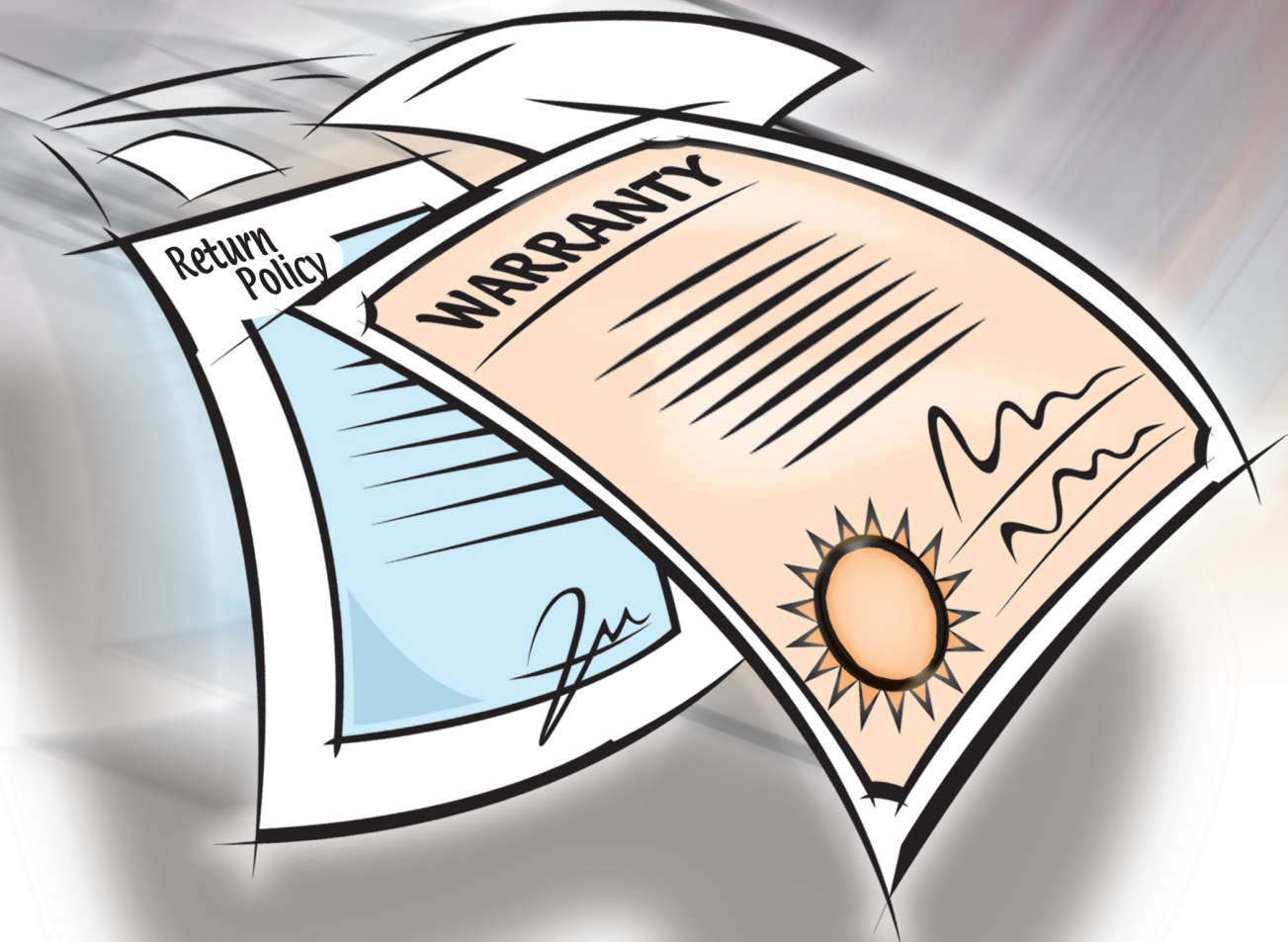


Reality Choices

Making decisions in a changing consumer marketplace

Shopping for Satisfaction



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Shopping for Satisfaction

Have you ever bought a cool pair of sunglasses and after getting home decided you really couldn't afford them?

Or have you ever purchased a gift for your best friend — only to realize she just received the same watch from someone else?

Maybe you bought some trendy new item of clothing and arrived home to discover it didn't go with anything else you own?

So what do you do when this happens to you?

Find information for different jurisdictions through the following links:

Canadian Consumer Information Gateway:
ConsumerInformation.ca

You may also consult your provincial or territorial office of consumer affairs.

Quebec residents may consult the Office de la protection du consommateur:
www.opc.gouv.qc.ca

Return Policy

WARRANTY

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Refunds and Exchanges

When dealing with refunds and exchanges, the rule of thumb is “Ask *before* you buy.” Otherwise, you may not be able to return or exchange the purchase you now regret!

Contrary to popular belief, stores are not required by law to take back goods. Legally, you — the consumer — are responsible for checking refund and exchange policies before handing over your money.

While no legal obligation exists for businesses to accept returned items, it's generally accepted that offering refunds or exchanges is a big part of developing and maintaining good customer relations. Chances are you'll head back to Joe's shop if he treats you well.

But make sure you do your part and ask questions like these:

- Does the store give full or partial refunds, exchanges or credit notes?
- Are certain personal items, such as jewellery or lingerie, excluded from the policy?
- Is a sales slip, cancelled cheque or the original packaging needed as proof of purchase?
- May only unopened or clearly unused merchandise be returned?

Look around. Most stores post a sign that explains their return/exchange policy. It's often written on the receipt too. If you don't see it, ask the clerk to write down the details for you.

During the holiday season or when things are on sale, it's a particularly good idea to double-check return and exchange policies because they may be different from the norm.

Warranties

Some contracts come with a warranty and warranties can be tricky, so make sure you take the time to read them and understand exactly what they're telling you.

- Make sure you know what's covered and for how long. Also find out what's *not* covered.
- Handle with care — the way you use the item and take care of it might affect your warranty rights.
- If the product doesn't work properly, don't try to fix it yourself — that might cancel your right to service under the warranty. Contact the business right away.
- No luck? If you have a problem, check with your consumer protection office to find out about the warranty rights in your province or territory.

Deposits and Layaways

Yes, putting down a deposit or having an item put on layaway is generally done *before* your purchase. However, here's something you need to know before taking that first step: *Not all stores will let customers change their minds after they've put deposits on items or arranged to purchase through layaway plans.*

If you're considering putting down a deposit or layaway payment, make sure you fully understand the seller's policy before entering the contract.

Door-to-Door Sales

Although this method of selling is not as popular now as it once was, many goods and services are still sold door-to-door.

If a door-to-door salesperson knocks on your door, remember these tips:

- Ask to see the salesperson's personal identification, licence or registration. Make note of his or her name, the name and address of the company, and whether the salesperson carries proper identification.
- Don't fall for the sales pitch! Don't buy anything until you've completely thought it through and asked yourself if you really want the item.
- Watch for these warning signs: an offer of a “free gift” if you buy a product, an offer that's only good for that day, or a claim that a neighbour just made a purchase.
- Ask for sales literature and then contact local stores that sell the same merchandise to compare prices. It's the perfect way to find out if the door-to-door product is overpriced.
- Never leave the person unattended in any room of your home. If you feel the least bit threatened or intimidated, ask the person to leave immediately. If you're suspicious of the person, report the incident to police right away.

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Did you know . . .

. . . Every province and territory gives you at least 10 days (a cooling-off period) during which you can cancel a contract that you made with a door-to-door salesperson?

To find out more about the cooling-off period where you live, contact your provincial or territorial office of consumer affairs.

Quebec residents may consult the Office de la protection du consommateur: www.opc.gouv.qc.ca

You may also find information for different jurisdictions through the following link:

Canadian Consumer Information Gateway: ConsumerInformation.ca

Shopping On-Line

Consumers can now buy on-line with the click of the mouse, but what can you do after you buy if problems arise?

Picture this: You're surfing the Net and you've found the perfect outfit at a rock-bottom price. You decide to go ahead and make the purchase on-line using your credit card. Six weeks later, you haven't received the item as promised and the money has been charged to your account — what now?

First, check the Web site to find out if the seller has a complaint-handling procedure in place. If so, use it. If not, contact the seller, explain the problem and tell them what you want them to do about it.

If the seller doesn't respond, call your local consumer protection office for more information.

Hints for Shopping On-Line

Remember that the basic rules for smart shopping at the mall or that quaint little shop downtown will serve you well when shopping on-line. Once you've fallen in love with that item and decided to add it to your on-line shopping cart, here are some key things to keep in mind:

- Know who you're dealing with. Get all of the basics such as the seller's name, business address and phone number.
- Know what you're paying for. Make sure you've specified the colour and size you want, as well as warranty details (if any). All applicable taxes, shipping and handling charges, duty and currency conversions should be factored in when calculating the total price.
- Always read the fine print on your contract. The terms and conditions of the agreement and any refund or exchange policies should be clearly stated. Print or save all contracts and receipts for your protection. Try to avoid purchases where there's no contract detailing your rights and responsibilities as well as those of the business.
- Be savvy about purchasing from businesses internationally. Shipping and handling charges and currency exchange rates can add up quickly. You may also face high shipping costs on returned items and it may be difficult to pursue legal remedies if a problem arises.

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- You should know where, how and to whom you might direct your complaints. Ensure that appropriate complaint-handling procedures are in place and are clearly stated on the Web site.
- Play the waiting game. It's a good idea to wait until you've received your goods or service before making any payments.
- Make sure your credit card number and personal financial information are being sent to a secure and protected site. Responsible businesses usually advertise this fact. Look for one or both of these clues: an icon, often a lock at the bottom of the screen, should appear in a locked position; and an *s* indicates the site is secure when it appears in the Web address prefix (<https://>).
- Know what information you're giving and why. A privacy policy committed to protecting your personal information should be posted on the Web site. The danger in releasing this information is that people who obtain sufficient personal information about you can charge things to your credit cards or telephone. They can also bombard you with unwanted solicitations. In worst-case scenarios, they can snatch your identity.

Protecting Your Identity

Identity theft — stealing someone's personal information to commit fraud — is something you should be aware of both on-line and when using your credit or debit card in person.

Many of us communicate using e-mail and the Internet, which means we should be extra careful about the personal information we make available on the Information Highway. Here are some tips:

- Don't allow sensitive information to be placed in an on-line directory or a searchable database for anyone to access.
- Don't include your telephone number or home address as part of your signature on e-mails.
- Never assume any e-mail or on-line transaction is private — it's not, unless it is encrypted. If a message is encrypted, you need a "key" to decode information before it can be accessed.

Identity theft doesn't just happen on-line. Here are other steps you can take to protect your personal information:

- When possible, use cash for purchases you make in person.
- Don't give anyone your credit card or bank account numbers unless you're making purchases with them, and don't write credit card numbers on your cheques.

- Always check your credit card, debit card, cellular phone, telephone or other bills to make certain that all the charges are for things that you have authorized.
- When filling out warranty or other information cards, don't include optional or unnecessary personal information.
- Never share your personal identification number (PIN) with anyone.
- Never keep your PIN with your card and never choose a PIN that is easily figured out.
- Remember, your personal identification documents, driver's licence, birth certificate, and social insurance number can be used by "identity thieves" to gain access to loans, etc.

If you believe you are a victim of identity theft, contact the police and PhoneBusters toll-free at 1 888 495-8501 or through its Web site (www.phonebusters.com).

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Rebates

A rebate is cash given to the consumer as an incentive to buy a particular model, make or brand of product. Rebates are usually offered by automotive, appliance or computer manufacturers to clear extra inventory, to control pricing structures or to coerce the consumer to buy other items from their product line. When claiming a rebate, it is important to read and follow the directions carefully to ensure you meet the terms of the agreement and to avoid disqualification. Rebates can be very beneficial to both the consumer and vendor.

In order to take full advantage of rebates without putting yourself at risk, keep the following points in mind:

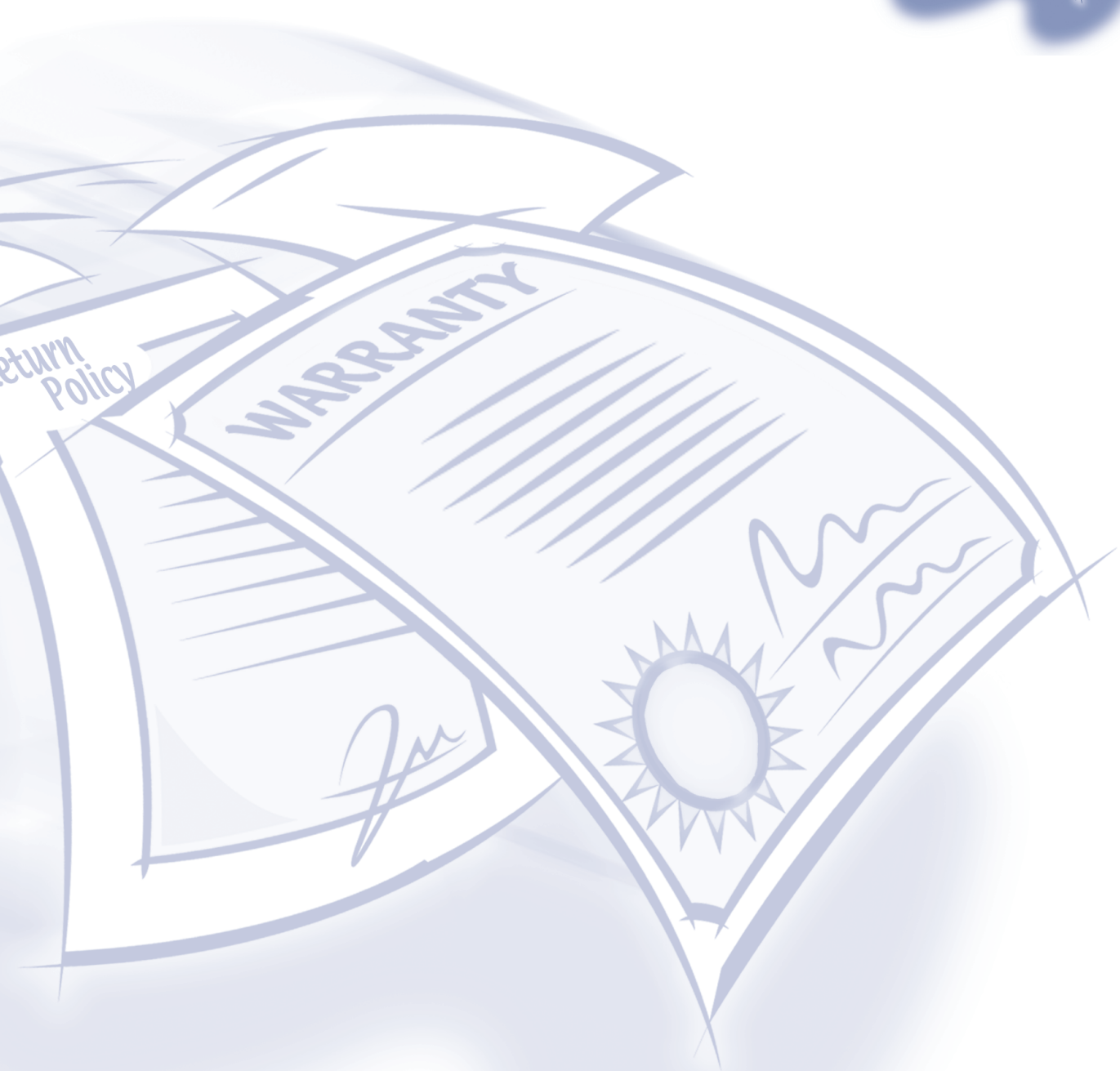
- The price advertised in big bold type is often the price you get after redeeming the rebate and in these cases, the cash you pay up-front will always be greater. Be careful — some retailers don't provide the "before rebate" cost, they merely advertise the "after rebate" price or the value of the rebate, leaving it up to the customer to calculate the initial cost.
- The manufacturer controls the rebate, so the retailer may not be aware that there is a rebate on a particular product. Always ask the retailer to find out what the rebate is and when it expires.
- It usually takes a few weeks to receive a rebate. Paying cash when purchasing the item will ensure that you're not paying interest on your credit while waiting for the rebate to arrive.
- Many rebates require an original receipt or a proof of purchase. Read the terms of the rebate carefully to find out what you must send to the manufacturer.
- It is likely that the distributor (i.e. the point-of-sale vendor) is under no obligation to assist you in obtaining a rebate, so you must be prepared to invest time and energy in the claim. Keep copies of all receipts, the rebate form and any correspondence you may have with the rebate provider.
- When dealing with expiry date complications, it is important to keep track of dates. Record the date you sent the rebate and the dates of any subsequent communication with the manufacturer.
- When dealing with a company to obtain a rebate that is rightfully yours, persistence is your best weapon — don't give up and don't get discouraged.
- If you feel you're not being treated fairly, you can contact your local Better Business Bureau or your provincial or territorial office of consumer affairs.

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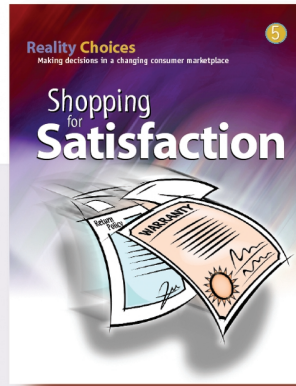
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Aussi offert en français sous le titre *Magasiner en toute quiétude.*





CONSUMER PROTECTION is an important goal for federal, provincial and territorial governments in Canada. In the spirit of cooperation, and to improve efficiency on the consumer front, the Consumer Measures Committee (CMC) was created under Chapter Eight of the *Agreement on Internal Trade*. This agreement is designed to provide a framework for federal, provincial and territorial governments working together in the area of trade within Canada. 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. Consumer information targeted to young Canadians between the ages of 18 and 30 is important as these consumers are faced with first-time choices in a complex and changing marketplace.

GOVERNMENTS INVOLVED IN THIS PROJECT INCLUDE:

Canada



Ontario

Québec



NOVASCOTIA



New Brunswick
Nouveau Brunswick

Manitoba



BRITISH
COLUMBIA



Prince
Edward
Island
CANADA



Saskatchewan

Alberta
GOVERNMENT OF ALBERTA



GOVERNMENT OF
NEWFOUNDLAND
AND LABRADOR

Yukon
Government

Northwest
Territories

