

Cellphone Choices for Canadians

A Guide



Get
a **GRIP**
on
your
Cellphone
costs



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Introduction

Get a Grip on your Cellphone Costs

Choosing a cellphone may be challenging. There are lots of choices out there, and consumers want to pick the options that best meet their needs, at a fair price. But often, the choices offered can seem like apples and oranges, and comparing them can be tricky.

When choosing a cellphone and cellphone service plan, you need to know how much you are prepared to spend every month, know what you want and need and know what kind of user you are. Knowing this will help you ask the right questions when shopping for a cellphone or cellphone service plan. If you have already looked at the **Cellphone Choices for Canadians: A Checklist**, this guide will provide more in-depth information about the areas covered in the checklist, including a helpful glossary of terms.



What Do You Really Need? —The Basics

1. Begin by asking yourself exactly why you want a cellphone.
2. Decide how much you are able and willing to spend each month.
3. Estimate the number of minutes per month you think you'll require to meet your needs.

Clarify this number by thinking about why and how often you might use your phone.

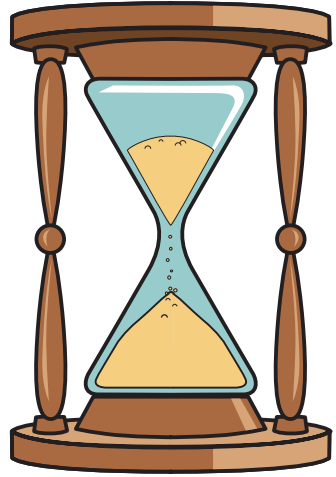
TIP

How many minutes might an average call require? If you plan on using your phone for brief calls only, you may need far fewer minutes than if you'll be chatting with your friends several times a day. Keep in mind that the way you originally planned to use the cellphone may change over time. This could cause an increase or decrease in the amount of minutes you require. At this point you should reconsider the plan you have subscribed to.

4. Break those minutes down into weekday, weeknight and weekend minutes, and also make sure to include both incoming and outgoing calls.
5. Determine if any of these minutes will be for long distance calls. And if these long distance calls will be made inside or outside of Canada.

Cellphone Minutes

All cellphone service providers break minutes down into weekday, weekday evening and weekend minutes - charging different rates for each. That is why it is important to know when you plan to make or receive calls. Calling during the daytime is usually more expensive.



WEEKDAY MINUTES are all phone minutes that you use (outgoing and incoming) during weekdays (Monday to Friday) between 7am and 9pm.

WEEKDAY EVENING MINUTES are all phone minutes that you use during weekdays (Monday to Friday) between 9pm and 7am.

WEEKEND MINUTES are all phone minutes that you use from Friday evening at 9pm until Monday morning at 7am.

NOTE: *These time periods may vary by provider. Do not assume that all evenings or weekends start at the same time. Ask your provider to outline the exact times for you. You may be able to choose an “early evening” option for an additional fee, where the evening starts earlier than 9pm.*

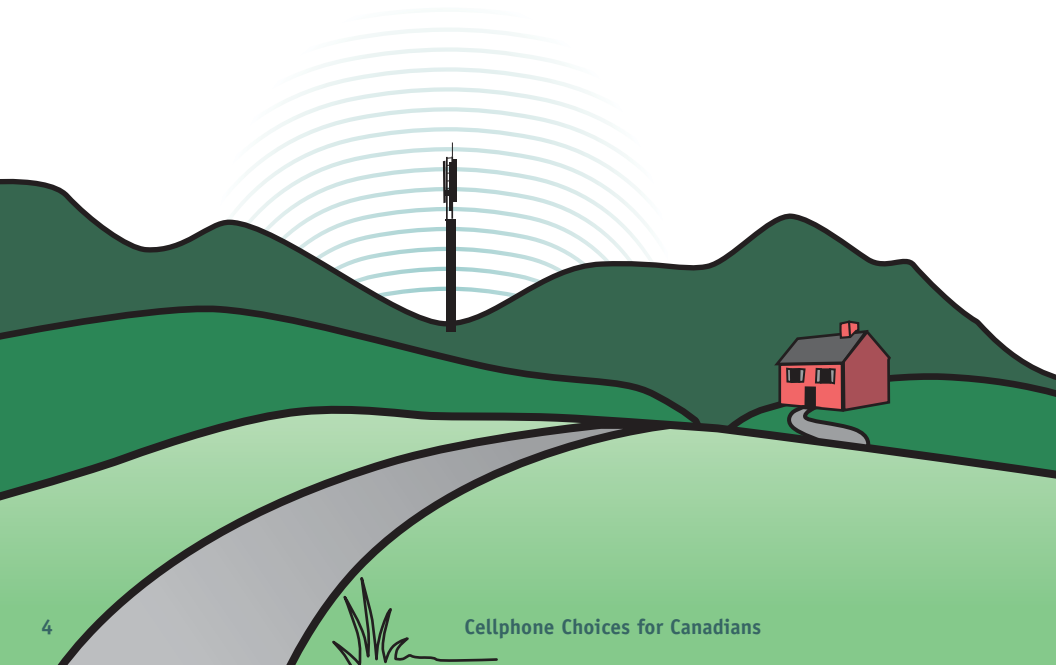
Incoming and Outgoing Calls

Did you know that you pay for a call even when someone else calls you? When determining how many minutes you require monthly, make sure that you count the amount of minutes you plan to use to call people, as well as the amount of minutes you will need to use for incoming calls.

Long Distance

All providers charge different rates for long distance minutes. Long distance minutes are not included in your regular or evening/weekend minutes.

Always confirm when long distance charges apply with your provider before you begin making any long distance phone calls, as rules for applying long distance charges vary. Remember that when you leave your local coverage area, you may incur long distance charges for calls you both make and receive.



Coverage

Will your cellphone work well in the places where you live, work or travel?

- Do not assume that your cellphone can receive service in all of the areas you plan to use your phone. Check with your provider to find out their areas of coverage.
- If you plan to use your cellphone outside of your local coverage area, be sure to ask about roaming costs and capabilities.

ROAMING Roaming is a service that allows you to use your cellphone outside of your provider's coverage area. It requires an agreement between providers to offer wireless service to each others customers within the areas they do not cover. Roaming costs extra both for incoming and outgoing calls, and may require you to use special codes.

In general roaming is expensive and certain locations can be more expensive than others. For example, roaming overseas is more expensive than in North America. Get as much information as you can from your provider in order to avoid any surprises.

If you know you will require roaming services often, you may be able to subscribe to a plan that covers roaming or you may wish to contact a service provider who specializes in international coverage.

Consider your Options

Contract or No Contract?

Once you have defined your basic needs, you need to ask yourself whether or not you are willing to commit to a contract.

If you think that you are willing to commit to a contract, there are a few things that you may want to know and consider.

- The minimum contract period for cellphone service is usually one year, but can be as long as three years.
- Committing to a contract means that you are obligated to pay for services from that provider for the amount of time specified on the contract. Breaking a contract is costly.
- Along with a monthly fee for a plan with a set amount of minutes, there are also monthly fees for access to the network plus 9-1-1 service.
- When you commit to a contract, you may receive a phone free of charge, or at a reduced cost.
- The service provider may include certain features as a bonus or at a reduced cost often for a limited period of time for committing to a contract.

Make sure that you know how long the contract is for. Ask if you can break the contract and whether you can change your plan during your contract period. If you are not comfortable with the contract terms, do not commit.

Contracts with a Monthly Plan

If you choose a monthly plan, you will pay a flat monthly fee for a given amount of minutes each month. However, the total cost for your service each month will also include a monthly fee to connect you to the network, a 9-1-1 service fee as well as taxes. If you exceed the amount of monthly minutes set by the plan, however, additional fees will be charged.

- You should base your plan choice on the amount of minutes you think you will need each month. A plan that includes a set amount of regular minutes per month might be the best option if you plan on using your cellphone frequently, make longer calls, and rack up higher minute totals.
- If you use your phone a lot during evenings and weekends, options may be available to provide unlimited call minutes during these time periods.
- Consider if you want to have your evenings start early (before 9pm). Most providers offer the option to begin your evenings before 9pm, at an additional cost.

Regular minutes can be used at any time, which includes weekends and evenings. If you don't expect to use the total amount of minutes in your plan, you may not need to buy a more costly weekend or evening option – your ordinary regular minutes will do just fine. Or you may also consider choosing a plan with a smaller amount of weekday minutes as well as an evening and weekend minutes option.

- Let the provider know if there may be more than one cellphone user in your house. They may have multiple user plans to suit your needs.

Once you have chosen a plan and after a few cellphone bills arrive, review the amount of minutes that you are actually using. Does this amount match the monthly plan that you have chosen? If you find that you are going over or not using the amount of minutes in your plan, ask your provider if there is another plan that would better suit your needs. When making any changes to your cellphone or cellphone plan, be sure to ask your provider if this will cause your contract to start over from that date.

TIP

Prepaid Card Plans

If you choose not to commit to a long-term contract, you can instead buy a cellphone outright and use prepaid phone cards.

Here are a few things you may wish to know about prepaid card plans:

- You will need to supply your own phone, or purchase a package of a cellphone and a card from a provider. Not all phones are compatible. Providers use different technologies, so always check with the provider you are planning to deal with that the phone is compatible.
- Prepaid card minutes usually have a set expiry date. When buying a card, know the expiry date which can be anywhere from 30 to 90 days or even longer. Failure to buy additional minutes before the expiry date means your unused minutes will be forfeited. Ask your provider the best way for you to buy more minutes, either by using your cellphone, in person at a retailer, or online.
- There is usually a one-time activation fee to start an account for your cellphone. (However, be aware that if your account remains inactive or with a balance of \$0 for a certain period of time, you may need to pay a fee to re-activate your account. Ask your provider for details.)
- The cost per minute is usually higher than in a contract.
- You will not receive a monthly bill, however, pay attention to make sure that you do not run out of minutes. You may be required to renew a minimum number of minutes on your phone each month.
- To carry forward minutes, you must keep a balance in your account.
- How long you can carry minutes forward for, as well as what will happen with unused minutes varies by provider.



Month-to-Month Plans

Many providers offer month-to-month cellphone service plans. With these plans you pay a monthly rate for a set amount of minutes each month, however, you are not required to commit to a contract. These plans generally require you to provide or purchase your own phone. Many providers may also offer the month-to-month option to customers once their initial cellphone contract runs out.

Telephone Features

Once you have defined the amount and type of minutes that you require, you need to choose which features you would like to include in your service plan.

Features may include:

- Call display/Caller identification
- Voice mail
- Call waiting
- Text messaging
- Internet connection
- Security

...and many more!

Many service providers bundle features together as a package, charging one amount for a group of features. This may save you money if you need and use all of the features in the package however, if not, you may want to consider other options. You may save money by paying for only those telephone features that you will actually use. However, adding many features can add significantly to the monthly cost of service.

Some users may only require quite basic service or no features at all. In general, the most basic features are caller identification and voice mail, however before you decide to include these features in your plan, you should consider whether you will be primarily making calls (outgoing) or whether you will also be receiving a fair number of calls (incoming).

- Caller identification shows the name or number of the person calling your cellphone, most cellphones can store the numbers if you do not answer the call.
- Basic voicemail will allow callers to leave messages if you don't answer.

TEXT MESSAGING is a service which allows you to compose, send and receive a note using the keypad on your phone. Usually there is no charge to receive text messages. Text messages you send are usually charged for according to how many you have sent, rather than the length of the messages. Ask yourself whether you think you would use this option and how often? How many messages do you think you would send in a month?

WEB BROWSING is an automatically activated capability which allows you to access and search the Internet from your cellphone. Web browsing is usually charged for according to the amount of pages you view on the Internet. Sometimes there are pages you can view for free, but be aware that the charges can add up quickly. Ask yourself what you want to use the Internet for and how often, to determine what is best for you. To use this feature, you need to have a cellphone with web capability.



After a few cellphone bills arrive, review your minutes and features, if the plan you have does not suit your needs, ask your provider to help you find one that does.

Things to Look for in the Actual Cellphone

For some people, sleek design, style, and capabilities such as text messaging, Internet and music are important. You should make that decision before you go to purchase the phone.

However, some phone characteristics are important to everyone, and all consumers should carefully check things like:

BATTERY LIFE How many hours between recharging and how long will the battery itself last? Is the battery replaceable? In certain cases, when a battery's life is over, it may be more economical to purchase a new phone than to replace the battery.

DURABILITY Will the phone handle daily wear and tear? Is it resistant to drops or scratches? Before making your purchase, ask about the warranty on the cellphone. Be sure to find out what is covered and if they will loan you another phone should yours need repair.

KEYPAD Is the keypad easy to see and use? Are the numbers or buttons large enough to access easily? Can I use it with one hand?

SCREEN Is the screen display quality good? Will I be able to read messages, see pictures in different light conditions, etc?

SIZE Is it convenient? Will it fit into my bag or purse? Can I put it in my pocket? Is it easy to hold onto while talking?

Another cellphone characteristic to consider is how the cellphone opens. There are various options, such as phones that flip, slide or swivel. You may also choose an open-face phone that does not require to be opened at all. Personal digital assistants (PDAs) are also another option that can function as both a personal organizer, a cellphone and email device (e.g. “BlackBerry™”, a registered trademark).

It is essential when choosing a cellphone to think about the features that you plan to subscribe to with your cellphone service. Some phones may not be equipped with capabilities for text messaging, a camera or music for example. Ask the salesperson about the capabilities of the phone before you choose.



Also note that if you have committed to a contract, you are usually eligible to upgrade your phone after a certain time for a reduced cost. However, the contract term will be renewed starting from the date of the purchase of the phone. Ask your provider for details.

Cellphone Technology

What kind of technology should your phone have?

- A cellphone can be based on analog or digital technology. Digital technology is more recent and advanced than analog, however some phones use analog technology when the digital mode is not connecting. In general, only older phones use only analog technology.
- For phone users who will be travelling often, especially outside of North America, a phone with GSM (global system for mobile communications) technology might be a good choice.
- Coverage in any given place for the various types of technology can vary considerably – check with your provider.

Cellphone Accessories

There are various accessories that you can purchase to use with your phone. For example, a case, headset, battery charger, etc. Make sure that any accessories that you purchase are compatible with your cellphone.

Warranties

A warranty is a written guarantee to the purchaser of an article, promising to replace or repair the article, if necessary within a specified period. A manufacturer's warranty is the guarantee that comes from the manufacturer of the item you have purchased. An extended warranty is one that you may decide to purchase from the store at which you bought the item. Terms of warranties vary, read your warranty carefully to find out what is and isn't covered and for how long.

Complaining Effectively

As consumers, we may face difficulties in the marketplace and knowing how to complain effectively is important. Here are some tips, or you may visit the *Complaint Courier* at www.ConsumerInformation.ca:

- 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.

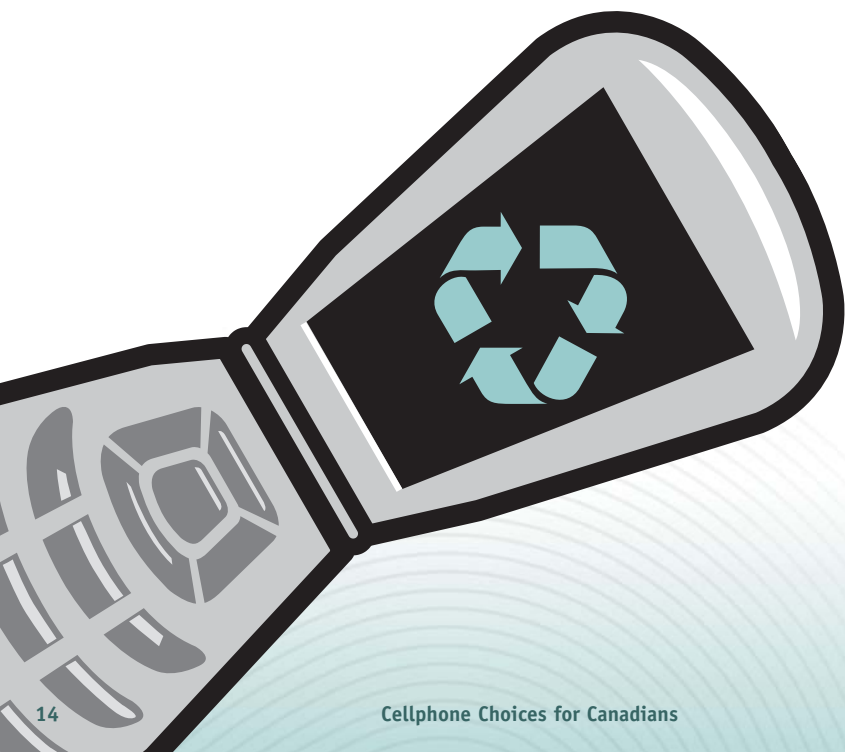
(Canadian Consumer Handbook 2006)

Produced by the Federal-Provincial-Territorial Consumer Measures Committee, available at www.consumer.ic.gc.ca/handbook

Finished with your Old Cellphone or Battery? Recycle!

TIP

When you have finished with your old cellphone or battery, do not dispose of either in the garbage. There are various recycling programs which exist in your community to help you dispose of them in a sustainable and responsible manner. Most providers as well as some local charities offer programs. Contact your provider to find out how to participate.



Glossary of Terms

Cellphones come with a new kind of language. The following is a glossary of terms to help you understand what to ask for when you are talking with providers.

BILLING

Activation The process by which a subscriber's account is created, their phone number assigned, and their cellphone programmed so that they can place and receive calls or send and receive data.

Activation Fee A one time fee paid to create a subscriber's cellphone account.

Bundling Grouping various services together as a package, charging a discounted price. For example various telecommunication services such as Internet, television cable or cellphone service; or various cellphone features such as voicemail, call display or call waiting.

Cancellation Fee A fee charged by the provider for terminating cellphone service before the end of a contract.

Detail Billing A feature offered by various providers to include extra details such as incoming and outgoing calls in your monthly cellphone bill.

Features Options you include with your service plan. These options could be voicemail, call display, call waiting, and many more.

Network Fee A fixed amount paid each month to receive wireless service from your provider. Also referred to as a system access fee.

Per-minute Billing When calls are billed by the minute, any call that uses a portion of a minute is rounded up and billed as a whole minute. For example, if you make a call that lasts 2 minutes and 2 seconds, you are billed for a 3-minute call.

Per-second Billing Airtime for each call is calculated and billed to the second and not to the minute.

Service Plan The rate plan you select when choosing a wireless phone service. A service plan typically consists of a fixed amount of minutes per month. Service plans are designed to provide the most cost-effective rates for different types and amounts of usage by the cellular subscriber.

System Access Fee A fixed amount paid each month to receive wireless service from your provider. Also referred to as an access fee or network fee.

TIME

Airtime The amount of time a wireless subscriber spends using the network.

Off-Peak Periods of time during which providers offer discounted airtime charges. Each provider designates its own off-peak hours.

TECHNICAL

1G The first generation of cellular technology which uses analog (wave-like) signals.

2G The second generation of cellular technology which uses digital (on/off) signals. Technologies used by 2G cellular networks are based on either:

- CDMA (Code Division Multiple Access), or
- GSM (Global System for Mobile communications)

Although frequencies used in North America for both of these technologies include the 850,900 and 1900 MHz bands, the technologies are incompatible except when bridged by their carriers. "World" phones with both CDMA and GSM radios are under development.

2.5G An interim step toward 3G. Enhancements to CDMA networks include 1XRTT and EV-DO. For GSM networks, GPRS and EDGE are similar data communication performance upgrades. Note that as mobility carriers upgrade their networks, new cellular handset models with these technology capabilities need to be acquired to take advantage.

3G The third generation of cellphones includes true multimedia as well as increased bandwidths and transfer rates to accommodate the new multimedia functions of the phone. CDMA 3G networks and phones will use technologies such as EV-DO Rev. A & B evolving within the CDMA2000 standard. GSM 3G networks and phones will use UMTS/HSDPA technologies evolving within the W-CDMA standard. Note that even though these two technology camps have CDMA in their standards names, the technologies at this time are incompatible, except through carrier bridging.

Analog Is the traditional method of telecommunications. A transmission method employing a continuous (rather than pulse or digital) electrical signal that varies in amplitude or frequency in response to changes in sound impressed on a transducer in the sending device.

Band Refers to the phone's ability to operate within a specific digital frequency range.

Bandwidth The capacity of a telecom line to carry signals. A greater bandwidth indicates the ability to transmit a greater amount of data over a given period of time.

Bluetooth™ A trademarked, low-power technology designed to replace the wires currently used to connect various electronic devices such as telephones, computers, headsets, microphones, etc.

Broadband A communications medium that is capable of transmitting a relatively large amount of data, including video or voice information.

Decibel (dB) A unit of measure used to indicate the power or intensity of sound.

Digital Information represented by non-continuous values or signals (off or on) sent between cellphones is referred to as digital.

Dual-Mode A “dual-mode” phone used to imply that the phone would default to digital network connection, but if available, was capable of communicating with an analog network. This is still useful in remote areas that don’t yet have digital PCS technology. Today it refers to evolving cellular handsets that have both 802.11 “b”, “g” or “a” radios that work as Wireless Voice over IP sets on WiFi networks and can fall over to CDMA or GSM cellular networks outside of those public or private “Hotspots”.

GPRS Stands for General Packet Radio Service. A data transmission technique that transmits and receives data in packets over GSM networks. This allows providers to charge for the amount of information you download, rather than the duration of the connection. It also allows for continuous connection to the network.

GPS Stands for Global Positioning System. It is a worldwide radio-navigation system which uses orbiting satellites to be able tell you your exact longitude and latitude. Some cellphones have GPS capabilities to help you locate where you are or map where you plan to go.

GSM Stands for Global System for Mobile communications. The most widely used digital technology in the world (originating in Europe) for PCS and the technology platform for GPRS enhancements.

Land Line Traditional wired phone service. Voice, video and data transmission technology that relies on wires. Also referred to as wireline.

Multi-band (or Multiple band) A phone that has multi-band (or multiple-band) capability can switch between several frequencies. Dual-band, Tri-band and Quad-Band are all multi-band devices.

PCS Stands for Personal Communications Services. This is a digital mobile wireless service that offers voice communications and/or added capabilities, such as email, text messaging, voice mail, call waiting, etc. PCS provides customers with improved voice quality and security as compared to analog services.

SIM (Subscriber Identity Module) Card A small printed circuit board that must be inserted in any GSM-based mobile phone to allow your phone to access the global network. It contains subscriber details, security information and memory for a personal directory of numbers. The card can be a small plug-in type or sized as a credit-card but has the same functionality. The SIM card also stores data that identifies the caller to the network service provider. The SIM card is transferable to other GSM phones.

Wireless Broadband Transmission facilities that have bandwidth or capacity greater than that of a voice line. Capable of carrying numerous voice, video and data channels simultaneously.

FEATURES

Call Display A service that allows the customer to see a caller's name and number on their cellphone display, provided that the caller is already listed in their device's phone book (see Caller ID).

Call Forwarding Allows subscribers to redirect their calls, for example to their home phone.

Call Hold Enables you to put a caller on hold while a second call is answered or made.

Call Restriction Enables you to restrict or bar certain or all types of calls to and from your cellphone, i.e. outgoing calls, outgoing international calls, incoming calls.

Caller ID (Identification) An enhanced feature that displays a caller's phone number and name, if available, on the wireless cellphone receiving the call.

Data Any type of information, including music, picture and text files, as well as messages and other information that can be sent, received or downloaded onto a cellphone.

Data Connectivity A cellphone's capacity to be connected to the Internet or another device for the purpose of transmitting data.

Download The transfer of data from the Internet onto your cellphone.

Email Messaging The ability to send and receive email messages on a cellphone via an Internet connection.

Enhanced 911 (E911) 911 service becomes E911 when automatic number identification and information about the location of the cellular tower handling your call is provided to the 911 operator when you call 9-1-1 from your cellphone.

Instant Reply Allows you to return calls without leaving your voice messaging service.

MMS Stands for Multimedia Messaging Service. A new version of SMS that is designed to be able to send photos, video and audio clips as well as text.

PIN Stands for Personal Identification Number.

Pixels Picture Element: The smallest unit that makes up an image on a screen. The more pixels there are, the higher the resolution of the image.

Polyphonic Ringtone A second-generation ringtone that can accurately reproduce complex music using several notes simultaneously.

Predictive Text Input A feature available on certain cellphones that allows subscribers to write text messages with the help of an integrated dictionary. After only two or three letters are entered, the dictionary will offer the user possible word matches from which to choose.

Ringtone The sequence of sounds and tones emitted by a cellphone when there is an incoming call. A tone can range from a simple beep to tunes and polyphonic ringtones.

SMS Stands for Short Message Service. A wireless service that involves using the keypad to compose, then send and receive a written note on a cellphone. Also referred to as text messaging.

Text Messaging A wireless service that involves using the keypad to compose, then send and receive a written note on a cellphone. Also referred to as SMS.

Voice Activation A feature that allows a subscriber to dial a phone by voice instead of physically punching in the numbers.

Voice Recognition The capability for cellphones, PCs and other communications devices to be activated or controlled by voice commands.

Web Browsing The action of accessing or searching the Internet from a computer, including a cellphone. When done on a cellphone, it is also known as the trademark Mobile Browsing.

PHONE/DEVICE

BlackBerry™ A trademarked handheld device that integrates various cellphone and PDA capabilities together. A BlackBerry™ allows users to store information, access email, install programs along with sending and receiving cellphone calls.

Cellphone Also known as a mobile, a cellular phone or a cell. A cellphone is a type of handset.

Cellular The type of wireless communication that is most familiar to cellphones users. A system of base stations, each of which covers one geographic cell within the total cellular system service area.

ESN Stands for Electronic Serial Number. A serial number that identifies the cellphone to the cellular system for the purpose of placing and receiving calls.

Handset A hand held device used to transmit and receive calls from a wireless system. The most common is a cellphone.

Headset An accessory consisting of an earpiece and/or a microphone which enables the wearer to carry on a phone conversation in handsfree mode, i.e., without holding the phone in their hand. The headset is connected to the cellphone by a wire, or may be wireless for those with BlueTooth™ enabled phones and headsets.

LCD Stands for Liquid Crystal Display. A flat panel screen used to display numbers and/or characters. Often used on wireless devices.

mAh Stands for Milliampere-Hours. The unit used to measure the capacity of a wireless phone battery. A larger mAh number potentially indicates longer battery life.

Mobile Another word for cellphone.

PDA Personal Digital Assistant. A handheld device with organization and basic computing functions.

SID Stands for System Identification. A five digit number that indicates the service area which a cellphone is in.

Smartphone A handheld device that integrates various cellphone and PDA capabilities together. A smartphone may allow users to store information, access email, install programs along with sending and receiving cellular phone calls.

Standby Time The length of time a cellphone can be switched on, without being used, until its battery is drained.

Talk Time The length of time a cellphone can be involved in an active conversation before the batteries need recharging.

Travel Charger A device which charges the cellphone battery while the battery is connected to the phone, by plugging the charger into the cellphone and into an electrical outlet.

Wireless Device Any device that can communicate with other devices without being connected by a wire. A cellphone is a wireless device.

World Phone A quad band cellphone that works all around the world, assuming your provider has a roaming agreement with the country you are in.

COVERAGE

Coverage Refers to the region within which a cellphone can reliably receive and make calls and send and receive data.

International Coverage The area, at the international level, within which a customer can roam.

Local Call A call made to a location inside your local coverage area.

Local Calling/Coverage Area The geographical area that a customer may call without incurring toll charges.

Long-distance Call A call made to or received from a location outside the local coverage area. Calls made or received while outside the local coverage area.

Roaming A service offered by mobile communications network operators, which allows a subscriber to use his/her cellphone while in the service area of another provider. Roaming requires an agreement between operators of technologically compatible systems in individual markets to permit customers of either operator to access the other's systems.

Roaming Agreement An agreement between two or more wireless telephone companies outlining the terms and conditions under which the participating companies will provide wireless service to each others subscribers. Roaming agreements commonly are used where no one company can offer complete national and international coverage.

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*Aussi offert en français sous le titre **Choix de cellulaires pour les Canadiens:
Un guide.***