

# Refunds and exchanges most common consumer complaint

Problems with refunds and exchanges moved to the top of the 1990 list of the most common consumer complaints, say experts at Ontario's Ministry of Consumer and Commercial Relations (MCCR).

Spots two to 10 on the list were as follows:

2. Complaints about buying motor vehicles, new and used.
3. Motor vehicle repair difficulties.
4. Problems with fitness clubs.

5. Travel complaints.
6. Dissatisfaction with home improvements and renovations.
7. Mail-order buying problems.
8. Complaints about collection agencies.
9. Real-estate problems, and
10. Misrepresentations.

"We make up a list of the 10 top trouble spots every year, to help us keep a closer eye on persistent problems," says Marilyn Gurevsky, of the Consumer Services Bureaus. "We hope it will also

warn consumers to be cautious in these areas."

The best way to prevent problems with the number one complaint, refunds and exchanges, is to know the store's policy before you buy, she says. Store are not legally obliged to accept returns.

Many shops post their refund policy on a sign. When that is not the case, experts advise shoppers to insist the policy be clearly written on their receipts.

Auto purchasing problems oc-

cupied second place, down from the number one spot last year. Some common causes of disputes include mechanical faults and customers signing more than one purchase agreement.

Many consumers also had problems with vehicle repairs last year. "As more consumers become aware of their rights under the Motor Vehicle Repair Act, we receive more complaints about service and bills," says Gurevsky.

Number four of the top 10 was fitness club problems. A number of bankruptcies during the year underlined the importance of consumers knowing about their rights under the Prepaid Services Act.

This law stipulates that fitness clubs must offer memberships paid by the month to reduce consumer losses in the event of the club's bankruptcy or insolvency. The clubs may, however, charge up to 25 per cent more for by-the-month memberships than for yearly contracts. In Ontario, no fitness clubs may offer a membership contract longer than one year.

Next on the list is travel, again an area in which company failures resulted in consumer dissatisfaction. Consumers are reminded they must deal with an Ontario registered travel agent to be protected under the Ontario Travel Industry Compensation Fund.

The sixth most frequent consumer complaint in Ontario last year came from people who were dissatisfied with improvement and renovation work done to their homes. Experts suggest the best ways to avoid these problems is to shop around for a contractor, get references, ask lots of questions, keep down payments and deposits low and make sure everything is nailed down in a contract before the first hammer is raised.

Mail-order buying presented problems for some shoppers long before the Consumer Ministry existed. In fact, early settlers in the province received most of their clothing and household articles by post - and it's speculated even then some unscrupulous vendors took advantage of the unwary.

"Although most companies are reputable, there are still risks in mail-order buying - especially if the seller operates from outside Ontario," cautions Gurevsky. Mail-order problems occupy the seventh spot on our top-ten list.

Collection agencies ranked eighth. Consumers should know that collection agencies are tightly regulated under Ontario law. Anyone who thinks they are being treated unfairly by one should contact MCCR.

Net on the list are complaints about real estate - ranging from problems with real estate brokers and agents to disagreements between buyers and sellers. Many of these problems involve a misunderstanding of a contract.

The final top ten item is misrepresentation by sellers. False or misleading sales claims are against the law in Ontario.

Consumers wishing to receive a copy of MCCR's brochure listing information available on a variety of consumer topics should write to the Consumer Information Centre, 1st Floor, 555 Yonge St., Toronto, Ontario M7A 2H6.

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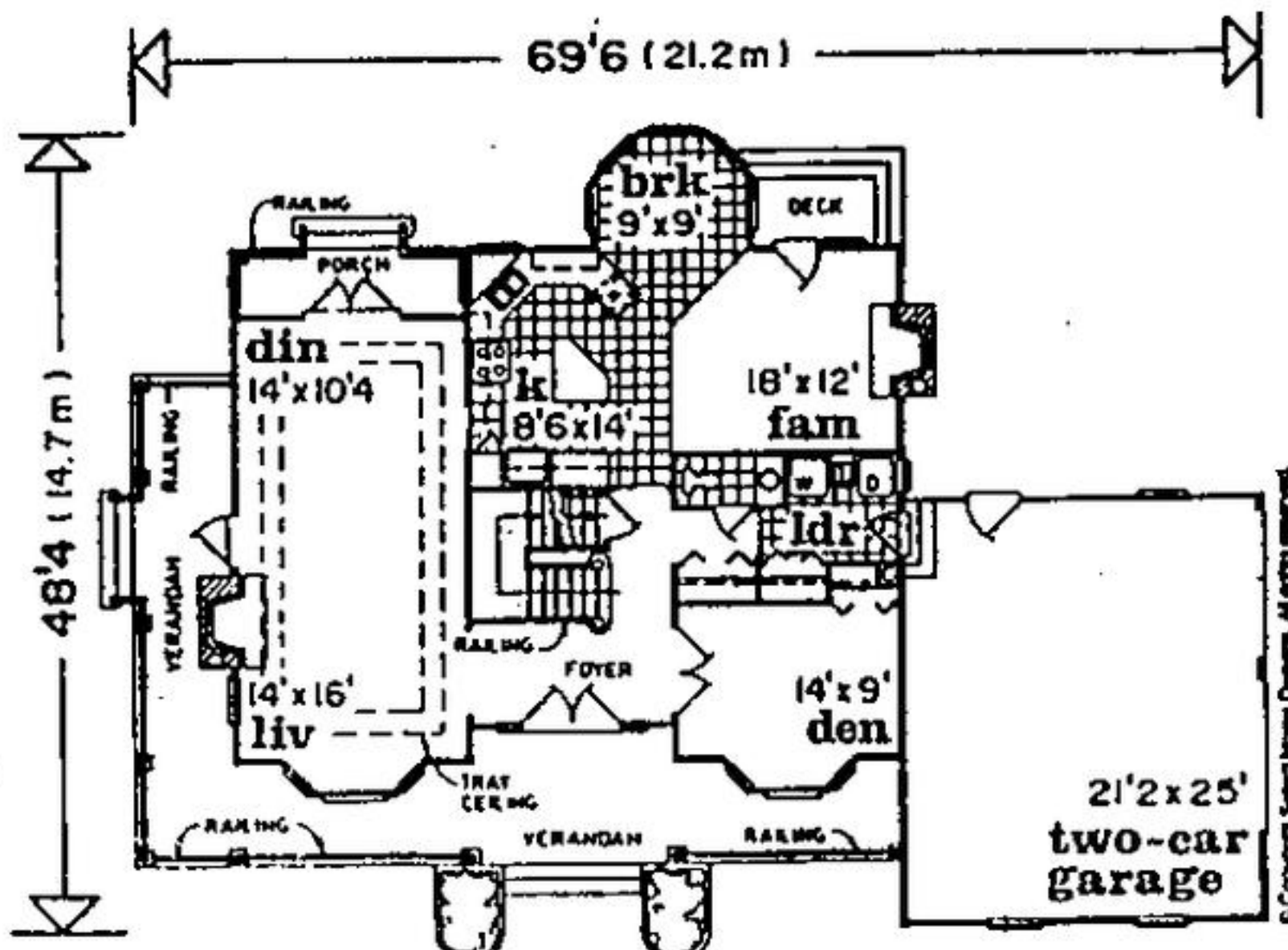
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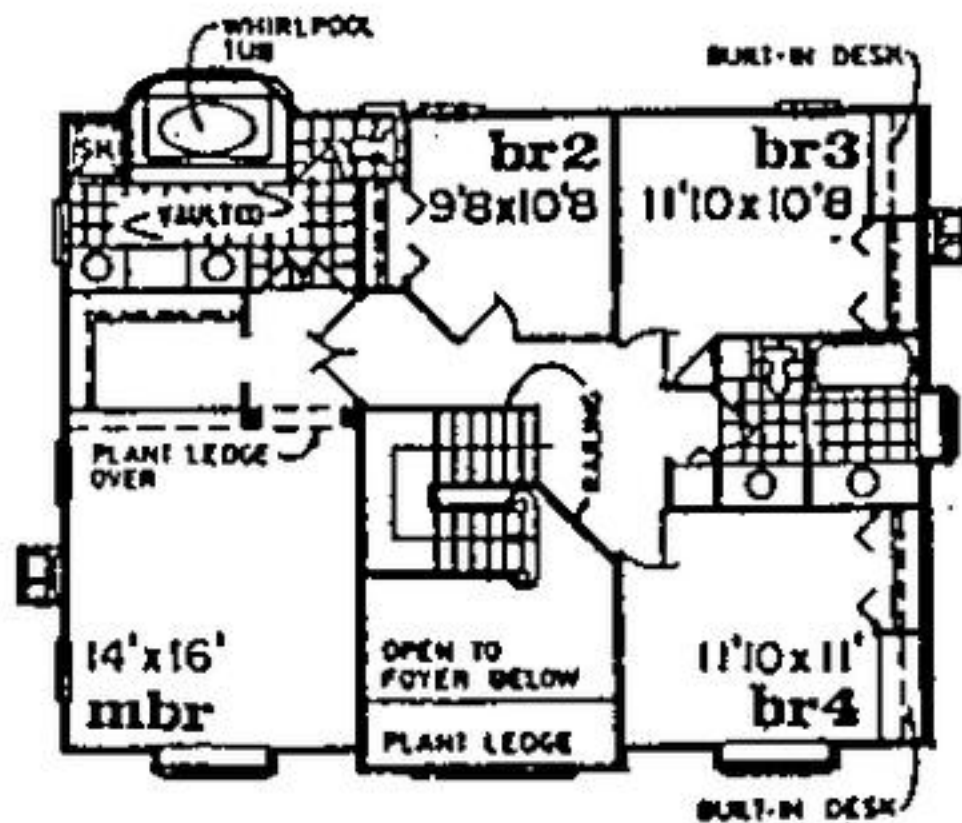
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Milton Community Information Centre, 331 Commercial Street, Milton, March 14 and March 28, 9 a.m. to 12 p.m.

For further information or an appointment please call 875-4636.  
Bruce Street, 40 Ontario Street, Milton, March 19, 1:30-4:30 p.m.  
Harmony Court, 111 Ontario Street, Milton, March 5, 1:30 to 4:30 p.m.

For further information or an appointment please call 827-8800.  
Georgetown Public Health Department - Boardroom, 93 Main Street South, Georgetown, March 21, 1:00 p.m. to 4:00 p.m.