

## Quick Tips

- Deal only with reputable companies with easy to understand return, exchange and/or refund policies.
- Don't buy on impulse.
- When dealing with unsolicited vendors:
  - get their company information and contact number.
  - check them out to make sure they are a company you can trust.
  - call them back only if you are interested.
- Beware of telemarketers who:
  - use high-pressure sales techniques.
  - tell you that you've won something.
  - ask for your personal or financial information.
  - demand payment in advance.
- When shopping by phone, get all the details before you agree to anything – ask “who, what, where, when and how much?”



### Additional consumer protection advice is available at [www.mgs.gov.on.ca](http://www.mgs.gov.on.ca):

- Your Consumer Rights
  - Buying Merchandise
    - At Home
- Memberships and Services
  - Motor Vehicles
- Personal Finances
  - Travel
  - Scams
- Identity Theft
- File a Complaint

For general ministry information, visit [www.mgs.gov.on.ca](http://www.mgs.gov.on.ca), or call (416) 326-8555 or toll-free 1-800-268-1142 (in Ontario). TTY/Teletypewriter users only: (416) 325-3408 or toll-free 1-800-268-7095

Please send your comments, feedback and inquiries to: [cbsinfo@cbs.gov.on.ca](mailto:cbsinfo@cbs.gov.on.ca)

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## 02a Shopping



## What You Need to Know About Shopping Online, at Home or on the Phone

## Quick Tips

- Research the product or service before you buy.
  - Never reply to unsolicited e-mails asking for personal information like your credit card number, bank account information or passwords.
  - Before providing your credit card information:
    - understand the refund and return policy and how to go about changing or cancelling your order.
    - review the privacy policy – find out how the merchant is using and protecting your personal information.
  - Don't be pressured into “a great deal.” If you feel uncomfortable, simply say no.
  - Get three estimates before you buy. Remember the lowest price may not be the best deal and the highest price doesn't always mean the highest quality.
  - Ask for references and check them before you sign a contract.
- (continued)

## Smart consumers are good for business

**Ontario is a leader in consumer protection and has set out clear rules for consumers and business. Know your rights – shop smart and protect yourself in the marketplace.**

### Shopping For Personal Items

Personal items are the sixth most common consumer complaint at the Ministry of Government Services. Most involve the quality of the goods, refunds and exchanges, warranty issues, and the failure to provide or deliver purchased items. You are protected under the law when you shop online, at home or on the phone, and a few precautions can eliminate common complaints.

### Shopping Online

There are basic rules to help you enjoy the comfort of online shopping:

#### Quick tips:

- Research the product or service before you buy.
- Never reply to unsolicited e-mails asking for personal information like your credit card number, bank account information or passwords.
- Before providing your credit card information:
  - understand the refund and return policy and how to go about changing or cancelling your order.
  - review the privacy policy – find out how the merchant is using and protecting your personal information.

- Make sure the site is secure – look for a lock at the bottom of the screen or a website address that begins with <https://>
- Make sure the merchant’s name, address and telephone number are on the website so you know who to contact for more information.

#### Your rights:

- A copy of the agreement must be e-mailed within 15 days after you enter into the agreement.

### Door-to-Door Sales

Many consumers find themselves pressured to buy a product or service they don’t want or need by unsolicited, pushy sales agents who show up at their door.

#### Quick tips:

- Don’t be pressured into “a great deal.” If you feel uncomfortable, simply say no.
- Get three estimates before you buy. Remember the lowest price may not be the best deal and the highest price doesn’t always mean the highest quality.
- Ask for references and check them before you sign a contract.

#### Your rights:

- You have a 10-day cooling-off period to cancel most contracts over \$50 that are signed in your home. If you cancel the contract, the company must refund your money within 15 days.
- The contract you receive from the company must list the following:
  - your name and address, and the name and address of the company.

- delivery date(s) for goods or when services are to begin.
- details of the item/service being purchased.
- details of the cancellation rights in clear print on the front of the contract.
- You can cancel a contract signed in your home by verbal notice but it may be more difficult to prove. If you give written notice, sent by fax, registered mail or e-mail, keep a copy as proof of delivery to the company.

### Buying Over the Telephone

Though shopping by telephone is convenient, beware of calls from unsolicited vendors.

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- When dealing with unsolicited vendors:
  - get their company information and contact number.
  - check them out to make sure they are a company you can trust.
  - call them back only if you are interested.
- Beware of telemarketers who:
  - use high-pressure sales techniques.
  - tell you that you’ve won something.
  - ask for your personal or financial information.
  - demand payment in advance.
- When shopping by phone, get all the details before you agree to anything – ask “*who, what, where, when and how much?*”

#### Your rights:

- Before you enter into a contract over \$50 over the phone, the company must provide, in writing or verbally, a complete list that describes the goods and services, including delivery dates.
- The company must provide you with a written copy of the agreement within 30 days of billing or within 60 days of you entering the contract – whichever comes first. If the company does not do this, you have up to one year to cancel.

### Need Help?

Before you contact the Ministry of Government Services to file a complaint, please take the following steps:

1. Contact the company and explain your complaint. Be specific.
2. Put it in writing and keep proof of delivery of your complaint and any other communication with the company.
3. If you are still not satisfied, file a formal complaint by visiting our website at [www.mgs.gov.on.ca](http://www.mgs.gov.on.ca) and going to Online Services.

### For More Information

To learn more on this and other consumer topics, please visit the website of the Ministry of Government Services at [www.mgs.gov.on.ca](http://www.mgs.gov.on.ca), or call **(416) 326-8555**, or toll-free at **1-800-268-1142**. TTY is **(416) 325-3408** or toll-free at **1-800-268-7095**.