Filing A Consumer Complaint

Consumer Tips

Albertan

Service Alberta and Red Tape Reduction, Government of Alberta September 2023 Filing a Consumer Complaint

This publication is intended to provide general information only and is not a substitute for legal advice.

For more information regarding this content visit: https://www.alberta.ca/consumer-protection.aspx or phone 1-877-427-4088

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The Consumer Investigations Unit (CIU) of Service Alberta and Red Tape Reduction is responsible for Alberta's consumer protection and tenancy laws. This publication will explain how to file a consumer complaint with Service Alberta and Red Tape Reduction 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 https://www.alberta.ca/consumer-protection-complaints.aspx. You may also get this information by calling the Service Alberta and Red Tape Reduction 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 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 it receives. 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. Normally only complaints between businesses and consumers or landlords and tenants can be investigated. The CIU cannot usually address complaints between businesses.

Should a consumer wish to submit a general or anonymous complaint, they may call 1-877-427-4088 and follow the prompts to Report a Rip Off. Information provided to the tipline will be evaluated and used for intelligence purposes.

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 will be opened or not, or if information will be sent to the business. You will also be told why there will not be an investigation, as well as the other options available to you going forward.

How can I file a complaint?

Step 1. Gather your documents

You will need to provide copies of all the documents you have related to the incident, including:

- estimates, contracts or rental agreements including all attachments
- copies of any terms and conditions relevant to the transaction
- receipts, invoices, proof of payments
- · cancellation or dispute letters
- e-mails and letters
- statements of account
- audio or video recordings
- all communication to and from the business

Ensure you have provided all of the details of the incident, including:

- dates and times
- addresses (identify all locations you met at)
- names of people involved
- witnesses
- your full contact information
- all known contact information for the business

Step 2. Call the Service Alberta and Red Tape Reduction Contact Centre

Edmonton and area: 780-427-4088

Other areas in Alberta (toll free): 1-877-427-4088

E-mail: service.alberta@gov.ab.ca

The Contact Centre will review your concern and guide you in determining the best method in which to submit your complaint for review and consideration.

If a complaint submission to CIU is appropriate, you will be required to provide your name, email address and a phone number. With this information, a Complainant ID will be created.

With a Complainant ID, you will be able to login into the CIU Consumer Complaint Portal and complete your complaint submission.

In circumstances where email or computer access in unavailable, alternative submission options will be provided. Speak with the Contact Centre representative if this is required.

After you have submitted your complaint to the CIU, it will be reviewed. Due to high volumes of complaints, the Consumer Investigation Unit does not process incomplete submissions or matters that fall outside of Service Alberta and Red Tape Reduction's consumer protection mandate. In those instances, you will not receive confirmation of your submission.

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 so the business knows who is making the complaint and has the opportunity to respond. If there is specific information you do not wish to be provided to the business, please state this in your complaint and this will be taken into account in the review.

If, upon review, your complaint is validated, you will be contacted. 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 up to 30 days. The CIU will contact you if more information is needed to review your complaint.

Other options for complaints

General Options

In addition to filing a complaint with the CIU, there may be other organizations that can look into your issue, or resolution approaches you can take. You can use these even if your complaint is investigated by the CIU.

- If you haven't already done so, approach the business directly and explain your concerns to them. 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.
 The Better Business Bureau keeps tallies of complaints filed against businesses and assigns 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 \$100,000, you can file a civil action through the Alberta Court of Justice. More information on this process is available through your local courthouse or at https://albertacourts.ca/cj/home. For claims that exceed \$100,000, you need to file an action through the Court of King's Bench.
- If you have a claim for an amount up to \$100,000 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
 https://www.alberta.ca/residential-tenancy-dispute-resolution-service.aspx or phone 780-6443000. Dial 310-0000 followed by the number or toll free calling in Alberta.

The Law Society of Alberta - Lawyer Directory

The Lawyer Directory is an online search tool that lets you find a lawyer based on certain criteria. It provides contact information for more than 10,000 lawyers in Alberta with a vast array of practice areas. The Lawyer Directory is available at: https://lsa.memberpro.net/main/body.cfm

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 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 respective industries. If your complaint falls into one of these areas, please contact these organizations directly, instead of filing a complaint with Consumer Services.

Funeral Services

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

Insurance

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

Superintendent of Insurance
Alberta Treasury Board and Finance
780-643-2237
Dial 310-0000 followed by the number for toll free calling in Alberta https://www.alberta.ca/insurance

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) https://www.reca.ca/

Securities and Investments

Alberta Securities Commission

General Inquiries: 1-877-355-4488 (toll free in Alberta)

Complaints: 403-355-3888

Email for complaints: complaints@asc.ca

https://www.asc.ca/

For more information

For additional information about filing a consumer complaint, call:

Service Alberta and Red Tape Reduction Contact Centre:

Edmonton: 780-427-4088

1-877-427-4088 (toll free in Alberta)

BBB Canada's Northern Capital Regions and Quebec

Toll-free at 1-877-859-8566

https://www.bbb.org/local-bbb/bbb-of-canada-northern-capital-regions-and-quebec

Better Business Bureau in Southern Alberta and East Kootenays

Toll-free at: 1-877-859-8566 or directly in Calgary: 403-531-8784

https://www.bbb.org/local-bbb/bbb-serving-southern-alberta-and-east-kootenay