#### Tips to protect yourself

## Get confirmation for all purchases in writing

Always get receipts that show how you paid for a product or service.

#### Refunds and exchanges

Before making a purchase, find out if the store has a return or exchange policy.

## Know about the cooling-off period

In certain situations, Ontario's consumer laws give you time to change your mind for any reason and cancel contracts without charge.

This is called a cooling-off period.

Examples of when you are given a 10-day cooling-off period are when you sign a contract in your home, like contracts for home renovations, and contracts for certain products, like timeshares. For payday loans, you can cancel a contract within two days.



#### Contact us

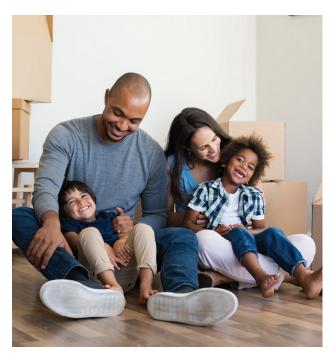


1-800-889-9768 TTY: 1-877-666-6545



Ontario.ca/ConsumerProtection
Ontario.ca/ConsumerBeware

#### Disponible en français





# Consumer Protection Ontario

We're here to help protect your consumer rights.



#### What we do

The Ministry of Public and Business
Service Delivery and Procurement
enforces a number of consumer
protection and public safety laws,
including the Consumer Protection Act.
We examine complaints on a case by
case basis to determine if a business has
not complied with the law. Where a
breach may have occurred, the ministry
will decide what action is appropriate to
take. This may include:

- Referral to another organization if your complaint is not covered by the consumer protection laws that we enforce
- Educating businesses and consumers about their rights and responsibilities
- Mediation services to assist consumers and businesses resolve their disputes
- Adding a business to the Consumer Beware List, a searchable list available on our website of businesses that have either:
  - Not answered us after they were sent two notifications about a consumer complaint
  - o Been charged or convicted in relation to the Consumer

Protection Act or other acts of the ministry

- Suspending or revoking a licence or registration where a business is licensed or registered by the ministry
- Issuing a compliance order
- Investigation or prosecution

#### How we can help

If you think a business has treated you unfairly, you can file a complaint with us. Types of complaints that our laws cover include:

- Auto repairs and towing
- Collection and consumer reporting agencies
- Home renovation and maintenance
- Large appliances, including heating and air conditioning equipment
- Payday loans



#### How to file a complaint

# Step 1: Inform the business of your complaint

Advise the business of your complaint by email, letter or by phone before filing a complaint with us. If you advise them by phone, note the date and details of the conversation.

If the business does not resolve your complaint, you can then file a complaint with us.

## Step 2: Submit a complaint to us

Visit our website to file a complaint at Ontario.ca/ConsumerProtection.

## Step 3: After you submit a complaint to us

We will contact you by email, letter, or phone within 15 business days.



Please note that not all breaches of consumer protection laws are appropriate for action by the ministry. The information you provide us is important. We use it to monitor the conduct of businesses in the marketplace.