

Chapter 7: Protect Yourself

This section is about how you can protect yourself as a consumer in Manitoba.

Identity Theft

Identity theft is when a person pretends to be you, and commits crimes while using your name. To do this, they must get some of your personal information, such as your Social Insurance Number (SIN), your bank account and Personal Identification Number (PIN), or your credit card number.

A person can get this information in a few ways. They might:

- steal your wallet,
- take mail out of your mailbox,
- stand close to you at the ATM machine and watch you using your PIN,
- go through your garbage or your recycling bin to get pieces of mail or old credit card bills or receipts.

You can lose thousands of dollars if you are a victim of identity theft. Also, your reputation and your credit history can be damaged by this crime. You can protect yourself against identity theft by being very careful with your personal information.

- Shred receipts, bills, personal mail, utility bills, tax records, passports, driver's licenses, and anything with your name and address on it before you throw it in the recycling or garbage.
- Never give anyone your SIN unless you are

If you think your identity has been stolen, call:

Winnipeg Police Department
986-6222

RCMP Commercial Crimes Unit
983-2000

If you find any mistakes in your bank or credit card statement, call your bank or credit card company immediately. If your bills or statements are late, or some of your mail is missing, call the post office and let them know.

For more information on identity theft, call:

Consumers' Association of Canada
(Manitoba)
452-2572

Consumers' Bureau
945-3800

Or use the Internet:

Consumer Measures Committee
<http://cmcweb.ca>

Telemarketer: Someone who tries to sell you something over the phone.

Telephone surveyer: Someone who asks you questions over the phone for a survey.

applying for a job, doing your income tax, or opening a bank account.

- Never give anyone your PIN for any reason.
- Do not give personal information, for example, your birthdate, to **telemarketers** or **telephone surveyors**. They may not be who they claim to be.
- When you use a credit card or debit card to purchase something at a store, make sure the sales person only swipes your card once. If a purchase is voided, ask for the receipt or ask to see the sales person destroy it.
- If you find any errors in your bank statement or credit card bill, call the bank or credit card company immediately.
- Carry as little identification with you as possible. Leave your birth certificate and SIN card at home.
- Check your **credit history** every six months. You can obtain this information free of charge. If you notice anything that seems wrong, contact the credit rating company immediately.

Social Insurance Number

Your Social Insurance Number (SIN) is a number the Canadian government uses to keep track of the services and programs you use and your income. Many people may ask for your SIN as identification, but to protect yourself, you should only give it to people who have the right to use it. They are: Canada Revenue Agency, your employer, anyone preparing income tax for you, some government departments, and banks, credit unions and trust companies.

Privacy

Canada has a law to help protect your privacy as an individual. It is called the Personal Information

Credit rating companies:

Companies that collect information about your credit history from banks and credit card companies. There are two credit rating companies in Canada:

Equifax Canada
1-800-465-7166

Trans Union of Canada
1-800-663-9980

To check your credit history:

Contact both companies and ask for a free credit history report. You will have to provide some identification, and they will mail your report to you.

These companies are required to give you your credit information. If you see any mistakes in your report, ask the credit rating company to change the report. If you have difficulty getting them to change the report, contact the Consumers' Bureau at 945-3800.

To get a SIN card, you have to fill out an application form. There is no cost to get a card the first time. You can get the forms in the local Human Resources Skill Development office or on the HRSDC website at www.hrsdc.gc.ca. You must show identification when you apply. HRSDC will tell you what type of ID you can use.

The ID must be an original, not a copy. The application can be done in person at the office, or it can be mailed in. You will receive your SIN card in the mail about 3 weeks after

Protection and Electronic Documents Act (PIPEDA). The law sets rules for how organizations and companies can collect and use your personal information.

Companies must obtain your **consent** before they can gather and keep your **personal information**, or pass it on to anyone else. They also need your consent before they use your information for any other reason.

Here are some tips to help you protect your personal information:

- If you give your name, address or other personal information to a company or organization, be sure to ask what they will use it for and how they will keep your information safe.
- When you fill out forms, look for a "check" box where you can choose not to be on a mailing list, or not to allow the company to share your information with another company.
- Before you sign anything, read it carefully to see if you are giving your consent to the use of your personal information.

E-mail Viruses and Scams

It is important to be aware of **computer viruses** and **scams** when using your e-mail or the Internet.

Computer Viruses

A computer virus can enter your computer as soon as you connect your computer to a modem. Viruses can do serious damage by erasing files on your computer and making it impossible to use it. Viruses usually show up in e-mails with an attachment. When you open the attachment, you

you send in the application. Keep your card safe. If you ever need to replace your card, there is a \$10 fee.

What is personal information? It includes your name, age, income, blood type, fingerprints, medical records, religion, marital status, home address and phone number.

Consent: When you give your permission for someone to do something. When you are asked to give consent for the use of your personal information, it may mean you have to sign something, or check off a box on a form.

There are several rights PIPEDA gives you including:

- the right to know why an organization collects and uses your personal information
- the right to see your personal information
- the right to complain about how an organization handles your personal information if you think they are not respecting your privacy.

For more information, you can contact the Privacy Commissioner of Canada at 1-800-282-1376, or visit their website at www.privcom.gc.ca

Scam: when the seller deliberately misleads the consumer. Scams can look like sales or contests or ads that offer you something you want. The difference is that if you buy into a scam, you will not get what you expect, you will end up losing the

activate the virus.

Be careful with e-mails from people you don't know, especially if they have an attachment. To keep your computer safe, don't open the message. Delete it from your computer immediately.

You can also buy anti-virus software that stops viruses from getting into your computer.

Scams

There are many ways in which dishonest people will try to take advantage of you as a consumer. Some common scams are:

- E-mail and Internet Scams
- Contest prize scams
- Telephone scams

E-mail and Internet scams

E-mail **scams** are very common. In most cases, you receive an e-mail from a person you don't know. The message says that you have won something or asks you to use your bank account to transfer money.

Contest Prize scams

One scam that usually arrives in the mail is the contest prize scam. This scam tells people that they have won a free gift. However, to claim the gift, you must phone a long distance number. This call usually costs between \$20-\$30. The company makes money when you call them. In many instances, the free gift is not even worth what you paid for the phone call. If the gift was really free, you would not be expected to pay any money.

Another kind of scam tells you that you have won

money you paid for the item of product you wanted. Scams are illegal.

Here are a few tips to protect you from e-mail scams:

- Do not open e-mail from someone you don't know.
- If it sounds too good to be true, it probably is.
- You can't win money from a contest you didn't enter.
- The e-mail is just like the first step. Soon you will be asked to send money or your bank account information. **NEVER** send money to a person you don't know or give banking information through e-mail.
- If you are not sure if something is legitimate, ask first. Phone the Consumers' Association, the police or the RCMP to get more information.

1-900 call: a type of long-distance phone call. You pay a fee to the person you are calling. You may be charged a set amount or an amount per minute for the call. To claim your prize in a contest prize scam, you are often asked to make a 1-900 call.

Complaint resolution: Your complaint is resolved when you and the seller agree on a solution for unsatisfactory products or services. You may not always get everything you want from the seller.

a prize, and have to send money to claim the prize. If you have really won a prize, it will not cost you any money to claim it. Also, if you have not entered a draw or bought a ticket, it is not likely that you have won a prize.

Telephone scams

The purpose of these scams is usually to encourage consumers to give personal information, or their credit card number, over the phone. The caller may tell you that you have won a prize, or that there is a problem with your credit card, or make some other excuse for you to give out personal information. **Remember, no legitimate company will ask for your credit card, PIN, SIN, or other personal information over the phone.**

What you can do about scams

If you suspect something is "too good to be true," call the Consumers' Association at 452-2572 or toll free at 1-888-596-0900. If you are asked to buy something over the phone, or make a **1-900 call**, call Project Phonebuster at 1-888-495-8501. Ask them about the offer. If you want to report that you have been taken advantage of as a consumer, call the Consumers' Bureau. Their phone number is 945-3800 or call them toll free at 1-800-782-0067.

How and when to make a consumer complaint

As a consumer, it is your right and responsibility to complain about services or products that don't work the way they are intended to work. Your complaint will not only help you, but it may protect others from having the same problem.

When do you have a valid complaint?

Unsatisfactory products or services: Products and services that don't work the way they should, or do what you expected of them.

Places you can call if a company does not resolve your complaint:

Consumers' Association of Canada (Manitoba)

218 Osborne Street South
Winnipeg, MB R3L 1Z3
Tel.: (204) 452-2572
Toll Free: 1-888-596-0900
(Manitoba only)
Fax: (204) 284-1876
E-mail: info@consumermanitoba.ca
Website:
www.consumermanitoba.ca

Better Business Bureau (Manitoba)

1030B Empress Street
Winnipeg, MB R3G 3H4
Tel.: (204) 989-9010
Toll Free: 1-800-385-3074
Fax: (204) 989-9016
E-mail: bbbinquiries@bbbmanitoba.ca
Web site: www.bbbmanitoba.ca

Consumer and Corporate Affairs Manitoba Finance Consumers' Bureau

302 - 258 Portage Avenue
Winnipeg, MB R3C 0B6
Tel.: (204) 945-3800
Toll Free: 1-800-782-0067
Fax: (204) 945-0728
E-mail: consumersbureau@gov.mb.ca
Web site: www.gov.mb.ca/financa/

You have a valid complaint if

- the product or service doesn't work the way it is supposed to work.

AND

- you have used the product according to the manufacturer's instructions and warranty.

3 steps to making a complaint

Before you do anything, decide what you want the company to do: return your money, repair the product, or exchange it for a new one.

Step 1: If you have a complaint, contact the seller.

- Record information like time, date, names, and titles of people with whom you have spoken.
- Collect written materials (warranties, guarantees, receipts and bills).
- Speak to the sales person involved in the situation.
- Be firm but polite.
- Remain pleasant, calm and accurate when you describe the problem and what you would like the company to do to resolve it.
- Allow the person the opportunity to suggest a solution.
- Keep notes about who you spoke with, what they said, the date, and time.
- Ask when you should expect to hear back from them.

[cca/consumb](#)

Provincial Ombudsman

750-500 Portage Avenue

Winnipeg, MB R3C 3X1

Tel.: (204) 982-9130

Toll Free: 1-800-665-0531

Web site: www.ombudsman.mb.ca

Step 2: If you don't get an answer from the phone call or personal visit, write a letter to the supervisor or owner of the company.

- Keep a copy of your letter

2.1 Explain the problem

- Include the details such as brand name, model, serial number, price, date and place of purchase, the name of the sales person, sales warranty and date when the problem was discovered.

2.2 Make your demand

- Describe what you want the company to do to solve the problem. For example, refund, exchange or repair the item.
- Give a date when you expect a solution (2-3 weeks is reasonable).

2.3 State your intentions

- Explain what you will do if the company does not satisfy your demand.
- Be reasonable and patient, not angry or threatening.

Step 3: If your problem is still not resolved and you think you gave the company enough time, call a government office or organization that can help you with your complaint.