | 416-314-2455 | 1-877-632-2727 e | info@oeb.gov.on.ca w | **energychoiceontario.ca**	Contact the OEB for information about electricity and natural gas rates, utilities, electricity retailers or natural gas marketers.

OMVIC	**Ontario Motor Vehicle Industry Council (OMVIC)** p | 416-226-4500 | 1-800-943-6002 e | consumers@omvic.on.ca w | **omvic.on.ca**	Contact OMVIC for questions or concerns about new and used car dealerships, the Motor Vehicle Dealers Compensation Fund or to report a curbsider (someone in the business of illegal car sales).
Financial Services Commission of Ontario Ontario	**Financial Services Commission of Ontario (FSCO)** p | 1-800-668-0128 w | **fsco.gov.on.ca**	Contact FSCO about insurance (including auto), pension plans, credit unions, caisses populaires, mortgage brokers, loan and trust companies and co-operatives.
RECO	**Real Estate Council of Ontario (RECO)** p | 1-800-245-6910 e | information@reco.on.ca w | **reco.on.ca**	Contact RECO for inquiries or concerns related to real estate brokerages, brokers and salespersons.
	Board of Funeral Services p | 1-800-387-4458 w | **funeralboard.com**	Contact the Board of Funeral Services for inquiries or concerns about funeral homes or transfer services.
CHCAA	**Canadian Health Care Anti-fraud Association (CHCAA)** p | 416-593-2633 | 1-866-962-4222 w | **chcaa.org**	Visit the CHCAA website for a link to your provincial health ministry, private health insurer, or workers' compensation board health care fraud reporting system.
CAMVAP Canadian Motor Vehicle Arbitration Plan Programme d'arbitrage pour les véhicules automobiles du Canada PAVAC	**Canadian Motor Vehicle Arbitration Plan (CAMVAP)** p | 1-800-207-0685 w | **camvap.ca**	Contact CAMVAP to obtain help resolving disputes with vehicle manufacturers or distributors through arbitration in a way that is fair, fast, free, friendly and final. We're currently the largest consumer product arbitration plan in Canada.
Interac Everyday Simply™	**Interac Association** p | 416-362-8550 e | info@interac.ca w | **interac.ca** | **protectyourpin.ca**	Visit the INTERAC website for more information about debit card safety and chip technology.
BANK OF CANADA BANQUE DU CANADA	**Bank of Canada** p | 1-888-513-8212 w | **bankofcanada.ca/en/banknotes**	Contact the Bank of Canada for free printed materials, tools and information services to help you quickly, easily and reliably identify genuine bank notes.
Electrical Safety Authority	**Electrical Safety Authority (ESA)** p | 1-877-372-7233 e | askesa@electricalsafety.on.ca w | **esasafe.com**	Call ESA for questions, concerns, to arrange an inspection of existing or new electrical wiring, or to report violations of the Electrical Safety Code. Individuals offering their services to do electrical work must be licensed by the Electrical Safety Authority. For a list of Licensed Electrical Contractors in Ontario, please visit our website. You may also report unlicensed individuals and unsafe products online.
TARION PROTECTING ONTARIO'S NEW HOME BUYERS	**Tarion Warranty Corporation** p | 1-877-9TARION (1-877-982-7466) e | info@tarion.com w | **tarion.com**	Call Tarion for questions or concerns about your new home or condominium warranty.
TECHNICAL STANDARDS & SAFETY AUTHORITY TSSA	**Technical Standards and Safety Authority (TSSA)** p | 1-877-682-TSSA (8772) e | customerservices@tssa.org w | **tssa.org**	Call TSSA for public safety issues and further information related to fuels and fuel-burning appliances, elevating devices, boilers and pressure vessels, upholstered and stuffed articles, amusement devices and ski lifts.
tico.ca Travel Industry Council of Ontario	**Travel Industry Council of Ontario (TICO)** p | 1-888-451-TICO (8426) e | tico@tico.ca w | **tico.ca**	Call TICO for complaints against travel retailers (agents) and/or travel wholesalers.

ONLINE SHOPPING THE SAFE WAY



Make sure you know who you're buying from so that you know who to contact if a problem arises.

Shopping online is convenient, but it can be risky.

Do your research

The seller's name, business address and phone number should be on the website. Make sure the seller is accessible by phone or e-mail.

Check the reputation of the business with friends, family or online before buying from it. Know exactly what you're paying for, and print and save all receipts.

Protect yourself

Don't respond to unsolicited emails or offers that sound too good to be true.

Every time you make a purchase, ensure your personal financial information is being sent over a secure and protected website and server. Responsible businesses will usually advertise this.

Know your rights

A consumer has the right to cancel the agreement within 7 days if:

- Prior to entering into the agreement, the supplier did not provide – over the internet – an express opportunity to accept or decline the agreement and correct errors
- After receiving a copy of the agreement, the terms of the contract are different to information obtained over the internet

In addition, a supplier must deliver a copy of the agreement – in writing – to the consumer within 15 days.

To learn more about your consumer rights, contact the Consumer Services Bureau at 1-800-889-9768 or 416-326-8800 or visit www.ontario.ca/consumerprotection

Ontario

www.ontario.ca/consumerprotection 1-800-889-9768 (toll-free)

2010

For more information, please visit the Ministry of Small Business and Consumer Services website at **ontario.ca/consumerprotection.** Please send your comments, feedback and inquiries to **consumer@ontario.ca** or call the Consumer Services Bureau at **416-326-8800** or toll-free at **1-800-889-9768**.

JANUARY 2010

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NOVEMBER 2010

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DECEMBER 2010

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PROBLEM GAMBLING

The Government of Ontario considers illegal internet gaming to be a serious issue. Playing games of chance and skill can be fun – but this activity can spiral out of control.

Did you know

The *Consumer Protection Act* makes it an offence to advertise internet websites that are operating contrary to the *Criminal Code* (Canada). Sites that offer to accept real money wagers are illegal.

Additional risks associated with online gaming include access by minors or potentially fraudulent firms gaining access to your credit card information.

Signs of a problem gambler:

- Constantly talking or thinking about gambling
- Lying about where you were and what you were doing
- Borrowing money to pay for gambling debts
- Neglecting other areas of your life (e.g. work, sleep, family, nutrition)

If you think you or someone you know may have a problem, call the Ontario Problem Gambling Helpline toll-free at **1-888-230-3505** or visit **www.opgh.on.ca**

To learn more about your consumer rights, contact the Consumer Services Bureau at 1-800-889-9768 or 416-326-8800 or visit www.ontario.ca/consumerprotection