



Shopping for Satisfaction

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

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- Have you ever bought a cell phone and afterwards decided you really couldn't afford it?
- What about that product you bought over the Internet and you never got it?
- Are you thinking about travelling?
- Moving your household soon?

It's important to know what your consumer rights and responsibilities are in these and other areas.

HOW TO PREVENT PROBLEMS

You can prevent many consumer problems by following the suggestions listed below.

- Make sure you understand what the advertising says and what the salesperson tells you. Get answers to your questions before you buy.
- Remember, if it sounds too good to be true, it probably is.
- Don't rush into a purchase, especially if it's worth a lot of money.
- If follow-up service is important, know who you are dealing with.
- Never sign a contract unless you have read and understood it. Never sign a blank contract that a salesperson says will be filled in later.
- Shop around for service and price.
- If a retailer's statements about the item are an important reason why you are buying it, ask that the statements be written into the sales agreement.
- Write down any verbal claims that a salesperson makes about the goods or services if the claims are not listed in the contract or sales agreement. If you do have problems, know how to complain properly. For more information see the tipsheet, [Filing a Complaint With Consumer Services](#).

Clues that the product or service may not be legitimate

The easiest way to not lose money to a fraudulent offer - don't spend the money until you've done your homework.

- **The price is too good to be true** — If it sounds too good to be true it probably is. You have to ask how can this seller offer goods at a price no one else (including the manufacturer) can.
- **Vague testimonials** — Sally S. of Edmonton says, "This site is great. I saved over \$1,500 on my computer. I would definitely buy from XYZ again." Testimonials like these should be taken with a grain of salt. They are as credible as the source and the source (Sally S. of Edmonton) could be the seller.
- **Unsolicited e-mails direct you to a sales Web site.** Spam (unsolicited e-mails) is one method fraudulent sellers use to advertise. Lists of e-mail addresses are easy to gather and sell. Your e-mail address is worth money.
- **The seller asks for personal or financial information** before you can get product information or company details. Fraudulent businesses may collect your personal information to steal your credit identity or your personal identity. Never give credit card, banking or personal information until you are ready to buy. Never give your social insurance number to a seller.

What to do after you've made a purchase

- Keep all the paper — that includes your sales receipts, warranties, service contracts and instructions.
- Let the seller know immediately if you have a problem
- Write it down! Keep a written record of any contact with the business.
- If you take the item in for repair, be sure the technician or person taking it in understands and

writes down the problem you've described. Get an estimate on the cost of repairs before you sign a contract and keep a copy of the repair order for your records.

ALBERTA LEGISLATION

Alberta's *Consumer Protection Act* applies to most consumer purchases. It outlines business practices that are considered unfair and misleading. For details see the tipsheet *Unfair Practices: Consumer Protection Act*.

The act also has specific contract requirements and, in some cases, consumer cancellation rights that a variety of businesses must follow. Types of businesses covered by the act include time share, travel clubs, Internet sales, public auctions, collection agencies, and door-to-door sellers. Service Alberta has *tipsheets* with more details about each topic (see page 8).

The *Consumer Protection Act* does not apply to consumer-to-consumer transactions. If you buy from a private seller, for example through an ad in the paper, the act doesn't apply. If you have problems, you may have to take the seller to court.

Gift Cards

Read the tipsheet *Gift Cards*, for rules to improve consumer protection, use of the cards and disclosure of terms and conditions, in Alberta.

REFUNDS, EXCHANGES & DEPOSITS

The law doesn't require stores to take back goods. If stores do, they can set conditions such as exchange only, original packaging required, etc. Don't assume that you can automatically return goods. Return privileges may be different for sale merchandise.

Not all stores will let customers change their minds after they've put deposits on items. Make sure you know the seller's policy before you put your money down.

WARRANTIES

Warranties can be tricky. So, make sure you take the time to read them and understand exactly what they're telling you.

Is a business other than the seller or the manufacturer providing the warranty (a third-party warranty)? There have been cases where the company supplying the third-party warranty is out of business when consumers had claims.

Warranty tips

- Make sure you know what's covered and for how long. Also find out what's not covered.
- Handle with care — the way you use the item and take care of it might affect your warranty rights.
- If the product doesn't work properly, don't try to fix it yourself — that might cancel your right to service under the warranty. Contact the business right away.
- No luck? If you have a problem, contact [Service Alberta](#) for more information (see page 8).

DOOR-TO-DOOR SALES

If a door-to-door salesperson knocks on your door ask to see his or her identification.

In Alberta, you can cancel a direct sales contract:

- Within 10 days of receiving a copy of the signed contract – no reason needed
- Up to one year from the day the contract was signed if:
 - the seller wasn't licensed when the contract was signed
 - the sales contract didn't include all the required information
 - all the goods were not provided within 30 days of the delivery date specified in the contract or an amended date agreed to in writing by the buyer and seller

- the services were not started within 30 days of the delivery date specified in the contract, or an amended date agreed to in writing by the buyer and seller

For more information see the tipsheet [Dealing With Door-to-Door Sales](#).

NEGATIVE OPTION SALES

The [Consumer Protection Act](#) says companies cannot require you to pay for unordered goods or services unless you agree in writing to pay. If you don't agree, you don't have to pay. It is an offence to use negative option to sell goods or services. For more details, contact [Service Alberta](#).

SHOPPING ONLINE

Online shopping is big business and while not all online sellers are fraudulent, you can be a mouse click away from losing money – or more! Because it's easier to set up a 'store' on the Web than a brick and boards outlet, shoppers need to be vigilant about who they are doing business with, and cautious when shopping online.

Alberta's Internet sales legislation

The **Internet Sales Contract Regulation** establishes rules for Internet sellers and provides some protection for consumers who buy online in Alberta. The regulation requires Internet sellers to:

- Disclose specific information to help consumers make informed decisions before they buy,
- Provide a copy of the contract, which contains the required information, within 15 days after the consumer enters into the contract, and
- Allow consumers to exercise cancellation rights in certain circumstances - for example, if a seller fails to disclose the required information or deliver the goods or services on time.

The regulation also allows you, in specific situations, to get a refund from the credit card company if you used your credit card for the purchase. For more information see the tipsheet [Internet Shopping](#).

Know who you are dealing with

Look for Web sites that offer plenty of detailed information about their products and themselves.

Check the **Better Business Bureaus'** online reliability reports about businesses. Local **Better Business Bureaus** are connected by Internet to Bureaus across Canada and the U.S. so you can check businesses in other locations. The Bureaus also have one of the online certification programs, [BBBOnLine Reliability Seal Program](#) (see page 8).

Some online shopping tips.

- Compare prices before you buy.
- When you are entering personal data, make sure there is a statement on the site that says all information is kept confidential.
- You can check to see if the Web site is secure by looking for a lock symbol located somewhere on the browser, or by ensuring that the URL begins with "https".
- When buying internationally check the exchange rate, delivery charges etc. How will you deal with complaints against a seller in another country? Find out about delivery charges, any warranties involved or insurance required, as well as other service charges before you buy.
- Know what you can do if the item is lost in transit or damaged when it arrives.
- Never pay in cash - use credit/debit card or cheque. Keep a record of your payment.

PROTECT YOUR IDENTITY

Identity theft (ID theft) is the fastest growing type of fraud in the marketplace.

ID theft occurs when someone uses someone else's identification documents or other identifiers in order to impersonate that person for whatever reason including financial fraud and criminal activities.

Your name, birth certificate, driver's licence, credit cards, Social Insurance Number (SIN) and other personal identification can be used to open credit card and financial accounts, redirect mail, establish cellular phone service, rent vehicles, equipment, or accommodation, and even secure employment.

If someone has used your identity, you could be left with the bills, charges, bad cheques, and possibly problems with the law if your imposter committed crimes.

One of the best deterrents is to protect your personal and financial information by:

- Being careful who you provide information to and for what purpose, and
- Keeping key documents and personal information safe in your home and on your computer.

For tips on protecting your personal information when travelling, read [Protect Your Identity Away From Home](#).

Quick tips

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

- Don't give anyone your credit card or bank account numbers unless you're making purchases with them, and don't write credit card numbers on your cheques.
- Always check your credit card, cellular phone, telephone or other bills to make certain that all the charges are for things that you have authorized.
- When filling out warranty or other information cards, don't include optional or unnecessary personal information.

If you believe you are a victim of identity theft, contact your local police service immediately.

For more information read the [Identity Theft](#) tipsheet.

REBATES

A rebate is cash given to the consumer as an incentive to buy a particular model, make or brand. Automotive, appliance and computer manufacturers usually offer rebates. Manufacturers tend to offer rebates to clear extra inventory, control pricing structures or to encourage the consumer to buy other items within their product line.

Read the fine print when taking advantage of any rebate. Sometimes rebates can be tied to coupons or discounts on other purchases — for example, a computer rebate that requires signing up with a particular Internet service provider. Ask yourself if this extra service is something you need. If it isn't, the rebate may not be worth your while.

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

- Be aware that the price advertised in big bold type is usually the price you get after redeeming the rebate and the cash you pay up-front could be more. Make sure you know what the before-rebate price is.

- If the manufacturer controls the rebate the retailer may not be aware that there is a rebate on a particular product. Always ask the retailer to find out what the rebate is and when it expires.
- It usually takes several weeks to receive a rebate amount back. Make sure you have enough money for the up-front price when buying the item so that you're not paying credit interest while waiting for the rebate to arrive.
- Read the terms of the rebate carefully to find out what you must send, to whom and by what date.
- Keep copies of all receipts, the rebate form and any correspondence you may have with the rebate provider. The seller may not be willing to go to bat for you so it may fall to you to do the legwork in order to get the rebate.
- Keep track of dates. Write down the date you sent the rebate — it can be important when dealing with expiry date complications.
- When dealing with a company to obtain a rebate that is rightfully yours, persistence is your best weapon — Don't give up and don't get discouraged.

If you have a problem with rebates, contact [Service Alberta](#). (see page 8).

MOVING

Moving can be stressful, whether you're going across the city or across the country. Here are some things you need to know about hiring a moving company, and having a smooth move.

Common moving complaints are:

- The final price is higher than the estimate and the mover wants all the money before you get your possessions;
- Pick up and/or delivery appointment times are missed;
- The do-it-yourself moving truck isn't available even though it was reserved;

- Disagreements about loss and damage to goods; and
- Difficulty making claims for loss or damage against the mover's insurance.

Choosing a Mover

When selecting a moving company:

- Get recommendations for reliable movers from friends, check with your local **better business bureau** (see page 8).
- Find out if the mover is a member in good standing of a moving association and how long it's been in business.
- Get written estimates from several movers.

Estimates

In Alberta, consumers should obtain at least three estimates in writing. Under the *Consumer Protection Act*, businesses cannot charge more than 10 per cent, to a maximum of \$100, higher than the quoted estimate unless the consumer agrees to the new amount.

Generally, local-move estimates are based on a cost per hour for the truck and number of staff. Long-distance estimates are based on the distance to be moved, and the weight of the goods to be moved.

In both cases ask what else could affect the price, for example: time of year, day of the week, elevators, packing materials and labour, appliances, difficult-to-move items like pianos, and furniture set up.

Movers can make the most accurate estimate by looking at what you are going to move. Make sure you show everything to the person doing the estimate.

Get the full name of the person who provided the estimate or any other assurances and get all this information in writing.

Get enough insurance

Standard moving insurance provides coverage based on the weight of the item that is lost, broken or damaged. This will probably not be enough. You should consider getting replacement value coverage.

Check with your insurance agent or broker to find out if your existing household policy will cover all or part of the move. Know when you must submit a claim against the policy. Find out what happens if boxes you've packed yourself are damaged or lost. Also, does the insurance cover damage to the buildings involved and to other peoples' property?

Helping a smooth move

- Be ready. Book the elevator in the high-rise, have everything ready to go, make sure your destination is ready too.
- Keep your valuables e.g., jewelry, prescriptions, important papers with you.
- Pack kitchen, bathroom and bedroom boxes with the necessities and carry them with you.
- Make an inventory of goods to be moved and supervise the loading and unloading or arrange for someone else to do it. If goods are damaged or lost, make sure it's noted on the inventory, and notify the mover quickly.
- Make sure you know the payment methods the mover accepts.

Contact **Service Alberta** for information if you have problems with a moving company (see page 8).

TRAVEL

While most holidays go smoothly, it makes sense to protect yourself in case there are problems. Think about what would happen if you lost your luggage, became ill in another country, or if your tour operator or airline went out of business.

Check your insurance needs

Smart travellers protect themselves from financial loss by being insurance wise. Before you buy travel insurance, check what coverage you already have.

- Your credit card may offer baggage and other types of insurance.
- Your credit card may also offer reimbursement if a tour operator, airline or other travel service provider goes out of business before you are able to use the service.
- Your personal property insurance may cover lost or stolen luggage.
- Your car insurance may provide collision and liability coverage for rented automobiles.

You can buy travel insurance from a private company or the tour operator. This provides coverage for emergencies abroad such as illness, baggage loss, and accidental death/dismemberment. This type of policy sometimes includes trip cancellation insurance.

Health insurance

Always carry your **Alberta Personal Health Card** and show it when getting health services.

The **Alberta Health Care Insurance Plan (AHCIP)** will provide coverage when you travel in and out of Canada. When you travel outside Alberta, some health care services are not covered and others have maximum payment limits. These expenses can be financially overwhelming. Consider buying additional medical coverage to pay for the difference.

Make sure you know what is and isn't covered, especially if you have an existing health problem. Some plans offer other benefits such as finding a doctor, emergency response services and coordinating payment to the medical team.

Also, you should contact AHCIP if you plan to be out of Alberta for six months or longer.

For more information read Alberta Health Care Insurance Program's brochure [Health Coverage Outside Alberta](#).

What if the travel supplier goes out of business?

Travel agencies and tour operators are not required to be licensed or bonded; therefore it will be difficult to get any money back if the company has closed its doors or declared bankruptcy.

Ask about default insurance.

Ask your agent for default insurance. It protects your money if a tour operator or other service supplier goes out of business. Default protection is usually sold as part of a trip cancellation policy. But not all trip cancellation policies include default protection, so make sure you specify that you want it.

Read the policy before you buy to be sure you're getting what you want. Check if business failure of a carrier or travel service supplier is included in the listed risks and, if so, are there any conditions that must be met for the coverage to come into effect. Check that your specific service provider (tour company, airline etc.) is covered by the insurance you intend to buy.

If you don't want to buy this coverage you will be asked to sign a waiver saying you were offered coverage but turned it down.

Other options

If you bought your travel over the **Internet**, Alberta's **Internet Sales Contract Regulation** gives you the ability to cancel your contract, if goods or services were not provided on the date specified in the contract. If you used your credit card for the purchase, you can also ask the credit card issuer to cancel or reverse the credit card charge, and associated interest, if the business does not provide a refund. For more information see the tipsheet [Internet Shopping](#).

If you paid for the travel using a cheque or money order, you don't have access to the "charge back" provision.

Read your **credit card agreement** to find out if you can get a refund if you don't get what you paid for.

What happens if I get sick and I can't travel?

If you bought trip cancellation insurance from either the tour operator or a travel agent you will get a refund if you have to cancel a trip after paying for it.

Make sure you understand the refund policies and the accepted reasons for cancellation. Refunds often vary according to when you cancel.

FOR MORE INFORMATION

Service Alberta

Consumer Contact Centre
Edmonton: 780-427-4088
Toll free in Alberta: 1-877-427-4088
www.servicealberta.ca



Alberta Youth Consumer Champions

www.facebook.com/youthconsumerchampions
<https://www.facebook.com/ConsumerProtectionAlberta/>

Better Business Bureaus

Better Business Bureau of Central and Northern Alberta

Edmonton: 780-482-2341
Toll-free in Canada: 1-800-232-7298
www.edmontonbbb.org

Better Business Bureau of Southern Alberta

Calgary: 403-517-4222
Toll-free in Southern Alberta: 1-800-661-4464
www.calgary.bbb.org

BBBOnline Reliability Seal Program

(for Internet transactions)

www.newyork.bbb.org/bbbonline-reliability-seal-program

Alberta Health Care Insurance Plan Health Coverage Outside Alberta

Edmonton: 780-427-1432

Toll-free in Alberta:

dial 310-0000 then 780-427-1432

www.health.alberta.ca/documents/AHCIP-brochure-AHC0012.pdf

Air Travel Complaints Commissioner

Canadian Transportation Agency (deals with unresolved complaints with your air carrier)

Toll-free: 1-888-222-2592

<https://services.otc-cta.gc.ca/eng/air-complaints>

Canadian Consumer Information Gateway

One portal to a variety of information about travel including unsafe destinations, customs requirements, travel health advisories, consular locations, and the Canadian Transportation Agency's booklet

Flying Smart.

<https://www.otc-cta.gc.ca/eng/fly-smart>

Canada's Office of Consumer Affairs

Industry Canada

www.ic.gc.ca/eic/site/oca-bc.nsf/eng/Home

REFERENCES

For the module Shopping for Satisfaction be sure to print the following referenced tipsheets.

- **Filing a Complaint With Consumer Services**
- **Unfair Practices: *Consumer Protection Act***
- **Dealing with Door-to-Door Sales**
- **Internet Shopping**
- **Gift Cards**
- **Identity Theft**
- **Protect Your Identity Away From Home**