

SHOPPING ONLINE Participant tip sheet

Information taken from Shopping on the Internet, (Alberta Government Services)

SENIORS FRAUD AWARENESS CAMPAIGN

In Alberta, the *Internet Sales Contract Regulation* establishes rules for Internet sellers, and provides some protection for consumers who buy online.

This tip sheet is a brief overview of the legislation. For more details contact Alberta Government Services for the publication Shopping on the Internet.

The Regulation applies to:

- residents of Alberta
- people purchasing goods and services from Alberta businesses that sell online
- goods and services for personal, family, or household use that have a value of \$50 or more

The Regulation does **NOT** apply to:

- businesses selling products that are perishable at the time of delivery (such as cut flowers or food)
- private sales through an individual rather than a business
- internet/online auctions

How am I protected?

• The Internet seller's Web site must contain the following information. It must be clear and understandable and you must be able to retain/print it. The information must be available before you buy.

| Business name and contact |
|-------------------------------------|
| information |
| A description of the goods or |
| services provided |
| The currency in which the amount |
| owing is payable |
| An itemized list of prices, taxes, |
| shipping and any other applicable |
| charges |
| |
| Any other limitations or conditions |

| Terms, conditions, and method of |
|--------------------------------------|
| payment |
| Any cancellation, return, exchange |
| and refund policies |
| Delivery date and delivery |
| arrangements |
| A list of other charges that you may |
| have to pay if the seller does not |
| know how much they may be (i.e., |
| customs duty) |

that may apply

- Sellers must give you the opportunity to accept or decline a contract, or to correct errors before entering into it.
- Once a purchase agreement is in place, sellers must provide you with a copy of the contract in writing, or in electronic form, within 15 days.

Cancelling the Contract

- You have the right to cancel the contract:
 - within 7 days after receiving your copy if the disclosure requirements have not been met or if you were not given the opportunity to accept or decline the contract; or
 - within 30 days after entering into the contract if you do not receive a copy of the contract; if you are unable to download or print a copy of the contract within 15 days of entering into it; or if your copy of the contract does not contain the required pre-contractual disclosure information.
- You have the right to cancel the contract if you do not receive the goods or services within 30 days of the date or an amended date specified in your contract. If a delivery date is not specified, you may cancel within 30 days from the date the contract was entered into.

NOTE: This does not apply if you refuse delivery or if you have been told when the goods will be delivered and no one is there to receive them.

• You can cancel travel, transportation, and accommodation services immediately if the service does not begin on the promised date.

How Do I Cancel a Contract?

- 1. Notify the business that you want to terminate your agreement. Notice can be given by mail, telephone, fax, e-mail, courier, or in person.
- 2. Keep proof of the date you cancelled the contract and all documents related to the purchase and cancellation.

Once you have cancelled, the business has 15 days to return your money to you. If you receive the goods after you cancelled the contract, you must

return the goods to the business. You have 15 days from the day you cancelled or the day you received the goods (whichever is later) to return them. The goods must be unused and in the same condition as they were sent. The seller is responsible for the reasonable costs of returning the goods.

If you paid by credit card, properly cancelled the contract, and do not receive a refund within the required 15 days, your credit card company must cancel or reverse the charges. You will need to contact your credit card company and provide it with detailed information about the Internet transaction and cancellation. For more information about the procedure, please contact Alberta Government Services.

Alberta Government Services Edmonton (780) 427-4088 Toll-free within Alberta 1-877-427-4088 <u>www.gov.ab/ca/gs</u>

TIPS FOR SHOPPING ONLINE

- ✓ Keep records. Download and print off any information you sent or received about the goods or service purchased for future reference.
- ✓ Protect your personal information. Find out whether the business has a privacy policy and how they will use the information you provide. If the company does not have a privacy policy, you may want to think twice about providing your personal information.
- ✓ Ensure you are using a secure link. A secure Web site's address will start with https://. Another indication that the site is secure is an icon such as a lock or an unbroken key at the bottom of the screen.
- ✓ Check your credit card statements monthly to ensure there are no charges for which you cannot account. Immediately reporting any fraudulent use limits your financial liability.
- Know your rights and obligations. A tipsheet for shopping online is available by calling Alberta Government Services, Consumer Services Branch.