

CONSUMER PROTECTION

WHAT DOES IT MEAN TO YOU?



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Building *Nunavut* Together
Nunavut liuqatigiingniq
Bâtir le *Nunavut* ensemble

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Department of Community and Government Services
Nunalingni Kavamatkunnilu Pivikhaqautikkut
Ministère des Services Communautaires et gouvernementaux

CONSUMER AFFAIRS IN NUNAVUT

The Consumer Affairs Section is part of the Department of Community & Government Services

There are two offices – 1 located in Baker Lake and 1 located in Iqaluit

Currently there are 3 staff, the Manager (located in Iqaluit), Policy Analyst and Consumer Affairs Officer (located in Baker Lake)



WHAT IS CONSUMER AFFAIRS?

The section is responsible for the administration of Lottery Licencing and Business Licencing in Nunavut.

Assists in the registration and licensing of business, real estate agents and other vendors operating in Nunavut.

Gives advice and support with consumer complaints or concerns in a manner that best represents the consumer.

If you have a problem in resolving a complaint you may have with a business, Consumer Affairs may be able to help



LEGISLATION AND REGULATIONS

Consumer Protection Act

Consumer Protection Regulations

Lotteries Act

Lotteries Regulations

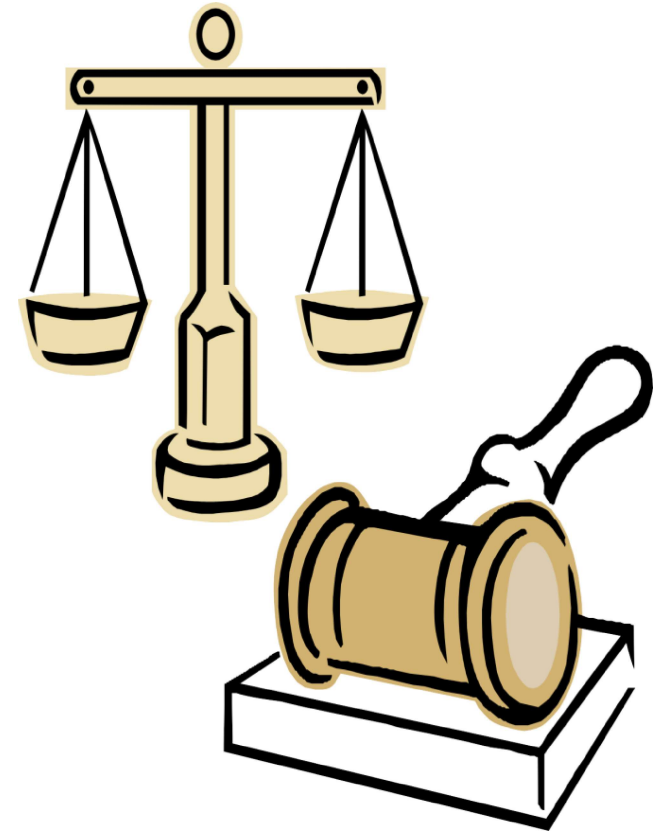
Lottery Fee Regulations

Business Licence Act

Pawn Brokers (Second Hand Dealers Act)

Real Estate Agents Licence Act

Societies Act



Represent the Nunavut Government on Federal/Territorial and inter-departmental committees dealing with consumer, lottery and real estate issues;

- **Consumer Measures Committee (CMC)**
- **Canadian Motor Vehicle Arbitration Plan (CAMVAP)**
- **Canadian Gaming Regulator's Association (CAGRA)**
- **North American Gaming Regulators Association (NAGRA)**
- **International Gaming Regulators Association (IAGRA)**
- **Association of Real Estate Licence Law Officials (ARELLO)**
- **National Association of Consumer Agency Administrators (NACAA)**
- **National American Collection Agency Regulatory Association (NACARA)**

CONSUMER AFFAIRS/CONSUMER AWARENESS

- **Consumer Complaints (dispute resolution between consumers and business firms, follow up action to resolve issues).**
- **consumer complaints can only be followed up when the complaints are received in writing**
- **initiate action when violations of legislation occur.**
- **consumer awareness**



CONSUMER PROTECTION

Consumer Protection Act of Nunavut

Consumer Protection Regulations

The laws are designed to prevent the businesses that engage in fraud or specified unfair practices from gaining an advantage over competitors. ... Consumer protection laws are a form of government regulation that aim to protect the rights of consumers.

Canadian Consumer Handbook

The Handbook is a source of trusted consumer information. It was created and is updated by the Consumer Measures Committee, a joint committee of federal, provincial and territorial governments. The objective of the Handbook is to help Canadian consumers become better-informed and more confident.



CHEQUE CASHING



CHEQUE CASHING FEES

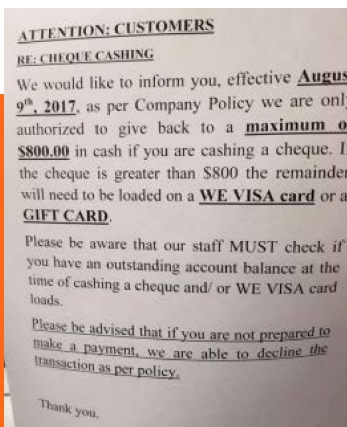
On April 1, 2018 an amendment to the Consumer Protection Regulations will come in to effect.

Section 13 (1) of the Regulations stipulates the fee amount that may be charged in Nunavut for cashing a cheque.

13 (1) The cheque cashing fee for a government cheque drawn on an account of a government agency or a local government body may be no higher than:

- a) \$3 in the case of a cheque with a face value of less than \$200; or
- b) 1/5% of the face value of the cheque in all other cases.

(2) For greater certainty, no permitted cheque cashing fee is prescribed for government cheques drawn on an account of the Government of Canada or the Government of Nunavut.



Cheque Cashing Fees	
\$1 - \$500	\$3.00
\$500.01 - \$999.99	\$5.00
over \$1000	2% of cheque

Valid Photo ID is required to cash a cheque.
If you **DO NOT** have Photo ID, your cheque will **NOT** be cashed.

COLLECTION AGENCIES



CONSUMER PROTECTION REGULATIONS

On June 8 2012 an amendment to the Consumer Protection Regulations came in to effect as it related to Debt Collection Practices in Nunavut.

If a consumer feels that they are being harassed by a Collection Agency, they should contact our office immediately.

Once the complaint has been received, we review it and (a) ensure that the company and collection agent in question are licenced to do business in Nunavut.

The collection agency will be contacted .



RESPONSIBILITY OF A CONSUMER

- **The Consumer has the RESPONSIBILITY to protect himself/herself by:**
- Shopping carefully and wisely
- Understanding the terms of the sale
- Reading and following instructions
- Getting guarantees in writing
- Saving receipts
- Asking questions at point of sale
- Keeping informed about new products

AS A CONSUMER, IT IS YOUR RIGHT TO:

- Be protected against goods and services that are hazardous to your health and well-being
- Be given all the facts and information
- Be provided with opportunities to get the knowledge and skills for making informed decisions
- Choose among a variety of products and services of good quality
- Receive compensation - a fair settlement (or your money back) to make up for unsatisfactory goods or services
- Live in a healthy environment
- Have a say and take part in making government policies for the market place

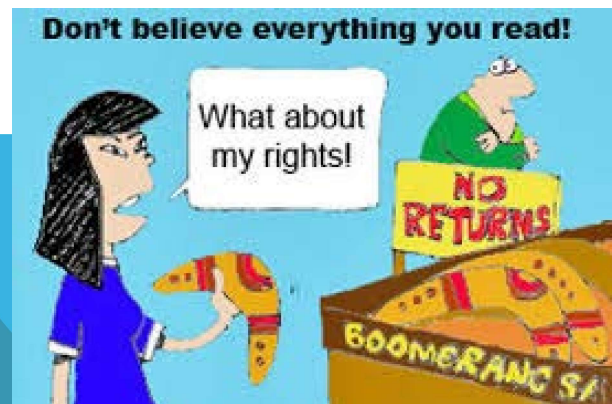
Consumer responsibility is taking personal responsibility of the total costs and consequences of your consumption patterns and lifestyle.

**DO YOU
KNOW YOUR
CONSUMER RIGHTS**



IT IS YOUR RESPONSIBILITY TO

- Be informed; know what you are buying before hand
- Ask for information you need
- Read the instructions on the products before you start to use them
- Inform yourself about the goods or services you are buying by reading consumer reports, and asking questions
- Compare prices, find out about differences between products and services, and make informed decisions
- Watch for hidden costs, such as interest rates, penalty changes, and expensive shipping costs
- Insist on a fair and reasonable deal if you are not satisfied with your purchase
- Read the return policies before you buy
- Conserve natural resources and choosing products that do not harm the environment



CREDIT CARD FRAUD



CREDIT CARD FRAUD – MINIMIZE THE CHANCE OF BECOMING A VICTIM

Credit card fraud is a wide-ranging term for theft and fraud committed using or involving a payment card. It is important that you guard your credit card in the same manner that you would guard the key to your home.

Minimize the chance of becoming a victim:

- Keep your credit cards safe from thieves. Place your credit cards where they cannot be easily snatched away.
- Shred anything with your credit card number on it. Do not toss them directly into the garbage. Same thing applies for expired/cancelled credit cards
- Avoid giving out your credit card information, especially over the phone.
- Be safe with your credit card online. Do not click on email links from anyone pretending to be your bank, even if the email looks legitimate.
- Immediately report lost or stolen credit cards to your bank.



CREDIT CARD FRAUD – WHAT TO DO WHEN YOU BECOME A VICTIM

Contact all of your credit card providers. The faster you alert them, the easier it will be to limit the damage.

Place a credit fraud alert on your credit report. Contact Experian, Equifax, or Transunion and request that a credit fraud alert be added to your credit file.

Freeze fraudulent accounts. You will have to call all of your credit card providers and shut each one down to avoid further charges.

File a police report. Making local authorities aware of an instance of credit card fraud can help prevent more occurrences.



IDENTITY THEFT



"I intentionally maintain a bad credit rating so no one will be tempted to steal my identity."

IDENTITY THEFT

Identity theft is the taking of a victim's identity to obtain credit from banks, steal money from a victim's existing accounts, apply for loans , or file for bankruptcy.

Guard your personal information

Guard your computer information

Be careful with Social Networking

Signs of Identity Theft

What to do if you become a victim



IDENTITY THEFT – GUARD YOUR PERSONAL INFORMATION

- Never give personal information by phone, Internet or mail.
- Shield your PIN, and never lend cards.
- Immediately report missing credit or debit cards.
- Put other Identification documents (Social Insurance Number, birth certificate, and passport) in a safe place.
- Shred documents with personal information that are no longer required.
- Social Insurance Number is only for employment and tax reporting purposes.
- Minimize identification information and number of cards you carry.
- Ask about the security of your information at work, with businesses and charities.



IDENTITY THEFT – GUARD YOUR COMPUTER INFORMATION

- Guard Your Computer Information
- Select a complex password of letters, numbers and symbols.
- Do not try, do not buy and do not reply to spam or emails that ask for banking information.
- For online shopping or transactions, look for https://, a closed lock or an unbroken key icon.
- When applicable, set privacy and security settings on websites.



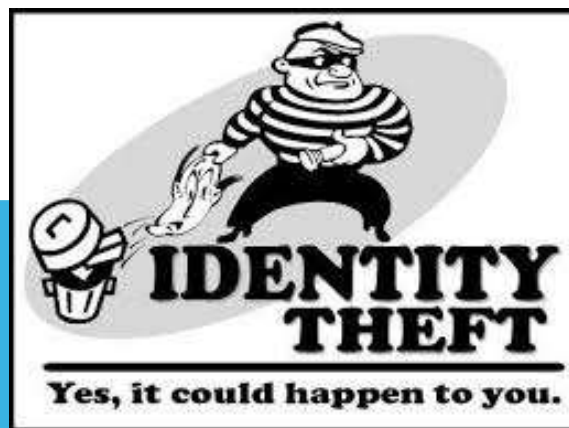
IDENTITY THEFT – BE CAREFUL WITH SOCIAL NETWORKING

- Be cautious of how much personal information you provide.
- Once posted, always posted. Think twice before posting what you would not want others to know.
- Make it a habit to clean up your profile from time to time. Know and manage your friends.
- Privacy and security settings are there to help you control who sees what you post.
- Keep personal information personal – do not provide information such as your birthdate, full name, telephone numbers, mailing address or Social Insurance Number.



IDENTITY THEFT – SIGNS OF IDENTITY THEFT

- Purchases not made by you appear on your monthly bills
- Bills arrive on accounts you do not own.
- Bank or collection agency calls about unknown debt.
- Mail missing from Canada Post.



IDENTITY THEFT – WHAT TO DO IF YOU BECOME A VICTIM

- Call the bank and local police.
- Put a fraud alert on your credit report Equifax: 1-800-465-71660 and Trans Union: 1-877-525-3823.
- To replace ID cards you will need to contact the appropriate office.
- Contact the Canadian Anti-Fraud Centre at 1-888-495-8501 or www.antifraudcentre.ca.
- Refer to the Canadian Consumer Handbook at www.consumerhandbook.ca.
- Call Canada Post for missing mail



PAY DAY LOANS



PAY DAY LOANS

A payday loan is a loan that you have to pay back out of your next pay cheque.

Payday lenders require proof that you have a regular income, a bank account and a permanent address

Understanding the agreement: The lender will ask you to sign an agreement that shows your costs, including interest charges, fees and the due date

Read the document carefully before signing. Ask the lender about anything you do not understand.

Lenders let you borrow up to an amount that equals a certain percentage of your next pay cheque up to 30-50%.

You must give the lender either a cheque, or permission to withdraw the total amount from your bank account on your next payday.



PAY DAY LOANS

Payday loans cost more than other types of loans, because you pay high fees; you are charged a higher interest rate than on a regular loan; you may have to pay a fee if your cheque doesn't go through

Cheaper options include a line of credit from a bank; an overdraft from bank; asking for a pay advance from employer; ask friends/family for help; finding a way to delay expenses before you get paid

Protect yourself if you apply for a payday loan by trying to find alternatives before obtaining a payday loan. Read the loan agreement carefully and ensure that you understand the true cost. Ensure that you understand the loan agreement and have a copy with you.

Payday loans should be your last resort, because of the high cost of the loan and additional fees. They are meant to cover a cash shortfall until your next pay. Avoid using them for ongoing costs such as rent, groceries, or utility bills. If you use them in this way, you may end up in financial trouble.

How a Payday Loan Works

You borrow \$500
The fee is \$75



2 WEEKS LATER



SOCIAL MEDIA

Staying safe on Facebook/ Internet

- Keep the amount of private information you post to a minimum.
- Never post information like your detailed address, birthdate, telephone number, or anything else that you would not want a stranger to know which may harm you.
- Keep your password a secret.
- Make sure to adjust your privacy setting to access only people you want to review your page.
- Be cautious about posting and sharing the personal information, especially information that could be used to identify you or locate you offline, such as your address or telephone number, your loved ones, etc.

CONSUMER COMPLAINTS

File a
Complaint

CONSUMER COMPLAINT – WHEN TO FILE

Only after you have been
unsuccessful in your attempts to solve the problem
yourself.

OR

When you see evidence of
fraudulent, unfair, or deceptive
business practices.



CONSUMER COMPLAINT

A consumer complaint is an expression of dissatisfaction with a product or service on behalf of a consumer to a responsible party.

STEP 1: What You Should Know

STEP 2: Be Prepared

STEP 3: Contact the Business

STEP 4: Put it in Writing

STEP 5: Need to Take the Complaint Further?

STEP 6: Going to Court



SOMETHING ARRIVES BROKEN – WHAT DO YOU DO



YOU BOUGHT SOMETHING TODAY – IT GOES ON SALE TOMORROW – WHAT DO YOU DO?



RETURNS AND REFUNDS



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WOMEN'S	GIRLS	BAGS & TRAVEL	HOME GOODS

SCANNER PRICE SECURITY CODE

If the scanned price of a non-price ticketed item is higher than the shelf price, or any other displayed price, the customer is entitled to receive the first item free up to a \$10 maximum. If the item is more than \$10, the customer is entitled to \$10 off the lowest advertised or displayed price.





CONSUMER AFFAIRS

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