



PROTECT YOUR MONEY: ASK THE RIGHT QUESTIONS

Consumer Protection Ontario helps you make smart choices in today's marketplace, spend wisely and protect your hard-earned money.

DOOR-TO-DOOR SALESPEOPLE



Companies that sell or rent hot water heaters, air conditioners, furnaces, air purifiers, vacuums, and water filtration systems often send door-to-door salespeople to your home. Dealing with a salesperson at the door can be stressful. Always get a written contract and ask the right questions to avoid feeling pressured:

- Can you leave me a copy of the contract so I can review it before signing?
- If you're upgrading my water heater, can you supply my current contract?
- What are my options for cancelling this contract?

HOUSE OR CONDO



Before you hire a contractor to make home improvements, ask for three references and be sure to check them. If you're thinking of downsizing to a condo, make sure you understand the by-laws, rules and restrictions specific to the condo before signing on the dotted line. And in planning your move, ask the right questions of a potential moving company:

- Can you provide references and a written estimate before I sign the contract?
- Who is responsible for loss or damage?
- Are you covered by the Workplace Safety and Insurance Board in case of injury?

SHOPPING



Be careful when shopping over the phone or online. Only deal with reputable companies and remember to ask these important questions:

- Does this gift card have an activation fee?
- What is your refund and exchange policy?
- Can I get my warranty in writing?

Mall cards, rather than individual retailer cards, often come with a one-time activation fee and can be subject to fees after not being used for 15 months.

IDENTITY THEFT



Never give personal information like your credit card or social insurance number to anyone who contacts you by phone. When making financial transactions online, check for two things on the payment page of the website:

1. The “s” – secure web addresses start with “https://” not “http://”
2. The lock  – secure websites show this closed lock.

For added security, get a copy of your credit report once a year from Equifax and TransUnion.

SCAMS AND FRAUDS



A “romantic interest” you met online is asking for money to come visit. Your “grandchild” is calling in an emergency to ask for financial help. A “charity” is asking for a large donation, saying they need credit card payment right away. Be careful – these are three common examples of scams and frauds that often target seniors.

Ask the right questions to avoid losing more than your money:

- Romance – Why don’t you come visit me when you can afford to?
- Grandchild – Can I have your phone number to call you back?
- Charity – Can your organization send me the information in the mail?

Never give money to a person or an organization without knowing all the facts. Talk to a friend or family member about what you may be planning to do.

For more consumer tips to help you **ask the right questions** visit our website:

www.ontario.ca/ConsumerProtection

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