



Orientation to Ontario

CONSUMER RIGHTS AND RESPONSIBILITIES

RIGHTS AND RESPONSIBILITIES

In Ontario, everyone is protected from unfair business practices by the Consumer Protection Act.

Consumer Rights

- Sales incentives cannot trick or mislead customers.
- Contracts must be clear and easy to understand.
- There is a “cooling off period,” after signing a contract—if you change your mind during this period, you can cancel the contract.
- If you receive goods that you did not ask for, you do not have to accept or pay for them.
- Delivery of goods and services must be made on time.
- If something is wrong with a product or service, the seller must fix the problem in a reasonable amount of time.

Consumer Responsibilities – as a consumer, you are responsible to do the following:

- Research and compare products before you buy them.
- Check the qualifications and reviews of service providers.
- Follow instructions for products that you buy.
- Make sure you receive everything that you have paid for.

DO YOUR RESEARCH

- It is important to do some research before making a purchase or looking for a service.
- Many stores have special or seasonal sales and weekly specials. When shopping online, use promotional codes.
- For groceries and household goods, you can compare the prices in different stores and look at weekly flyers. Some stores will match the prices of their competitors.
- For more expensive purchases, check retailer websites, visit the store or call the customer service line to ask questions.
- When making large purchases, read reviews from other buyers online, on websites and in publications that test products for their readers.
- When shopping online, make sure the price is listed in Canadian dollars.
- When ordering online from American companies, you may be charged extra for international shipping, Canadian taxes and custom duties.

CONTRACTS

It is your responsibility to read contracts carefully. If you need help reading English, ask for extra time to review the contract.

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<https://settlement.org/o2o>



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Take the contract home and return to sign it at a later date. When hiring a person to do work in your home, ask for a contract. Some common contracts include:

- lease or rental agreements
- mobile phone service plans
- car or business loans
- car or truck rental agreements
- gym memberships
- credit card agreements
- insurance policies
- contracts for home renovations

MAKING COMPLAINTS

- If you have a problem with a product or service, you can make a complaint. This helps you and future customers.
- The first step is to call the company, explain the problem and ask them to fix it. You may need to speak to the manager or supervisor.
- If the problem is not solved, you can write to the company. Explain the problem with specific details, request a solution (like a repair or a refund) and describe what you will do if they do not fix the problem.
- If the company does not respond, you have the option to do what you said you would.
- You can file a formal complaint to the Ontario Ministry of Government and Consumer Services and to the Better Business Bureau (BBB).
- If the problem involves a large amount of money or valuable property, you can also file a claim in Small Claims Court.

RESOURCES

Ontario Ministry of Government and Consumer Services

www.ontario.ca/page/consumer-protection-ontario

Better Business Bureau (BBB)

www.bbb.org/en/ca

