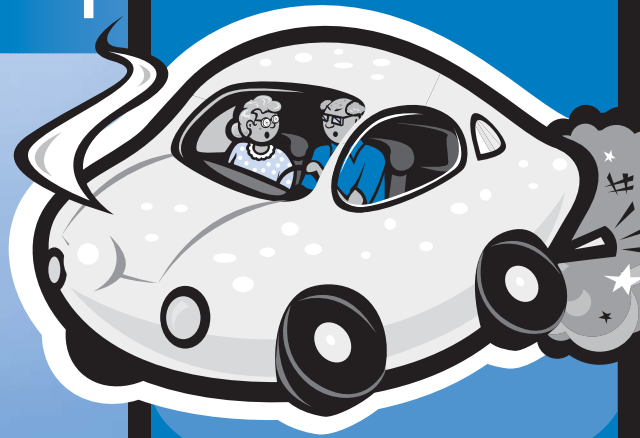


COMPLAINTS

1



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Bought a lemon? Don't be shy — complain effectively!

It can happen to the most careful of us. You lay out your hard-earned money for a product or service, only to find that you haven't got what you paid for, or thought you paid for. When this happens, sometimes the only thing to do is complain.

If you know how to complain effectively, you have a much better chance of obtaining satisfaction, whether through a return or exchange, a full or partial refund, damages or even just an apology.

The Complaint Courier on the Canadian Consumer Information Gateway (www.ConsumerInformation.ca) can guide you through the complaint process, step by step. This powerful online tool gives you the resources and expert advice you need, from start to finish.

The first step in the complaints process is to contact the business you are not happy with — and the sooner the better. The Complaint Courier offers seven tips for complaining effectively:

1. Don't be afraid to complain. Good businesses will be pleased to correct any mistake they have made. They know that customer goodwill is the best form of advertising.
2. Don't delay. If a product is defective or unsatisfactory, return it quickly. Otherwise, you might lose the opportunity to get redress.
3. Talk to the right people, in the right order. Give each person enough time to resolve your complaint. Start with the sales clerk, and then move on to the customer-service officer or the manager. If this still doesn't work, contact the head office.

4. Be prepared to negotiate realistically. Stores that don't give refunds might be persuaded to exchange your purchase or make other arrangements.
5. Be polite. You'll get better, and perhaps quicker, results if you explain the problem and ask for a resolution without becoming angry or making threats.
6. Be clear. Know your facts and use them to ask for what you want.
7. Keep good records. Always file important information in a safe place. Include sales receipts, repair orders, warranties, cancelled cheques, contracts and any letters you may have written to the company. Note the names of people you talk to, as well as the dates, times and outcomes of conversations.

If a personal visit or phone call doesn't produce results, you'll need to write a letter to someone higher up. You can use the Complaint Courier's Letter Wizard to do this. Just enter some basic information, and the Letter Wizard will formulate a letter for you. You can then print the letter and send it by registered mail.

If all else fails, you can use the Complaint Courier to submit a complaint form to the appropriate regulatory agency and find advice on your legal options.

With a bit of luck, you'll never have to do this. But if you have a consumer complaint and don't know where to turn, consult the Complaint Courier.

2



Fraud: Don't be a victim!

It's an unpleasant but simple fact: if you're a senior, you're much more likely to be a target for fraudsters and scam artists. Many con artists deliberately set out to victimize seniors.

Ask yourself the following questions:

- Can I use extra cash?
- Am I always on the lookout for a good deal?
- Are there lots of chores to do around the house or apartment?
- Is it hard for me to say no to nice people?

If you answered yes to any of these questions, you could be the next victim of a fraud.

Every year, scam artists and deceptive telemarketers cheat Canadians out of **more than a billion dollars**, according to police statistics. Scams often cross borders, making law enforcement particularly difficult. You have to hand it to these fraudsters: they have fertile imaginations. Fake diamonds, insurance fraud, charity scams, Internet gambling, high-pressure sales — they try it all. Once the winter cold weather sets in, they turn to home heating inspection scams.

You may wonder how people could be so gullible, but it's no mystery. Look again at those four questions we began with. Almost everyone would say yes to at least one of them. And fraudsters are master con artists. They're likeable, smooth-talking and convincing. They may call several times to make you think you are getting to know them. They know how to exploit human weakness — how to manipulate you into shelling out money. They specialize in preying on vulnerabilities.

PROTECT YOURSELF FROM FRAUDS AND SCAMS

By far the best consumer defence is to make yourself fraud-proof. Take some basic precautions:

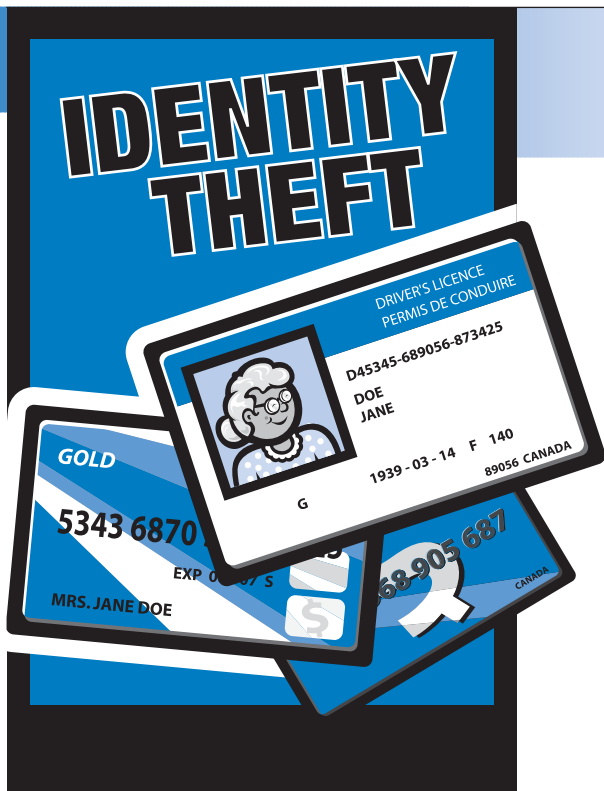
- Remember the golden rule: if a deal sounds too good to be true, it probably is.
- You **never** have to pay money before you claim a lottery or win a prize.
- If in doubt, **hang up the phone**. Don't worry about seeming rude.
- Watch out for pressure tactics, especially the "act now, or this price won't last" ploy.
- If you are asked for money up front, react with caution.
- Be careful about responding to 1-900 numbers — they're not toll-free like 1-800 numbers and often have very high rates. 1-900 phone scams may be designed to keep you on the line — and remember, you'll have to pay for the call by the minute.
- Shop only on secure websites, with encryption for your credit card number (secure sites will show an "s" in the website address — <https://> — or a closed padlock or unbroken key icon on your screen).
- Before signing anything, **read it!**
- Check with a trusted friend or family member if you feel uncomfortable about any transaction.

The Canadian Consumer Information Gateway (www.ConsumerInformation.ca) contains easy-to-use links to information on fraud, including the latest scam alerts. You can customize searches to focus on the province or territory where you live, helping you find out what the government there is doing. The Gateway contains links to the fraud branch in each province and territory, and to the RCMP as well.

For example, you can find out what the RCMP has to say about scams by going to the Canadian Consumer Information Gateway and typing “RCMP fraud” in the Search For box. And you can help by reporting fraud to RECOL: Reporting Economic Crime On-Line (recol.ca) or to PhoneBusters (www.phonebusters.com or 1 888 495-8501).

It's tough being a consumer in today's world. Don't make it any harder by becoming the victim of a scam. Be alert, know what to do and protect yourself by being informed.

3



Identity theft: Reduce the risk

Identity theft may sound like science fiction, but it's a very real danger for almost all of us. It targets ordinary people, and the number of victims is soaring.

Identity theft is the use of your personal information without your knowledge or consent to commit a crime, such as fraud or theft.

The thief assumes the identity of the victim, and uses the victim's authentic personal information to fool a bank, a business or another institution into thinking that the thief has proper access to the victim's account or credit card.

After they steal personal information, identity thieves do all sorts of illegal things. They can go on spending sprees; open new bank accounts; divert mail; apply for loans, credit cards and social benefits; or rent apartments. Sometimes they commit even more serious crimes, which they pin on their new identity — you.

Identity thieves use many sources of information, from stealing bills you receive in the mail to taking your Social Insurance card. They have even been known to go “dumpster diving” to gain information. You can reduce the risk by following these tips:

- Shred all receipts, bank and credit card statements, copies of credit applications, insurance forms, physicians’ reports and credit offers you get in the mail before recycling them.
- If your personal information is requested, find out how it will be used and if it will be shared.
- Shield passwords and never reveal them to anyone.
- Don’t use personal information when choosing a password. How about the first letter from each word of your favourite line of poetry?
- When paying by credit card in a store or restaurant, check that the card returned to you is your own.
- Keep items with personal information in a safe place, and try to minimize the number of ID items and cards you carry with you.
- Pay attention to billing cycles. If your bills don’t arrive on time, follow up with your financial institutions.
- Guard your mail. Be aware of the time it is usually delivered, and remove it promptly from the mailbox. Be sure your mail is forwarded if you move. Have a friend pick it up every day when you are away from home, or arrange for Canada Post to hold it.
- Do not give out personal information on the phone, through the mail or over the Internet unless **you** have initiated the contact, or you yourself know the person you’re dealing with.

Your identity is unique; it’s yours and yours alone. If you follow these tips, the odds are good that you’ll be able to keep it that way.

For more advice on identity theft, visit www.cmcweb.ca/idtheft

VISIT THESE GOVERNMENT OF CANADA WEBSITES:

Canadian Consumer Information Gateway

www.ConsumerInformation.ca

Reliable, single-window access to information on consumer topics, including fraud, health, children, food, housing, the Internet, the environment and communications. The site also carries the latest consumer news and special features.

Seniors Canada On-line

www.seniors.gc.ca

For Canadians aged 55 and over. A one-stop information resource to access relevant information found on federal, provincial/territorial and municipal government websites.

Consumer protection remains an important part of the federal, provincial and territorial governments' agenda. In a spirit of co-operation and to improve efficiency on the consumer front, the Consumer Measures Committee (CMC) was created under Chapter Eight of the Agreement on Internal Trade. The Consumer Measures Committee has a representative from the federal government as well as every province and territory. The CMC provides a federal–provincial–territorial forum for national co-operation to improve the marketplace for Canadian consumers, through harmonization of laws, regulations and practices and through actions to raise public awareness.

