

Welcome to Canada



CONSUMER PROTECTION IN CANADA



As you settle in Canada, it is important to understand what measures are in place to protect newcomers from fraud and unfair business practices in relation to consumer rights, financial protection, scams, and other aspects of consumer protection.

Settlement service providers can help you. These organizations offer many programs and services to help newcomers after arrival in Canada. To find the organization in your community, consult: [Find free newcomer services near you](#) (web page is available in English and French).

CONSUMER RIGHTS

Consumer rights include a range of protections designed to ensure fair and ethical treatment of customers. These rights safeguard consumers from fraudulent practices, misleading advertising, and substandard products or services. Some key aspects of consumer rights include honest business practices, the right to accurate information when purchasing, and the right to seek redressal.

Fair treatment is essential for maintaining trust and ensuring consumers' well-being. Guidance on the right to fair treatment is available from provincial regulatory authorities to ensure ethical behaviour from businesses and the prohibition of abusive practices.

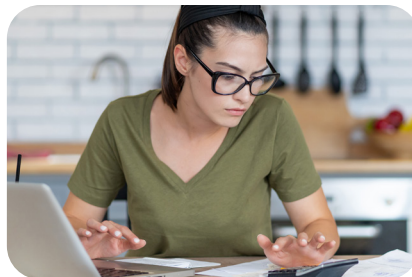
Honest practices benefit both consumers and businesses, contributing to a healthy economy. Aside from regulatory oversight, measures to protect consumer rights include minimum standards for products and services, complaint handling protocols, regulator and businesses collaboration, as well as consumer education campaigns.

To learn more about consumer rights, visit the [Office of Consumer Affairs](#) (web page is available in English and French).

MISREPRESENTATION

It's illegal for businesses or individuals to give consumers false information about themselves or the product or service they offer. A misrepresentation refers to a false statement or an omission of a material fact that affects a consumer's decision to carry out a transaction.

Examples of misrepresentation include recommending unnecessary purchases or repairs, dishonest claims about having licenses or accreditation, or providing false safety certifications.



PRODUCT SAFETY AND RECALLS

In Canada, it's essential to be aware of product safety regulations and recalls to protect yourself and other consumers.

Stay informed about [product recalls and safety alerts](#). If you encounter an unsafe product, report it promptly to the [Office of Consumer Affairs](#). Reporting injuries and safety concerns about consumer products is crucial and could save lives.

FINANCIAL CONSUMER PROTECTION

Financial consumer protection refers to laws and measures designed to ensure fair and responsible treatment of consumers in their purchases, use of financial products and services, as well as in their dealings with financial service providers.

Banks and credit unions in Canada are required to protect your personal information with appropriate safeguards and to obtain your consent before they collect, use or disclose it for any purpose. Some ways to maintain the security of your personal banking information include:

- Never sharing your banking PIN or password with anyone
- Regularly updating your passwords and ensuring they are sufficiently complex

To avoid credit card frauds, you should:

- Verify your credit card statements regularly
- Avoid saving your credit card information in your web browser

Mortgage fraud occurs when someone uses fake ID or forged documents to steal the identity of a homeowner to gain legal ownership of a property. To protect yourself, you should:

- Have a lawyer verify the property ownership history for any irregularities
- Consider purchasing a title insurance policy

To learn more, consult the [Financial Consumer Agency of Canada](#).

SCAMS AND FRAUD

Scams and fraud can take many forms and can be particularly challenging for newcomers who may not be familiar with such occurrences in Canada. Be wary of unsolicited communications asking for your personal or financial information and always verify the identity of the person or organization by contacting them directly before sharing your details.

To protect yourself:

- Be cautious of deals or opportunities that seem too good to be true
- Do not click on suspicious links and try to provide sensitive information in person

To learn more about how to protect yourself from common scams and frauds, visit the [Canadian Anti-Fraud Centre](#).

MORE INFORMATION



For more information about consumer protection in Canada, visit [Office of Consumer Affairs](#).



To find newcomer settlement services in your area, visit [canada.ca/find-newcomer-services](#).

