Consumer Tips Filing a Complaint

Consumer Protection Act

Alberta

Service Alberta, Government of Alberta April 2019 Filing a Consumer Complaint with Service Alberta

This publication is intended to provide general information only and is not a substitute for legal advice. For more information regarding this content visit: <u>https://www.alberta.ca/consumer-protection.aspx</u> or phone 1-877-427-4088

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The Consumer Investigations Unit (CIU) of Service Alberta is responsible for Alberta's consumer protection and tenancy laws. This infosheet will explain how to file a consumer complaint with Service Alberta and when an investigation may be opened, as well as other options available to consumers.

Which matters does the Consumer Investigations Unit address?

Areas covered by the CIU include:

- Auctions
- Cemeteries
- Charitable Fund-raising
- Collection Agencies
- Credit Reports
- Door-to-Door Sales
- Employment Agencies
- Energy Marketing
- Gift Cards
- Home Inspections
- Landlords and Tenants (Mobile Home Sites and Residential Tenancies)
- Payday Loans
- Prepaid Contracting
- Sales of Manufactured, Modular and Package Homes
- Time Shares & Travel Clubs
- Unfair trade practices

More information on consumer topics, as well as specific publications, can be found at www.servicealberta.ca/consumer-protection.cfm. You may also get this information by calling the Consumer Contact Centre.

If you are not sure if your specific issue can be investigated, or if you need advice on what you can do to deal with matters not covered by the CIU, call the Consumer Contact Centre at 1-877-427-4088 for more information (toll free in Alberta).

Are all complaints investigated?

The CIU is not able to investigate every complaint that is received. Investigators look at violations of certain sections of consumer protection and tenancy laws, which are defined as offences. Some issues are not considered an offence, while others might not need to be addressed through an investigation.

Your complaint can only be addressed if it is about a specific incident involving you personally, or if you are a designated agent for the person involved in a consumer or tenancy issue. General or anonymous complaints will not be accepted. In addition, normally only complaints between businesses and consumers or landlords and tenants can be investigated. The CIU cannot usually address complaints between businesses.

Every complaint is reviewed to determine if an offence has occurred and if an investigation is warranted. The CIU might consider factors including whether a business has prior complaint history, the number of people affected, and the vulnerability of the consumers. If the review shows further action is appropriate, an investigation will be opened. If an investigation is not warranted, the complaint will be kept on file for future reference. Information might also be sent to the business about the laws and their obligations.

You will be advised if an investigation is opened. You will also be notified if an investigation will not occur, or if information will be sent to the business. If there will not be an investigation, and there are other options available to you, these will be explained.

How can I file a complaint?

All complaints need to be filed with the CIU in writing. There are several ways to file your complaint:

• Complete and submit the online complaint form, available at www.servicealberta.ca/File-aconsumer-complaint.cfm, or

- Mail or fax the completed complaint form located on pages 7 and 8 to the appropriate CIU office, or
- Print the complaint form available at www.alberta.ca.
- Mail the completed complaint form with your documents to the appropriate CIU office, or
- Bring the completed complaint form and your documents in person to a CIU office.

CIU offices are located at:

Northern Alberta (North of Red Deer):

Service Alberta Consumer Investigations Unit - North

3rd Floor, Commerce Place 10155 – 102 Street Edmonton AB T5J 4L4 Fax: 780-422-9106 Email: CIU.North@gov.ab.ca

Southern Alberta (Red Deer and south):

Service Alberta Consumer Investigations Unit – South

301, 7015 MacLeod Trail S Calgary AB T2H 2K6 Fax: 403-297-4270 Email: CIU.South@gov.ab.ca

Make sure your complaint includes your current address, day time telephone number(s), and email address if applicable, so we can contact you.

You will need to list all of the relevant details you have. These may include:

- dates and times
- addresses
- names of people involved
- witnesses
- contact information for you and the business.

You will also need to provide copies of all the documents you have related to the issue. These may include:

- contracts or rental agreements
- receipts or proof of payment
- cancellation or dispute letters
- emails or letters
- statements of account
- audio or video recordings



Please do not send original documents with your complaint. Copies are sufficient to review the file. You should keep originals in a safe place in case they are needed later, either as part of the investigation or for other actions you may take. Please make sure you do not alter or make notes on your documents, as these may be needed in their original condition.

You will be contacted once your complaint is reviewed. The amount of time needed to review a complaint depends on the nature of your complaint and the number and type of other complaints received at the time, and may take between one to three weeks. The CIU will contact you if more information is needed to review your complaint.

Other options for complaints

General Options

There might be other organizations that can look into your issue, along with filing a complaint with the CIU. You can use them even if your complaint is investigated by the CIU. Your name and the issues you raised will be shared if an investigation is opened or if information is sent to the business. This is done

• Approach the business directly and explain your concerns to them, if you haven't done so already. Let them know what outcome you want from the situation and see what they might be willing to offer you in response. You may wish to do this before filing a complaint, to see if you can settle the matter without having to take further steps.

- Contact your local Better Business Bureau and submit your complaint against the business. They keep tallies of complaints filed against businesses, and assign them a reliability rating. Contact information is located at the end of this publication.
- If the business or the person involved is part of a specific professional or industry association, contact the association to see what options might be available for complaints or mediation to resolve the matter.
- If you have a claim for an amount up to \$50,000, you can file a civil action through the Provincial Court, Civil Division. More information on this process is available through your local courthouse or at https://albertacourts.ca/provincial-court.
- If you have a claim for an amount up to \$50,000 against your landlord or tenant, you can file an action through the Residential Tenancy Dispute Resolution Service. For more information on the process, including application forms and the areas the service is available, visit http://www.servicealberta.ca/landlord-tenant-disputes.cfm or phone 780-644-3000. Dial 310-0000 followed by the number or toll free calling in Alberta.
- If you have a claim for more than \$50,000, you should seek legal advice before filing a civil action. The Lawyer Referral Service, offered by the Law Society of Alberta, will provide the names of three lawyers practicing in the applicable field of law. They can be reached at 1-800-661-1095. More information is available at https://www.lawsociety.ab.ca/public/lawyer-referral.
- If your complaint is about a potential criminal matter, such as assault, theft, fraud, or harassment, contact your local police detachment to file a report.

There might be other options that are specific to your issues listed on the alberta.ca website. You could also contact the Consumer Contact Centre at 1-877-427-4088 (toll free) to learn more about these options.

Industry specific complaints

The following organizations are delegated to handle complaints in their industry. Please contact them directly, instead of filing a complaint with Consumer Services, if your complaint is in one of these areas.

Funeral Services

Alberta Funeral Services Regulatory Board 1-800-563-4652 (toll free in Alberta) www.afsrb.ab.ca

Insurance

Complaints against insurance agents, brokers and adjusters:

Alberta Insurance Council Toll free 1-800-461-3367 www.abcouncil.ab.ca

Complaints about insurance companies:

Superintendent of Insurance Alberta Treasury Board and Finance 780-427-8322 Dial 310-0000 followed by the number for toll free calling in Alberta http://www.finance.alberta.ca/business/insurance/index.html

Motor Vehicles

Alberta Motor Vehicle Industry Council 780-466-1140 (Edmonton) Toll free 1-877-979-8100 http://www.amvic.org/contact-us-2/

Real Estate

Real Estate Council of Alberta 1-888-425-2754 (toll free in Alberta) www.reca.ab.ca

Securities and Investments

Alberta Securities Commission Inquiries: 1-877-355-0585 (toll free in Alberta) Complaints: 403-355-3888 www.albertasecurities.com

For more information

For additional information about filing a consumer complaint, call:

Consumer Contact Centre:

Edmonton: 780-427-4088 1-877-427-4088 (toll free in Alberta)

For more information on filing a complaint with the Better Business Bureau, contact:

Better Business Bureau of Central and Northern Alberta

Edmonton: 780-482-2341 1-800-232-7298 (toll free in Alberta) http://www.bbb.org/edmonton/

Better Business Bureau in Southern Alberta and East Kootenays

Calgary: 403-517-4222 1-800-221-6690 (toll free in Alberta) http://www.bbb.org/calgary/

Consumer Complaint Form

Date:		
Name:		
Address:		
City:		
Postal code:		
Phone number: (work)	(home)	
(Cell) (Email, if available):		
Complaint category (please check one)		
Cemetery Services	Pre-need Cemetery Services	
Charitable	□ Solicitations	
Residential Tenancies	Mobile Home Site Tenancies	
Loan Brokers	Negative Options	
Credit Reporting	□ Time Shares	
Direct Selling	Home Renovations	
Retail Home Sales	Employment Agencies	
Natural Gas Marketing		
Collection Practices	Credit Contracts	
Unfair Trade Practices	Bond Claims	
Electricity Marketing		
Sales of manufactured, modular and package homes		
□ Other		

Name of business: _____

Address (if known):

City: _____

Telephone number (if known): _____

Contact persons for the company: _____

Please provide a brief factual description of the problem you experienced. To help use review your complaint, please be sure to include details such as date, location, name of persons you dealt with, witnesses if any and what documents you have available.

Please provide a brief, factual description of the problem you experienced. To help us review your complaint, please be sure to include details such as date, location, name of persons you dealt with, witnesses, if any, and what documents you have available.



If more space is needed, use additional sheets and attach them to your complaint. Please be sure to fill out the entire form, attach a copy of your supporting documents and send them to the following address depending where in Alberta you live.

North of Red Deer Service Alberta Consumer Investigations Unit North 3rd Floor Commerce Place 10155 - 102 Street Edmonton, Alberta T5J 4L4 Fax: 780-422-9106 Red Deer and south Service Alberta Consumer Investigations Unit South 301, 7015 MacLeod Trail South Calgary, Alberta T2H 2K6 Fax: 403-297-4270