



Orientation to Ontario

CONSUMER AWARENESS

PHONE AND INTERNET SERVICES

Many options exist in urban areas. Be sure to research all the options and understand all the details of any contract before you sign it. You can save money by:

- Bundling (Combining) your phone, INTERNET and cable services.
- Purchasing family plans for cell phone services.
- Using a long-distance and international calling card.

If you do not have Internet access at home, consider:

- Using the free Internet service at your local public library (with a library card).
- Going to coffeehouses and restaurants that offer free wireless access (also called WI-Fi hotspots).

Learn more about phone and Internet services at settlement.org or findlink.at/dailylife

CANADA POST

- You can send and receive packages at Canada Post retail stores, in all cities and towns.
- For information about other products and services, visit canadapost.ca or call 1-866-607-6301.

BUYING FOOD

You can buy food at:

- Grocery stores and supermarkets
- Convenience stores (or “corner stores”). Food is more expensive in these stores.
- Small fruit and vegetable markets.
- Butchers and bakeries.

IMPORTANT NOTE

Ontario has local food banks where people in financial difficulty can get free groceries.

Call 416-656-4100 or visit Feed Ontario at feedontario.ca or findlink.at/Foodbanks

TIPPING

If you feel that you received good service, perhaps in a restaurant or taking a taxi, you have the option of leaving a tip. It is usually 10-15% of the bill. Tipping is not mandatory.

CONSUMER PROTECTION

As a consumer you are protected by the Consumer Protection Act. For more information about what this includes, please visit ontario.ca or findlink.at/consrights

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CONSUMER PROTECTION

We all play a role in consumer protection. The government sets laws to protect consumers and companies must follow the laws to protect customer and employee information. However, everyone in Canada must take steps to protect themselves.

- The Office of Consumer Affairs provides information on many consumer protection topics at consumerhandbook.ca
- The Canadian Anti-Fraud Centre collects and shares information on consumer fraud at antifraudcentre-centreantifraude.ca

IDENTITY THEFT

Identity theft is when a person uses your personal information without your permission to commit a crime. Identity thieves may use your identity to steal your money or use your credit card to make purchases. They may also use your identity to commit other crimes in your name.

It is very important to protect the following information and documents:

- Social insurance number
- Driver's license number
- Health card number
- Credit card and banking information
- Bank card
- Birth certificate
- Passport
- Visa and study permit

There are many ways that thieves can steal your identity. They can take mail from your mailbox, or steal your wallet, purse, or bag. Thieves can also take papers and important documents from your home, car, locker or even your garbage and recycling bins.

ONLINE PROTECTION

Online banking and shopping increases your risk of identity theft. Your information can be stolen from the computer. Be very careful when using public computers such as those in libraries and computer labs. Always log out of your email and websites. Do not save your passwords on websites and delete your search history.

- Do not respond to emails from senders you do not know that request your personal information.
- Do not click on links in messages from people that you do not know.
- Do not trust email messages that offer prizes, awards, or quick ways to make money.
- Never share your passwords and make them difficult to guess.
- Be cautious about making purchases from websites, like eBay, Craigslist, and Kijiji; do not transfer money to strangers.

PREVENTION

Once your identity has been stolen it can be very difficult to fix the problem. Your credit may be ruined for many years, which makes it difficult to get a cell phone account, credit card, or even a mortgage.

Learn about protecting your Social Insurance Number at Service Canada. Visit canada.ca or findlink.at/IS-SIN

For more information on protecting your personal information, visit the Ontario government website at ontario.ca or findlink.at/persinfo

CREDIT REPORTS

Your credit report collects information from all of your financial dealings, including loan payments, credit cards, telephone and Internet accounts and other bills. Late or skipped payments or not paying bills will lower your credit score. This will affect your ability to obtain a loan or mortgage.

Learn more about credit reports in Ontario at the Consumer Protection Ontario website ontario.ca or findlink.at/credreport



IMPORTANT NOTE

If you think your identity has been stolen, you can put a fraud alert on your credit report by contacting the following credit reporting agencies: Equifax: 1-800-465-7166 and Trans Union: 1-877-525-3823.



DID YOU KNOW?

Consumers have a responsibility to protect their debit and credit cards and their Personal Identity Numbers (PINs). You must report lost and stolen cards so that they can be deactivated. If you give someone your PIN, you may be responsible for fraudulent charges that he or she makes.

