

Buying and borrowing can sometimes cause problems.

This is what Ontario is doing to protect you.



There are basic common sense rules for buying and selling. Unfortunately, people don't always know these rules or follow them, and that allows unscrupulous sellers to take advantage of people.

Common sense is your best defence. But you have another defender, too. Two pieces of legislation have been passed by your Ontario Government in order to help you.

The *Consumer Protection Act* is designed to protect you from problems that may arise when you buy goods or services, or borrow money. It is administered by the Consumer Protection Bureau, which also handles complaints and inquiries about questionable business practices, and it controls:

- registration of itinerant sellers (i.e., door-to-door salesmen)
- contracts over \$50 where delivery of goods, services or payment has not been completed
- full disclosure of credit terms
- special discounts for getting friends to buy (referral selling)
- unsolicited goods (including unsolicited credit cards)
- false or misleading advertising
- penalties for offences

The *Consumer Reporting Act* is another law designed to protect you. It gives you the right to know what credit and personal information about you is on file with companies, and an opportunity to have inaccuracies corrected, and prohibits consumer reporting agencies from using information unless it is stored in Canada. According to this Act, you are entitled to request in writing that the contents of your file and the sources of information be disclosed to you.

Your Ontario Government has also prepared two easy-to-understand booklets that describe the Consumer Protection Act and the Consumer Reporting Act. The booklets explain these two important Ontario laws more fully.

If you would like copies, write to:

Ontario Consumer
Queen's Park
Toronto, Ontario M4Y 1Y7

Ministry of Consumer and Commercial Relations

Sidney Handleman, Minister



Government of Ontario

William Davis, Premier