



# Consumer Protection Act, 2002 General Information

In Ontario, many of your rights as a consumer are set out in the [Consumer Protection Act, 2002 \(CPA\)](#) and other [consumer protection legislation](#) that cover most consumer transactions. Under the CPA, certain agreements for a product or service that cost more than \$50 must be in writing.

Ontario's Consumer Protection Act helps protect you before, during and after you make a purchase. Learn about your rights, so you know to protect yourself.

## Cooling-off Period

Under the CPA, the "cooling-off" period provides you with the right to cancel certain types of contracts within a specified time frame after you have signed them. This period is intended to protect you from high-pressure sales tactics by giving you more time to reconsider your purchase or commitment. Generally, the cooling-off period is 10 days from the day you receive a copy of the contract. During this

period, you can cancel the contract without penalty. A cooling-off period applies in the following examples:

- When you buy a product or service from a door-to-door salesperson
- When you join a fitness club or gym
- When you buy a preconstruction condo
- When you get a payday loan
- When you purchase a timeshare
- When you pay for loan brokering and credit repair services

You can cancel a contract anytime within the cooling-off period by writing a cancellation letter to the business. Agreements you made with the purchase, like financing plans, will be cancelled also.

- You do not need a reason for cancelling
- For most contracts, the business has 15 days to return your money
- If the contract was for a product, the business is responsible for picking up the product or paying for it to be picked up, if the business wants it back.

## False Information

It is illegal for the business or individual to give you false information about themselves or the product or service they offer. Examples of misrepresentation include instances when an individual or business:

- Claims that they have a licence, accreditation or certification that they do not have
- Shows fake safety certification or accreditation for an item
- States that the product is a certain grade, style, model, or quality when it is not
- Promises to deliver a product or service when they know that is not possible
- Recommends unnecessary repairs or replacements to an item

Always read and understand the terms and conditions before signing. If a misrepresentation has been made in connection with a product or service you purchased, you can cancel the contract within one year.

You also may be entitled to remedies that are available under the law, including damages.

## Delivery of goods

When you order a product, it must be delivered within 30 days of the promised delivery date, or you can ask for a refund.

If you choose to keep an item after it was delivered late, you lose your right to a refund. You cannot be charged for receiving an item or service that you did not request.

### Learn more

For more information about your consumer rights, please contact:

- 416-326-8800
- 1-800-889-9768 (toll-free)
- 416-229-6086 (TTY)
- 1-877-666-6545 (toll-free TTY)
- [consumer@ontario.ca](mailto:consumer@ontario.ca) (email)

Know your rights, visit:

[Ontario.ca/consumerprotection](https://ontario.ca/consumerprotection)