

Canadian **Consumer** Handbook

2006

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.

Canadian Consumer Handbook - 2006 Edition

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.

The Handbook is also available in alternate formats upon request. If you require a copy of the Handbook in another format please do not hesitate to [e-mail](#) us or call (613) 952-1918.

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Welcome, Preface, and Notice to Readers

Welcome to the Canadian Consumer Handbook

Ministers responsible for consumer affairs at the federal, provincial and territorial levels continue to be committed to producing this reference book for you. They recognize the importance of consumers having access to reliable information when making difficult decisions in the marketplace.

Officials from all federal, provincial and territorial governments have pooled their knowledge of consumer problems and helpful consumer contacts into one volume. It is our hope that this cooperative effort will benefit consumers all across the country.

Today's marketplace offers consumers a broad array of products and services. To select among them wisely, consumers must understand their rights as consumers and the standards of quality they should expect.

This handbook, having found much success since its first publication in June 2002, offers information and advice to help you gain knowledge about consumer rights, make informed decisions and protect against unscrupulous merchants.

You will find points to consider, questions to

ask and steps to take as you make purchases and sign contracts, or, if you are a consumer affairs professional, as you help consumers do these things.

Finally, for the most common type of consumer problems, the handbook includes corporate, consumer, and government and non-government contacts. These organizations are all part of the consumer affairs network.

We believe that this handbook will serve as a convenient reference as we strive to help consumers in the marketplace.

*Michael Jenkin and Rob Phillips
Consumer Measures Committee Co-Chairs*

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. For additional copies of this publication, please contact:

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General Information

Canadian Consumer Information Gateway

The [Canadian Consumer Information Gateway](#) is an online portal that gives fast and easy access to reliable information developed in the public interest. Information is gathered from partners, 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.

The Gateway is designed for easy navigation with a powerful search engine capable of quickly finding consumer information.

The Gateway also provides email addresses and phone numbers to instantly connect the consumer with the right representative from the right organization for further information. It is fast becoming the first place consumers look to find trusted, reliable information.

Canadians can access the Gateway on the Internet from home, public libraries, community access points, or from federal, provincial or territorial service outlets.

Consumer Challenges and Solutions

Like many consumers, you may be faced with ever increasingly complex issues in your day-

to-day life.

Multiple jurisdictions and the sharing of complaint handling responsibility between organizations add to the difficulty in finding solutions to common challenges.

The "Consumer Challenges and Solutions" tool, on the Canadian Consumer Information Gateway (www.ConsumerInformation.ca) provides detailed answers to complex questions, such as:

- How do I verify if a company is legitimate?
- How do I import a car into Canada from the United States?
- How do I get my personal credit rating?
- How do I reduce telemarketing calls to my home?

The Consumer Challenges and Solutions tool may be able to provide you with the information you need in order to deal with your specific consumer issue.

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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 the Canadian Consumer Information Gateway 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)

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General Information

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.

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Consumer Tips

Being a wise 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.

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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](#).

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Apparel and Textile Care

The [Canadian General Standards Board](#) (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.

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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 direct selling (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 this 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 when 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.

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.

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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](#) 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 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](#) at 1-888-495-8501.

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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.

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 advancements in electronic business over the past 20 years, consumer privacy has become a very important issue. You must take steps to protect 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 or telephone, 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 protecting your privacy, finances and peace of mind.

- Pay for local purchases with cash, rather than by cheque or credit card.
- 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, cellular phone, telephone or other bills to make certain that all the charges are for things 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 protect your privacy and personal information in the age of electronic commerce and new information technologies [visit Privacytown](#).

For more information on privacy laws consult the [Office of the Privacy Commissioner of](#)

[Canada](#) website.

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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.

Getting out of a contract is not an easy thing, but it can be done. For example, both parties could agree to end the contract.

In some provinces and territories, there is an automatic cancellation period for contracts for

credit, dating clubs, health clubs, funeral and cemetery services, timeshares, natural gas, electricity and door-to-door sales.

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.

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

Unless the other party agrees, consumers should not attempt to get out of a contract without seeking legal advice. An attempted cancellation may backfire and end up being more expensive than fulfilling the original contract would have been.

Please also see the [section on fraud](#).

Special Contracts

Dating Services

When you choose to deal with a dating service, be sure to check the following:

- from how far away the referrals might come;

- that dates are club members;
- the opportunity you will have to review the video, profile or picture of a proposed date before your phone number is given or a meeting is arranged;
- that the information in your file is clear (e.g. your wishes, interests, requirements and "won't accepts");
- the length of the contract and the number of dates and introductions promised;
- the cost of any additional fee to extend, renew or continue the membership;
- whether there are any extra costs associated with club functions (for parties, picnics or trips, for example);
- what the club promises to do for the basic fee (there might be little relationship between the cost and performance of the club, so beware of very high-priced companies);
- that all guarantees are in writing;
- for figures on its success rate and the average length of time needed to locate an acceptable spouse when the club promises to find you a spouse; and
- the cancellation policy; contact your provincial or territorial consumer agency to find out about your legal rights and with your local consumer affairs agency to

file a complaint.

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 promises are in writing; and
- check with your provincial or territorial [consumer affairs office](#) for any laws or cancellation rights that apply where you live.

Timeshares/Campgrounds

- 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](#).
- Check that the property complies with local laws.

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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).

Consumer Tips

Debit Card Fraud

To ensure that you are not a victim of 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.
- Hide the keypad with your hand when you enter your PIN.
- 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.

To obtain more information on how to protect yourself against debit card fraud, please visit www.consumer.ic.gc.ca/debitfraud.

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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.

A budget

A budget is a tool that allows you to take control of your personal finances. It can help you to make the best use of your income, plan for the future and most important, to know exactly where and how your money is being spent. There are several ways to make a budget, some are online but you may download this paper version available at www.consumer.ic.gc.ca/debt and start today.

Budget counseling

If you are you struggling financially and feel that you need outside help, it may be worthwhile to meet with a budget counsellor from a consumers' association or the nearest Credit Counselling Canada member.

- Anyone can use a budget counselling service. They will help you establish a

realistic plan for managing your money and offer suggestions to help get you out of debt.

- You can use a budget 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 organizations offer this service free of charge. While there are fees attached to some services, some organizations offer both low and no cost service options.
- Private organizations that provide this type of service may also charge a fee. Before making an appointment, find out how much the organization charges.
- In Quebec, please visit the [Réseau de protection du consommateur du Québec website](#) [Available only in French].
- In Saskatchewan, please contact [Saskatchewan Justice - Provincial Mediation Board](#).
- Elsewhere in Canada, please consult the [Credit Counselling Canada website](#).

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.

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.

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Fraud

Be aware of some of the common signs of fraud. Walk away from offers that sound too good to be true. They usually are.

Toss out the mail or hang up the phone when you see or hear the following:

- Sign now or the price will increase.
- You have been specially selected...
- You have won and must pay a fee to collect your prize...
- All we need is your credit card (or bank account) number; it's for identification only.
- All you pay for is postage, handling, taxes...
- Make money in your spare time, guaranteed income...
- We really need you to buy magazines (a water purifier, a vacation package, office products) from us because you can earn 15 extra credits...
- I just happen to have some leftover paving material from a job down the street...
- Be your own boss! Never work for anyone

else again. Just send in \$50 for your supplies and...

- A new car! A trip to Hawaii! \$2 500 in cash! Yours, absolutely free! Take a look at our...
- Your special claim number entitles you to join our sweepstakes.
- We just happen to be in your area and have toner for your copy machine at a reduced price.

Remember, the smart consumer always looks at the total price and checks out the company and product before buying.

Stay away from telemarketers who want to do the following:

- send a courier for your money;
- have you send money by wire;
- automatically withdraw money from your chequing account;
- offer you a free prize, but charge you handling and shipping fees;
- ask for your credit card number, chequing or savings account number, social insurance number or other personal information;
- get payment in advance, especially for employment referrals, credit repair or providing a loan or credit card (Alberta

and Ontario laws prohibit a loan broker from asking for money before the consumer gets the loan); or

- have you join a pyramid or multilevel sales scheme.

These are all ways to separate you from your money. To report telemarketing fraud, get in touch with PhoneBusters at 1-888-495-8501 or visit their [website](#). PhoneBusters is the national anti-fraud telemarketing 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 learn about consumer scams and find advice on how to deal with them on the [RCMP website](#). You can also contact your provincial or territorial [consumer affairs office](#).

Are you at risk of being a victim of fraud? To find out visit the *Fraud Files* at www.ConsumerInformation.ca and take the *Fraud Quiz*.

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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 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

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.
- Contact at least six professionals by telephone to find a minimum of three to interview.

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 quotations 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.

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.

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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, manage your personal information by taking the following steps:

1. Guard your personal information and documents
 - If you don't know why someone is requesting your personal information, under privacy laws, you can 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 as few cards and identity documents as possible, and always check to see the credit card you get back is your own.
 - 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 as the card may have expired, but the number may still be valid.
2. Keep your computer and its contents safe
- 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 personal financial or confidential information over email.
 - For online financial transactions, make sure that the web page is secure (denoted by `https://`, a closed lock, or an unbroken key at the bottom right corner of the screen).
 - 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](#).
- 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 Identity Theft Kit on the [Consumer Measures Committee](#) website. 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.

For more information, you may also wish to have a look at our section on Online Fraud.

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Landlord and Tenant Problems

Landlord and tenant regulations vary considerably across Canada. Different 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.

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Consumer Tips

Mail Order

Many consumers are taking advantage of the growing catalogue market in Canada.

Catalogue shopping can be a timesaving and satisfactory way to buy goods. However, as with any type of transaction, there are still things that a wise consumer should keep 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.
- 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](#), operated by the Canadian Marketing Association, a private trade group. The Association will instruct its mail-marketing members to take you off their lists.

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

- 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 with whom you are dealing.
- Never send money for any "free" merchandise or services.
- 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.

- Be careful about making impulse purchases.
- Keep a record of the order, notes of the conversation and copies of the advertisement, cancelled cheque, receipt, letters and envelopes.
- Take the time to compare the products, services and prices to those of similar products in local stores.
- Check out the company with your provincial or territorial consumer affairs office. Mail fraud is a crime.

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Consumer Tips

Major Purchases

Many consumers may be smart day-to-day shoppers but are less confident when it comes to a major purchase such as a home or car. Please read this section carefully, as the suggestions below can help you make a wise decision.

Houses

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](#).

For more information on home buying, please see the "Buying a Home" section of the [Canadian Mortgage and Housing Corporation \(CMHC\)](#) website.

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 \(CMHC\)](#).

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.

See also the [Canadian Mortgage and Housing Corporation's \(CMHC\) "Condominium Buyers' Guide"](#).

Motor Vehicles

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. 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. 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.

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](#), listed in the directory of this book, provides binding arbitration that may be an alternative to court.

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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 deliberately 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 does not supply the advertised product or service in reasonable quantities with the purpose of persuading the

customer to purchase a more expensive item.

Consumers may contact the [Competition Bureau](#) to file a complaint or obtain additional information at 1-800-348-5358. You may contact your provincial or territorial [consumer affairs office](#). When the matter relates to the labelling of food, contact the [Canadian Food Inspection Agency](#).

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
- fraud
- multilevel marketing

Finally, you have the option of complaining to a non-governmental body, [Advertising Standards Canada](#). 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

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Consumer Tips

Moving

To help you find a reputable mover, consult the [Consumer Checklist for Choosing a Moving Company](#).

The following is a summary of some of the information contained in the checklist:

- Seek advice from family, friends or the [Better Business Bureau](#). 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.

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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 does not contravene any requirements of 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](#) to obtain additional details.

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.

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Online Fraud

With the growing popularity of online business, it is becoming easier for fraud artists to take your money. Auction ripoffs, purchase scams, SPAM (unsolicited e-mails) and phishing are all popular methods used by scam artists.

Following is information about Online Shopping, Spam and Phishing that can help you recognize, report and stop online fraud.

Online Shopping

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 final price, including tax, shipping and handling and custom and border fees (For an international transaction).
- If you are making an international transaction, [Canada Border Services Agency](#) (CBSA) 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](#)
- [Canadian Marketing Association](#)
- [Advertising Standards Canada](#)

Online Auctions

- Online auctions can be risky. Verify who is selling the item. 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.

If you have a problem with a foreign online

vendor, contact the [International Consumer Protection and Enforcement Network](#) (ICPEN).

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.

On-line Shopping Assistant (Find it on the [Canadian Consumer Information Gateway](#) at www.ConsumerInformation.ca)

The [Canadian Code of Practice for Consumer Protection in Electronic Commerce](#).

As of January 2004 the Personal Information Privacy and Electronic Documents Act came into effect. Visit the [Office of the Privacy Commissioner of Canada](#) 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.

For more information visit:

www.stopspamhere.ca

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](#) 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.

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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. Get

rid 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.

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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.

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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 instalment 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 instalment 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 instalment plan with the total cost of a

rent-to-own transaction.

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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](#). You may also call [PhoneBusters](#) 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](#) 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.
- Don't give your credit card number, bank account number or other personal information to a telemarketer unless you are familiar with the company or organization, and the information is necessary in order to make your purchase.

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](#), 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](#).

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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 Consular Affairs](#) website 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 travelled 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](#): 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](#): Travel agencies displaying IATA designation are authorized to sell tickets for IATA-member airlines.
- [Air Transport Association of Canada](#): Affiliated agencies are authorized to sell domestic airline tickets.
- [Alliance of Canadian Travel Associations](#): Members must follow a code of standards and ethics.

Affiliation with these groups does not guarantee that you won't have problems if the tour operator that your agent booked goes bankrupt. But it does give some measure of security.

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 travellers 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.

- Find out what various insurance companies offer. Many health and accident insurance policies do not cover 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

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.

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. Checked and carry-on baggage limits vary by airline

and destination.

- Pack your own bags; never let someone else do it.
- Pack prescription medication in its original labeled container.
- Make sure electronic devices such as cell phones, 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.

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) 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 travellers 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.

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](#) unless the complaint relates to the labelling of food, in which case contact the [Canadian Food Inspection Agency](#).

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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.

You should always check the warranty on any product before you buy it. 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.

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Directory of Organizations

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: oca.strategis@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

<p>Alberta Alberta Government Services Consumer Services Branch Tel.: (780) 427-4088 (Edmonton and area) Toll Free: 1-877-427-4088 (Alberta only) Email: government.services@gov.ab.ca Website: www.governmentservices.gov.ab.ca</p>	<p>British Columbia Business Practices and Consumer Protection Authority 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</p>
<p>Manitoba Manitoba Finance Consumer and Corporate Affairs Consumers' Bureau</p>	<p>New Brunswick Rentalsman and Consumer Affairs Department of Justice Centennial Building</p>

<p>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</p>	<p>P.O. Box 6000 Fredericton NB E3B 5H1 Tel.: (506) 453-2682 Fax: (506) 444-4494 Website: www.gnb.ca/justice</p>
<p>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/</p>	<p>Northwest Territories Consumer Affairs Municipal and Community Affairs Suite 500, 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</p>
<p>Nova Scotia Service Nova Scotia and Municipal Relations Mail Room 8, South Maritimes 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</p>	<p>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/</p>
<p>Ontario Ministry of Government Services 32nd Floor, 250 Yonge Street Toronto ON M5B 2N5</p>	<p>Prince Edward Island Consumer, Corporate and Insurance Division Office of the Attorney General 4th Floor, 95 Rochford Street</p>

<p>Tel.: (416) 326-8800 Toll Free: 1-800-889-9768 Fax: (416) 326-8665 TTY: (416) 325-3408 TTY Toll free: 1-800-268-7095 Email: cbsinfo@cbs.gov.on.ca Website: www.cbs.gov.on.ca</p>	<p>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</p>
<p>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</p>	<p>Saskatchewan Consumer Protection Branch Saskatchewan Department of Justice 5th Floor, 1919 Saskatchewan Drive Regina SK S4P 3V7 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</p>
<p>Yukon Department of Community Services Consumer and Safety Services P.O. Box 2703 Whitehorse YT Y1A 2C6 Tel.: (867) 667-5111 Toll Free: 1-800-661-0408 Fax: (867) 667-3609 Email: consumer@gov.yk.ca Website: www.community.gov.yk.ca</p> <p>The Andrew Philipson Law Centre 2130 - 2nd Avenue Whitehorse YT Y1A 5H6 Tel.: (867) 667-5111</p>	

Directory of Organizations

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	292 St. Joseph Boulevard West
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Toronto ON M5B 1J3
 Tel.: (416) 204-1444
 Fax: (416) 204-1985
 Email: apatoronto@apa.ca
 Website: www.apa.ca

Montreal QC H2V 2N7
 Tel.: (514) 272-5555
 Fax: (514) 273-0797
 Email: apamontreal@apa.ca
 Website: www.apa.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 with regional offices in Vancouver, Edmonton, Saskatoon, Winnipeg and Montreal.

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
Toll free: 1-888-596-0900 (Manitoba only)
Email: info@consumermanitoba.ca
Website: www.consumermanitoba.ca

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
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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.

<p>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</p>	<p>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</p>
<p>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</p>	<p>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</p>
<p>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</p>	<p>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/aceflav/index.htm</p>
<p>ACEF de l'Outaouais Suite 124, 200 Salaberry Street Joliette QC J6E 4G1 Tel.: (450) 756-1333</p>	<p>ACEF de Québec 570 du Roi Street Quebec QC G1K 2X2 Tel.: (418) 522-1568</p>

<p>Toll free: 1-866-414-1333 Fax: (450) 759-8749 Email: aceflanaudiere@bellnet.ca Website: www.consommateur.qc.ca/acef-lan/index.htm</p>	<p>Fax: (418) 522-7023 Email: acefque@mediom.qc.ca</p>
<p>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</p>	<p>ACEF des Bois-Francs Suite 230, 59 Monfette Street Victoriaville QC G6P 1J8 Tel.: (819) 752-5855 Fax: (819) 758-6426 Email: acefbf@cdcxbf.qc.ca Website: www.consommateur.qc.ca/acef-bf/index.htm</p>
<p>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</p>	<p>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@rocler.qc.ca Website: www.consommateur.qc.ca/acef-hsl/index.htm</p>
<p>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</p>	<p>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</p>
<p>ACEF de Rimouski-Neigette et Mitis Suite 306, 124 Sainte-Marie Street PO Box 504</p>	<p>ACEF Rive-Sud de Montréal Suite 200, 510 Chambly Road Longueuil QC J4H 3L7</p>

<p>Rimouski QC G5L 7C5 Tel.: (418) 723-0744 Fax: (418) 723-7972 Email: acefrnm@globetrotter.qc.ca</p>	<p>Tel.: (450) 677-6394 Toll free: 1-877-677-6394 Fax: (450) 677-0101 Email: acefrsm@consommateur.qc.ca Website: www.consommateur.qc.ca/acefrsm/index.htm</p>
<p>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</p>	<p>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</p>
<p>Carrefour d'entraide Drummond Inc. 255 Brock Street, 3rd floor Drummondville QC J2C 1M5 Tel.: (819) 477-8105 Fax: (819) 477-7012</p>	<p>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</p>
<p>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</p>	<p>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</p>

<p>Le Centre populaire de Roberval 106 Marcoux Ave Roberval QC G8H 1E7 Tel.: (418) 275-4222 Fax: (418) 275-9097 Email: centrepo@cgocable.ca</p>	<p>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</p>
<p>PAC MRC d'Acton et les Maskoutais Suite 306, 1195 Saint-Antoine Street Saint-Hyacinthe QC J2S 3K6 Tel.: (819) 252-0808</p>	<p>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</p>
<p>Service budgétaire et communautaire de Jonquière 3971 Vieux-Pont Street Jonquière QC G7X 7V8 Tel.: (418) 542-8904 Fax: (418) 542-1424 Email: servicebudgetairejong@videotron.ca</p>	<p>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</p>
<p>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</p>	<p>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</p>

<p>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</p>	<p>Service budgétaire populaire de La Baie et Bas-Saguenay 864 de la Fabrique Street La Baie QC G7B 2S8 Tel.: (418) 544-5611</p>
<p>Solutions budget plus Suite 202, 79 Wellington Street North Sherbrooke QC J1H 5A9 Tel.: (819) 563-0535</p>	

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.

Suite 100, 2226 Henri Bourassa Boulevard East
Montréal QC H2B 1T3
Tel.: (514) 384-2013
1-877-MAISONS (ou outside Montréal)
Fax: (514) 384-8911
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@csdm.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.

6734 Monk Boulevard
Montréal QC H4E 3J1
Tel.: (514) 362-8623
Toll free: 1-877-962-2227
Fax: (514) 362-0660
Email: cacq@consommateur.qc.ca
Website: www.consommateur.qc.ca/cacq/

Les Éditions Protégez-Vous

(Magazine Protégez-Vous)
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. They also publish Consommation magazine. 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 private, 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.

Suite 300, 1000 Amherst Street

Montreal QC H2L 3K5

Tel.: (514) 521-6820

Toll Free: 1-888-521-1682

Fax: (514) 521-0736

Email: union@consommateur.qc.ca

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

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Directory of Organizations

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

Regional Contacts

Atlantic Area Tel: (506) 851-7400 Fax: (506) 851-2689	Ontario Area Tel: (519) 837-9400 Fax: (519) 837-9766
Quebec Area Tel: (514) 283-8888 Fax: (514) 283-3143	Western Area Tel: (403) 292-4301 Fax: (403) 292-5707

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

Regional offices

Dartmouth, NS Tel.: (902) 426-7997	Edmonton, AB Tel.: (780) 495-3224
Montreal, QC Tel.: (514) 283-6607	Regina, SK Tel.: (306) 780-3422
Toronto, ON Tel.: (416) 952-9096	Vancouver, BC Tel.: (604) 666-2111 TDD: (604) 666-0778
Winnipeg, MB Tel.: (204) 983-6306 TDD: (204) 983-8274	

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

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-bc.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
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

<p>Alberta and Northwest Territories Edmonton Tel.: (780) 495-2626 Toll free: 1-866-662-0666 Email: Edm_Prodsafe@hc-sc.gc.ca</p> <p>Calgary Tel.: (403) 292-4677 Toll free: 1-866-662-0666 Email: Cal_Prodsafe@hc-sc.gc.ca</p>	<p>British Columbia and Yukon Tel.: (604) 666-5003 Toll free: 1-866-662-0666 Email: Bby_Prodsafe@hc-sc.gc.ca</p>
<p>Manitoba Tel.: (204) 983-5490 Toll free: 1-866-662-0666 Email: Mb_Prodsafe@hc-sc.gc.ca</p>	<p>New Brunswick and Prince Edward Island Tel.: (506) 851-6638 Toll free: 1-866-662-0666 Email: Atlantic_ProdSafe@hc-sc.gc.ca</p>
<p>Newfoundland and Labrador Tel.: (709) 772-4050 Toll free: 1-866-662-0666 Email: Atlantic_ProdSafe@hc-sc.gc.ca</p>	<p>Nova Scotia Tel.: (902) 426-8300 Toll free: 1-866-662-0666 Email: Atlantic_ProdSafe@hc-sc.gc.ca</p>
<p>Ontario and Nunavut Toronto Tel.: (416) 973-4705</p>	<p>Quebec Longueuil Tel.: (450) 646-1353</p>

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	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

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

<p>Pacific Region - Road (British Columbia) Tel.: (604) 666-3518 Fax: (604) 666-7255 Website: www.tc.gc.ca/pacific/road/menu.htm</p>	<p>Prairie and Northern Region - Surface Transportation (Alberta, Saskatchewan, Manitoba, Yukon, Northwest Territories and Nunavut) Tel.: (204) 983-3152 Toll free: 1-888-463-0521 Website: www.tc.gc.ca/prairieandnorthern/surface/menu.htm</p>
<p>Ontario Region 20 Toronto Street, Suite 600 Toronto ON M5C 2B8 Website: www.tc.gc.ca/OntarioRegion/en/menu.htm</p>	<p>Quebec Region - Road Transport 700 Leigh Capreol, Zone 3A Dorval QC H4Y 1G7 Website: www.tc.gc.ca/quebec/en/road/menu.htm</p>
<p>Atlantic Region - Road Transport (New Brunswick, Prince Edward Island, Nova Scotia, and Newfoundland and Labrador) PO Box 42 Moncton NB E1C 8K6 Website: www.tc.gc.ca/atl/en/menu.htm</p>	

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

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)

<p>Alberta Calgary Tel.: (403) 292-5607 Fax: (403) 292-5188</p> <p>Edmonton Tel.: (780) 495-2476 Fax: (780) 495-2466</p>	<p>British Columbia Vancouver Tel.: (604) 666-5007 Fax: (604) 666-4610</p>
<p>Manitoba Tel.: (204) 983-3229 Fax: (204) 983-8904</p>	<p>Nova Scotia Tel.: (902) 426-2900 Fax: (902) 426-7275</p>
<p>Ontario Ottawa</p>	<p>Quebec Ville de Québec</p>

Tel.: (613) 995-2994 Fax: (613) 996-0949	Tel.: (418) 648-4280 Fax: (418) 648-4120
Toronto Tel.: (416) 973-6486 Fax: (416) 973-7440	Sherbrooke Tel.: (819) 564-5742 Fax: (819) 564-4299
Hamilton Tel.: (905) 572-2847 Fax: (905) 572-4066	Montréal Tel.: (514) 283-6192 Fax: (514) 283-9795
London Tel.: (519) 645-4034 Fax: (519) 645-5139	
Saskatchewan Regina Tel.: (306) 780-5391 Fax: (306) 780-6947	
Saskatoon Tel.: (306) 975-4298 Fax: (306) 975-5317	

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Directory of Organizations

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: ccbbs@canadiancouncilbbb.ca

Website: www.canadiancouncilbbb.ca

Regional Offices

<p>Alberta BBB of Southern Alberta Tel.: (403) 531-8780 Fax: (403) 640-2514 Email: info@betterbusinessbureau.ca Website: www.betterbusinessbureau.ca</p> <p>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</p>	<p>British Columbia BBB of Mainland British Columbia Tel.: (604) 682-2711 Fax: (604) 681-1544 Email: bbbmail@bbbvancouver.org Website: www.bbbvancouver.org</p> <p>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</p>
<p>Manitoba BBB Manitoba Tel.: (204) 989-9010 Toll Free: 1-800-385-3074 Fax: (204) 989-9016 Email: info@bbbmanitoba.ca Website: www.bbbmanitoba.ca</p>	<p>Maritime Region BBB of the Maritime Provinces Tel.: (902) 422-6581 Fax: (902) 429-6457 Email: bbbmp@bbbmp.ca Website: www.bbbmp.ca</p>
<p>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</p>	<p>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</p> <p>BBB of Mid-Western and Central Ontario Tel.: (519) 579-3080 Toll free: 1-800-459-8875</p>

	<p>Fax: (519) 570-0072 Email: info@bbbmwo.ca Website: www.bbbmwo.ca</p> <p>BBB Western Ontario Tel.: (519) 673-3222 Fax: (519) 673-5966 Email: general_info@bbblondon.on.ca Website: www.bbblondon.on.ca</p> <p>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@easternontario.bbb.org or info@outaouais.bbb.org Website: www.easternontario.bbb.org or www.outaouais.bbb.org</p> <p>BBB of Windsor and South Western Ontario Tel.: (519) 258-7222 Fax: (519) 258-1198 Email: wbbb@wincom.net Website: www.windsorbbb.com</p>
<p>Quebec BBB of Quebec Tel.: (514) 286-9281 Fax: (514) 286-2658 Email: bbbbec@bbb-bec.com Website: www.bbb-bec.com</p>	<p>Saskatchewan BBB of Saskatchewan Tel.: (306) 352-7601 Fax: (306) 565-6236 Email: info@bbbsask.ca Website: www.bbbsask.com</p>

Directory of Organizations

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	DaimlerChrysler Toll Free: 1-800-465-2001 Website: www.daimlerchrysler.ca
Ford Motor Company of Canada Toll Free: 1-800-565-3673 Website: www.ford.ca	General Motors of Canada Toll Free: 1-800-263-3777 Website: www.gmcanada.com
Honda Toll Free: 1-888-946-6329 Website: www.honda.ca	Isuzu Toll Free: 1-800-263-1999 Website: www.gmcanada.com
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
Mazda Toll Free: 1-800-263-4680 Website: www.mazda.ca	Mercedes-Benz Canada Inc. Tel.: (416) 425-3550 Website: www.mercedes-benz.ca
Nissan Canada Info Line: 1-800-387-0122 Website: www.nissancanada.com	Saab Canada Toll Free: 1-800-263-1999 Website: www.gmcanada.com
Saturn Toll Free: 1-800-263-1999 Website: www.saturncanada.com	Subaru Toll Free: 1-800-876-4293 Website: www.subaru.ca
Suzuki Tel.: (905) 889-2677 ext. #2254 Website: www.suzuki.ca	Toyota Toll Free: 1-888-869-6828 Website: www.toyota.ca

Volkswagen of America / Volkswagen Canada

Toll Free: 1-800-822-8987

Website: www.vw.com

Volvo Cars of Canada Ltd.

Toll Free: 1-800-663-8255

Website: www.volvocanada.com**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:

<p>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</p>	<p>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: jatkison@bbbmp.ca Website: www.bbbmp.ca</p>
<p>British Columbia CAMVAP Provincial Administrators Better Business Bureau of Mainland</p>	<p>Manitoba CAMVAP Provincial Administrators Better Business Bureau of Manitoba</p>

<p>British Columbia Tel.: (604) 682-6280(Vancouver area) Toll free: 1-800-207-0685 Fax: (604) 681-1544 Tel.: (250) 386-6348(Victoria area) Fax: (250) 386-2367</p>	<p>Tel.: (204) 989-9017(Winnipeg area) Toll free: 1-800-207-0685 Fax: (204) 989-9016 Email: camvap@mts.net Website: www.bbbmanitoba.ca</p>
<p>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</p>	<p>Quebec CAMVAP Provincial Administrators Le Centre d'arbitrage commercial national et international du Québec Tel.: (418) 649-1330(Quebec area) Toll free: 1-800-207-0685 Fax: (418) 649-0845</p>
<p>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</p>	

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 Licensing Regulation.

Alberta Motor Vehicle Industry Council (AMVIC)

Suite 303,9945 - 50 Street

Edmonton ABT6A 0L4

Tel.: (780) 466-1140

Fax: (780) 462-0633

Investigations (toll free): 1-877-979-8100

Licensing (toll free): 1-877-979-8100

Website: www.amvic.org

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.

Insurance Corporation of British Columbia

151 West Esplanade

North Vancouver BCV7M 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

32nd Floor, 250 Yonge Street

Toronto ON M5B 2N5

Tel.: (416) 326-8800

Toll Free: 1-800-889-9768

TTY: (416) 325-3408 or

Toll free 1-800-268-7095

Email: cbsinfo@cbs.gov.on.ca

Website: www.cbs.gov.on.ca

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 M2P 2E9

Tel.: (416) 226-4500

Toll free: 1-800-943-6002

Fax: (416) 226-320

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 Whitehorse YTY1A 2C6
Tel.: (867) 667-5111
Fax: (867) 667-3609
Email: consumer@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: erin@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 ON K1V 0Y3
 Tel.: (613) 247-0117
 Fax: (613) 247-0118
 Website: www.caa.ca

CAA Regional Offices

<p>Alberta Alberta Motor Association (CAA - Alberta) Administration Office 10310-39A G.A. MacDonald Avenue Edmonton AB T6J 6R7 Tel.: (780) 430-5555 Consumer Information Service: (780) 430-</p>	<p>British Columbia British Columbia Automobile Association (BCAA) BCAA Head Office 4567 Canada Way Burnaby BC V5G 4T1 Consumer and Technical Advisory Service:</p>
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<p>6800 (Edmonton) Toll free: 1-800-222-6578 Website: www.ama.ab.ca</p>	<p>(604) 298-2122 TeleCentre: 1-877-325-8888</p>
<p>Manitoba CAA Manitoba 870 Empress Street Winnipeg MB R3G 3H3 Tel.: (204) 262-6030 Toll free: 1-800-222-4357 Email: contact@caamanitoba.com Website: www.caamanitoba.com</p>	<p>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 Website: www.caa.maritimes.ca</p>
<p>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</p> <p>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 Fax: (613) 820-7382 Website: www.caaneo.on.ca</p> <p>CAA South Central Ontario 60 Commerce Valley Drive East Thornhill ON L3T 7P9 Tel.: (905) 771-3000 Member Care Centre: (416) 221-4300 Toll free: 1-800 268-3750</p>	<p>Quebec CAA Québec CAA Building 1180 Drummond Street Montréal QC H3G 2R7 Tel.: (514) 861-8697 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</p>

Email: info@caasco.ca Website: www.caasco.on.ca	
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

This office provides information on topics such as reducing fuel consumption.

Office of Energy Efficiency
 18th Floor, 580 Booth Street
 Ottawa ON K1A 0E4

Fax: (613) 943-5190

Email: general.ooo@nrcan.gc.ca

Website: www.ooo.nrcan.gc.ca

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Directory of Organizations

Financial Services

This category is divided into the four "pillars" of Canadian financial services:

- [Banks](#)
- [Trust companies, credit unions, cooperatives and caisses populaires](#)
- [Insurance companies](#)
- [Securities](#)

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/en/industry.asp 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 .

<p>AMEX Bank of Canada 101 McNabb Street Markham ON L3R 4H8 Tel.: (905) 943-1197</p> <p>Toll Free: 1-888-301-5312 Fax: (905) 904-7670 Email: BankOmbud@aexp.com</p>	<p>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</p>
<p>Canadian Tire Financial Services Limited Ombudsman 555 Prince Charles Drive Welland ON L3C 6B5</p>	<p>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</p>
<p>CIBC P.O. Box 342 Commerce Court Toronto ON M5L 1G2 Tel.: (416) 861-3313</p>	<p>Citibank Canada Citibank Place Suite 1700 , 123 Front Street West Toronto ON M5J 2M3 Tel.: 1-888-245-1112</p>

<p>Toll free: 1-800-308-6859 Fax: (416) 980-3754 Toll Free: 1-800-308-6861 Email: ombudsman@cibc.com</p>	<p>Fax: (416) 947-4123</p>
<p>CS Alterna Bank 400 Albert Street , 3 rd Floor Ottawa ON K1R 5B2 Tel.: 1-866-560-0120 Fax: 1-866-560-0177</p>	<p>HSBC Bank Canada Office of the Ombudsman 300- 3555 Gilmore Way Burnaby BC V5G 4S1 Tel.: 1-800-343-1180 Fax: (604) 435-4139</p>
<p>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</p>	<p>Laurentian Bank of Canada Laurentian Bank Tower 1981 McGill College Avenue Montreal QC H3A 3K3 Tel.: (514) 284-7192 Toll free: 1-800-473-4782 Fax: 1-800-473-4790 Email: ombudsman@laurentianbank.com</p>
<p>National Bank of Canada PO Box 275 Montréal QC H2Y 3G7 Tel.: 1-888-300-9004 Fax: 1-800-260-8003</p>	<p>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</p>
<p>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</p>	<p>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</p>

Email: ombudsman@scotiabank.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 2A1

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.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.

<p>Alberta Alberta Superintendent of Financial Institutions (ASFI) Room 402, 9515 - 107 Street Edmonton AB T8K 2C3</p>	<p>British Columbia Financial Institutions Commission Suite 1200 , 13450 102 nd Avenue Surrey BC V3T 5X3 Tel.: (604) 953-5300</p>
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<p>Tel.: (780) 427-5064 Fax: (780) 420-0752 Email: financial.inst@gov.ab.ca Website: www.finance.gov.ab.ca</p>	<p>Fax: (604) 953-5301 Email: FICOM@ficombc.ca Website: www.fic.gov.bc.ca</p>
<p>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/</p>	<p>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</p>
<p>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</p>	<p>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</p>
<p>Nova Scotia Department of Environment and Labour Financial Institutions Division 7th Floor, 5151 Terminal Road Halifax NS B3J 1A1 Tel.: (902) 424-6331 Toll free: 1-877-9ENVIRO Fax: (902) 424-0503</p>	<p>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/</p>

<p>Email: fininst@gov.ns.ca Website: www.gov.ns.ca/enla/fin/fininst.htm</p>	
<p>Ontario Financial Services Commission of Ontario 4th Floor, 5160 Yonge Street PO Box 85 North York ON M2N 6L9 Tel.: (416) 226-7776 Toll free: 1-800-263-0541 Website: www.fsco.gov.on.ca</p>	<p>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/ccaid-info</p>
<p>Quebec Autorité des marchés financiers Place de la Cité, tour Cominar 2640 boulevard Laurier, bureau 400 Sainte-Foy QC G1V 5C1 Tel.: (418) 525-0337 Toll free: 1-877-525-0337 Website: www.lautorite.qc.ca</p>	<p>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</p>
<p>Yukon Consumer Services PO Box 2703 Whitehorse YT Y1A 2C6 Tel.: (867) 667-5111 Fax: (867) 667-3609 Email: consumer@gov.yk.ca</p>	

Insurance

When you have a problem, first talk with your insurance agent

or broker. Then, if you still need help, you may 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

<p>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</p>	<p>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</p>
<p>IBC Ontario Region Suite 1800 , 151 Yonge Street Toronto ON M5C 2W7 Tel.: (416) 362-9528 Toll Free: 1-800-387-2880 (Ontario Only) Fax: (416) 362-2602</p>	<p>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</p>
<p>IBC Quebec Region Suite 600 , 500 Sherbrooke Street West</p>	

<p>Montréal QC H3A 3C6 Tel.: (514) 288-6015 Toll Free: 1-800-361-5131 (Quebec Only) Fax: (514) 288-0753</p>	
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Provincial and Territorial Insurance Regulatory Bodies

<p>Alberta The Alberta Insurance Council is responsible for licensing insurance agents and adjusters, and will take complaints about both.</p> <p>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</p> <p>Life Plaza Suite 350 , 734 - 7th Avenue SW Calgary AB T2P 3P8 Tel.: (403) 233-2929 Fax: (403) 233-2990</p>	<p>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</p>
<p>Newfoundland and Labrador Insurance Division Confederation Building , West Block</p>	<p>Ontario Financial Services Commission of Ontario 5160 Yonge Street, PO Box 85</p>

<p>PO Box 8700 St. John's NL A1B 4J6 Tel.: (709) 729-2594 Fax: (709) 729-3205</p>	<p>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.fsco.gov.on.ca</p>
<p>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</p>	<p>Saskatchewan For complaints against insurance companies in Saskatchewan :</p> <p>Superintendent of Insurance Financial Institutions Division Saskatchewan 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/financial/insurance.shtml</p> <p>For complaints against agents and brokers in Saskatchewan :</p> <p>General Insurance Council of Saskatchewan Suite 310 , 2631-28 Avenue Regina SK S4S 6X3 Tel.: (306) 347-7870 Fax: (306) 569-3018 Website: www.insurancecouncils.sk.ca</p>
<p>Yukon Superintendent of Insurance Consumer Services</p>	

PO Box 2703
Whitehorse YT Y1A 2C6
Tel.: (867) 667-5111
Fax: (867) 667-3609
Email: consumer@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.

5th Floor, 151 Yonge Street
Toronto ON M5C 2W7
Tel.: 416) 363-2158
Toll Free: 1-888-865-4342
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, 121 King Street West

Toronto ON M5H 3T9

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.

<p>Alberta Alberta Securities Commission 4th Floor, 300-5th Avenue SW Calgary AB T2P 3C4 Tel.: (403) 297-6454 Fax: (403) 297-6156 Email: inquiries@seccom.ab.ca Website: www.albertasecurities.com</p> <p>Note: In Alberta , to be connected to provincial government offices toll free, dial 310-0000 and follow the instructions.</p>	<p>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</p>
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<p>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</p>	<p>New Brunswick Securities Commission Suite 606, 133 Prince William Street Saint John NB E2L 2B5 Tel.: (506) 658-3060 Toll Free: 1-866-933-2222 Fax: (506) 658-3059 Email: information@nbsc-cvmnb.ca Website: www.nbsc-cvmnb.ca</p>
<p>Newfoundland and Labrador Financial Services Regulation Division 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/</p>	<p>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</p>
<p>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</p>	<p>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/</p>
<p>Ontario Ontario Securities Commission</p>	<p>Prince Edward Island Securities Office</p>

<p>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</p>	<p>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</p>
<p>Quebec Autorité des marchés financiers 22nd Floor, Tour de la Bourse 800 Victoria Square P.O. Box 246 Montreal QC H4Z 1G3 Tel.: (514) 395-0311 or (418) 525-0311 Toll Free: 1-866-526-0311 Fax: (418) 647-0376 Email: renseignements_consommateur@lautorite.qc.ca Website: www.lautorite.qc.ca</p>	<p>Saskatchewan Saskatchewan Financial Services Commission Securities Division 6th Floor, 1919 Saskatchewan Drive Regina SK S4P 3V7 Tel.: (306) 787-5645 Fax: (306) 787-5899 Website: www.sfsc.gov.sk.ca/</p>
<p>Yukon Registrar of Securities Corporate Affairs, Department of Community Services PO Box 2703 Whitehorse YT Y1A 2C6 Tel.: (867) 667-5314 Toll Free: 1-800-661-0408 Fax: (867) 393-6251 Email: corporateaffairs@gov.yk.ca Website: www.gov.yk.ca/depts/community/corp</p>	

Directory of Organizations

Funeral Services

<p>Alberta Funeral Services Regulatory Board 11810 Kingsway Avenue Edmonton AB T5G 0X5 Tel.: (403) 452-6130 Fax: (403) 452-6085 Toll free: 1-800-563-4652 Website: www.afsrb.ab.ca</p>	<p>British Columbia Business Practices and Consumer Protection Authority 5th Floor, 1019 Wharf Street PO 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</p>
<p>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</p>	<p>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</p>
<p>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</p>	<p>Nova Scotia Board of Embalmers and Funeral Directors PO Box 2723 Halifax NS B3J 3P7 Tel.: (902) 453-5545 Fax: (802) 424-0702 Email: nsboard@ns.sympatico.ca</p>

Website: www.gs.gov.nl.ca/cca/fsr/	
<p>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/</p>	<p>Ontario Board of Funeral Services Suite 2810 , 777 Bay Street Toronto ON M5G 2C8 Tel.: (416) 979-5450 Fax: (416) 979-0384 Toll free: 1-800-387-4458 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</p>
<p>Prince Edward Island Linda Peters Compliance Officer Pre-Arranged Funeral Services Act Office of the Attorney General PO Box 2000 Charlottown PEI C1A 7N8 Tel.: (902) 368-5653 Fax: (902) 368-5283 Email: Impeters@gov.pe.ca</p>	<p>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</p>
<p>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</p>	<p>Yukon Department of Community Services Consumer and Safety Services PO Box 2703 Whitehorse YT Y1A 2C6 Tel.: (867) 667-5811</p>

Website: www.fcscs.ca

Toll free: 1-800-661-0408

(Yukon only)

Fax: (867) 393-6295

Email: consumer@gov.yk.ca

Website:

www.community.gov.yk.ca/

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Directory of Organizations

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) 943-5190
Email: general.oee@nrcan.gc.ca
Website: www.oee.nrcan.gc.ca

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

<p>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</p>	<p>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</p>
<p>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</p>	<p>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</p>
<p>Northwest Territories Northwest Territories Power Corporation 4 Capital Drive Hay River NT X0E 1G2 Tel.: (867) 874-5200 Fax: (867) 874-5229</p>	<p>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</p>

Website: www.ntpc.com

Nunavut

Nunavut Power Corporation
 PO Box 580 P.O. Box 580
 Iqualuit NU X0C 0A0
 Tel.: (867) 793-4200
 Billing: 1-800-491-8127
 Fax: (867) 793-4225
 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

Ontario Hydro Energy Inc.
 Unregulated Retail Affiliate of Hydro One
 Suite 6, 250 Shields Court
 Markham ON L3R 9W7
 Customer Care: 1-877-267-7903
 Fax: 1-888-354-8983

	Email: OHECustomerRelations@unionenergy.com Website: www.ontariohydroenergy.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: 1-800-361-1297 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

<p>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 Website: www.eub.gov.ab.ca/bbs/</p> <p>Office of the Utilities Consumer Advocate TD Tower Suite 1701, 10088 - 102 Avenue Edmonton AB T5J 2Z1 Tel: (780) 644-5130 Toll free: 1-866-714-4465 Email: UtilitiesConsumerAdvocate@gov.ab.ca Website: www.utilitiesconsumeradvocate.gov.ab.ca</p>	<p>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</p>
<p>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</p>	<p>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</p>
<p>Newfoundland</p>	<p>Nova Scotia</p>

<p>Newfoundland and Labrador Board of Commissioners of Public Utilities PO Box 21040 St. John's NL A1A 5B2 Tel.: (709) 726-9604 Toll free: 1-866-782-0006 Fax: (709) 729-2508 Email: ito@pub.nf.ca Website: www.pub.nf.ca</p>	<p>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</p>
<p>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</p>	<p>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</p>
<p>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</p>	<p>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</p>
<p>Yukon Yukon Energy Corporation Box 5920</p>	

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	
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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.webmaster@gov.ab.ca
Website: www.eub.gov.ab.ca/bbs/

Office of the Utilities Consumer Advocate

TD Tower
Suite 1701, 10088 - 102 Avenue
Edmonton AB T5J 2Z1
Tel: (780) 644-5130
Toll free: 1-866-714-4455
Email: UtilitiesConsumerAdvocate@gov.ab.ca
Website: www.utilitiesconsumeradvocate.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

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Directory of Organizations

The Home

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

Aviation Parkway

700 Montreal Road

Ottawa ON K1A 0P7

Tel.: (613) 748-2000

Tel: (613) 748-2103

Fax: (613) 748-2998

Email: chic@cmhc-schl.gc.ca

Website: www.cmhc-schl.gc.ca

Regional Business Centres

Atlantic	British Columbia and Yukon
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Tel.: (902) 426-3530 Fax: (902) 426-9991	Tel.: (604) 731-5733 Toll free: 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 Fax: (514) 283-0860	

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.

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

3rd Floor, 545 Crémazie Boulevard East

Montréal QC H2M 2V2

Tel. (514) 873-0976

Toll Free: 1-800-361-0761

Fax: (514) 873-7667

Email: crc@rbq.gouv.qc.ca

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

Ontario

North York City Centre, North East Tower

5160 Yonge Street , 6 th Floor

Toronto ON M2N 6L9

Tel.: (416) 229-9200

Toll free: 1-877-668-0124

Fax: (416) 229-3800

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

The Alberta New Home Warranty Program

233 – 19 th Street 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

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 1210 , 10201 Southport Road SW
Calgary , AB T2W 4X9

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@cahi.ca
 Website: www.cahi.ca

Regional Offices

<p>Alberta Tel.: (403) 248-6893 Toll free: 1-800-351-9993 Fax: (403) 204-0898 Email: info@cahpi-alberta.com Website: www.cahpi-alberta.com</p>	<p>Atlantic provinces Toll Free: 1-888-748-2244 Website: www.cahpi-atl.com</p>
<p>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</p>	<p>Ontario Tel.: (416) 256-0960 Toll free: 1-888-744-6244 Email: oahi@oahi.com Website: www.oahi.com</p>
<p>Quebec Tel.: (514) 703-2315 Fax: (514) 355-8248 Email: info@aibq.qc.ca Website: www.aibq.qc.ca</p>	<p>Saskatchewan Tel.: 1-866-546-7888 Email: j.sabo@sasktel.net Website: www.cahpi-sk.com</p>

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.

Canada Building

Suite 1600, 344 Slater Street

Ottawa ON K1R 7Y3

Tel.: (613) 237-7111

Fax: (613) 234-2567

Email: info@crea.ca

Website: www.crea.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

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

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 (Ontario) 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

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

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 340 , 2424 - 4th Street S.W.

Calgary AB T2S 2T4

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

Provincial and Territorial Ministries or Departments of Housing

<p>Alberta Housing Support Programs Alberta Seniors and Community Supports Housing Services Division PO Box 927 Edmonton AB T5J 2L8 Tel: (780) 422-0122 Fax: (780) 422-8462 Email: Housing@gov.ab.ca Website: www.seniors.gov.ab.ca</p>	<p>British Columbia Housing Policy Branch Ministry of Community, Aboriginal and Women's Services PO Box 9952, Stn Prov Govt Victoria BC V8W 9E2 Tel.: (250) 387-6240 Fax: (250) 387-1040 Website: www.mcaaws.gov.bc.ca/housing/housing.htm</p>
<p>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</p> <p>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</p>	<p>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</p>
<p>New Brunswick Department of Family and Community Services Sartain MacDonald Building</p>	<p>Northwest Territories Northwest Territories Housing Corporation PO Box 2100</p>

<p>P.O. Box 6000 Fredericton NB E3B 5H1 Tel.: (506) 453-2001 Fax: (506) 453-6555 Website: www.gnb.ca/0017/Housing</p> <p>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</p>	<p>Yellowknife NT X1A 2P6 Website: www.nwthc.gov.nt.ca</p>
<p>Nunavut Nunavut Housing Corporation P.O. Box 480 Arviat NU X0C 0E0 Tel.: (867) 857-3000 Fax: (867) 857-3040 Website: www.aboriginalcanada.gc.ca</p>	
<p>Nova Scotia Nova Scotia Department of Community Services Housing Services PO Box 695 Halifax NS B3J 2T7 Tel.: (902) 424-3280 Fax: (902) 424-0661 Website: www.gov.ns.ca/coms</p>	<p>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</p>
<p>Prince Edward Island Office of the Director of Residential Rental Property</p>	<p>Quebec Ministère des Affaires municipales, du Sport et du Loisir</p>

<p>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</p>	<p>4th Floor, 10 Pierre-Olivier-Chauveau Street Quebec QC G1R 4J3 Tel.: (418) 691-2040 Fax: (418) 644-9863 Website: www.mamr.gouv.qc.ca</p> <p>Régie du logement Website: www.rdl.gouv.qc.ca/en/1_0/index.asp</p> <p>Société d'habitation du Quebec Direction des communications 1054 Louis-Alexandre-Taschereau Street 3rd Floor, Aile St-Amable Québec QC G1R 5E7 Tel.: (418) 643-7676 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</p>
<p>Saskatchewan Saskatchewan Housing Division Municipal Government 1855 Victoria Avenue Regina SK S4P 3V7 Tel.: (306) 787-4177 Toll free: 1-800-667-7567</p> <p>Saskatchewan Housing Corporation Saskatchewan Community Resources and Employment Email: communications@dcre.gov.sk.ca Website:</p>	<p>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</p>

www.dcre.gov.sk.ca/housing/overview.html

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