

Your Employee Assistance Program is a support service that can help you take the first step toward change.

Consumer Rights: How to be a Knowledgeable Customer

Whenever you have to purchase a product, hire a contractor or deal with unsolicited caller, you don your "consumer hat." By having a solid understanding of your consumer rights you'll be prepared to deal with the everyday issues that arise and become a more savvy and confident consumer.

What You Should Know Before You Make a Major Purchase

Before you invest a large sum of money into a new product, do some research and consider the following:

- Take advantage of sales, but always compare prices. Don’t assume an item is a bargain just because it's advertised as one.
- Contact your consumer protection agency for any consumer information it might have on your type of purchase.
- Be aware of extra charges such as delivery fees, installation charges, service costs, and postage and handling fees. Add them into the total cost of your purchase.
- Ask about the company's refund or exchange policy.
- Read the warranty. Note what is covered and what is not. Find out what you must do and what the manufacturer or seller must do when there is a problem.
- Never sign a contract without reading it. Don't sign a contract when there are any blank spaces in it or when you don't understand it.
- Walk out or hang up on high-pressure sales tactics. Don't be forced or pressured into buying anything.
- Be suspicious of post office box addresses. These might indicate that a business does not want to be found. If you have a complaint later on, you could have trouble locating the company.
- Do not respond to any prize or gift offer that requires you to pay even a small amount of money up front.
- Do not rely on a salesperson's promises. Get everything in writing.

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After You Buy

After you make a large purchase, you can make the most of your new item by considering the following advice:

- Read and follow product and service instructions.
- Read the warranty so that you understand what is covered and for how long.
- Be aware that how you use and take care of a product might affect your warranty rights.
- Keep all sales receipts, warranties, service contracts and instructions.
- When you have a problem, contact the company as soon as possible. Trying to fix the product yourself might cancel your right to service under the warranty.
- Keep a written record of any contact with the company.
- When you have trouble, check with your consumer protection office to find out about the warranty rights in your province or territory.
- When you take a product in for repair, be sure the technician or person taking it in understands and writes down the problem you have described. Ask for and keep a copy of the repair order. Get an estimate on the cost of repairs before allowing the work to go ahead.

Effective Remedies for Consumer Complaints

Even when you follow the rules, complaints still arise. Some of the most common examples of consumer complaints and remedies available include:

Purchase of a used car. There are more complaints about used cars than any other product. To get advice on used car purchases and to learn where you stand in your province, contact your Federal Trade Commission (FTC). Laws vary from State to State but the basics are the same.

New cars. If you are unsuccessful in your attempts to resolve a dispute involving a new vehicle with the retailer, contact the manufacturer directly.

Purchase of goods. There is generally no legal obligation for a store or supplier to accept returned items unless they are defective, but they usually do to establish and maintain good customer relations. Ask about the refund and/or exchange policy when you make the initial purchase.

Travel problems. A great vacation starts with great planning long before you pack your bags. Remember that tour operators are very susceptible to economic downturns. Most consumers rarely get all their money back when a tour company fails, and the consequences of a bankruptcy can be severe if it happens when you are away. Ensure that your travel agent is a member of a credible association, and the airline you choose is reputable and financially sound. A scheduled carrier is always a safer option, but the prices will often be higher than a charter company.

Make sure you choose a good vacation insurance plan and remember to ask if it includes default insurance in case the tour operator or other service provider goes out of business. If you need medical assistance notify the insurance company before incurring costs when possible.

The building trades. Hiring contractors is a risky business. Most problems arise from contracts that don’t clearly define the expectations of all parties. Always make sure that the contract thoroughly lays out:

- The scope of work to be done

- A completion date and a cleanup clause
- Specific clauses regarding specific warranties of quality of work

You should ask for and follow up on references before you sign. It's always a good idea to check if the contractor is a member of your local Better Business Bureau. Always have a lawyer review the contract before you sign it.

Even with a good contract, things can still go wrong. When this happens, contact your Better Business Bureau who can intervene on your behalf. Companies do not want to have their name added to the "unsatisfactory list" held by the Better Business Bureau and will usually work to resolve the complaint with the consumer.

What to do after the event. Dissatisfied with a product or service? The first thing you need to do is write a letter detailing your complaint. Include dates and facts and the result you are looking to achieve, e.g., replacement, refund or completion of job by a certain date. Be concise. Address the letter to the most senior person in the organization eg president, manager or owner and find out their name before you send the letter, rather than writing "to whom it may concern." Add the words, "Without Prejudice," to the top of the letter.

Once all self-help options are exhausted, you may have to secure the assistance of a lawyer.

You can never be too informed when making decisions as a consumer. Make use of the extensive resources available to you via the Internet, the library and through government agencies. Don't forget: A smart consumer is a well-informed consumer.