

Consumer Awareness and Protection/Rights and Responsibilities



Phone and Internet Services

There are many phone and internet options in cities. It is important to research all the different options. You also need to understand all the details of a contract before you sign.

You can save money by:

- bundling (combining) your phone, internet and cable services
- buying family plans for cell phone services
- using a long distance and international calling card
- buying a cell phone and using prepaid calling cards

If you do not have internet access at home, you can:

- use the free internet service at your local public library (with a library card)
- go to coffeehouses and restaurants that offer free wireless access (also called WI-FI hotspots)

If you need to find a telephone company in your area, search the Yellow Pages or the internet. You can get more information on the services that each company provides by calling, going to their website or visiting one of their stores. You can also purchase service by telephone, online and in person.

- Learn more about phone services:

www.planhub.ca/manitoba#/

www.comparemyrates.ca/cell-phone-plans/manitoba/

- Learn more about internet services:

www.findinternet.ca/en/winnipeg-manitoba

www.comparemyrates.ca/internet-providers/mb/

Canada Post

You can send and receive packages at Canada Post retail stores. You can manage and pay bills online with Canada Post's e-post service.

- For information about other products and services: www.canadapost.ca

Call 1-866-607-6301

Buying Food

You can buy food at:

- grocery stores and supermarkets
- convenience or corner stores
- small fruit and vegetable markets
- butchers and bakeries

If you shop in convenience or corner stores, it can be hard to find fresh food. Food is also more expensive in these stores.

Important Note: Manitoba has local food banks where you can get free groceries if you cannot buy your own.

- You can ask for a food hamper at Harvest Manitoba: <https://www.harvestmanitoba.ca/need-food/need-food/>

Call 204-982-3671

- Find a food bank near you:

<https://www.foodbankscanada.ca/utility-pages/find-a-food-bank.aspx>

Tipping

Tipping is common if you received good service for something, such as meal at a restaurant or a taxi ride. Tipping is usually 10-15% of the bill. Most servers expect a tip, but it is optional.

Consumer Protection

As a consumer, you are protected by the Consumer Protection Act. Consumer protection involves all Canadians. The government makes laws to protect consumers. Companies must follow the laws to protect customers and employees. You must also protect yourself.

- More information about the Act:

www.gov.mb.ca/cp/

www.gov.mb.ca/consumerinfo/index.html

Information about consumer protection at The Office of Consumer Affairs:

<http://www.ic.gc.ca/eic/site/oca-bc.nsf/eng/home>

- Information about consumer fraud at The Canadian Anti-Fraud Centre:

www.gov.mb.ca/consumerinfo/initiatives/alerts-frauds-scams/news-releases-alerts-scams.html



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Identity Theft

Identity theft is when someone uses your personal information without your permission to commit a crime. Identity thieves may use your identity to steal your money or use your credit card to make purchases. They may also use your identity to commit other crimes in your name.

It is very important to protect your information and documents, especially your:

- social insurance number (SIN)
- driver's licence number
- health card number
- credit card and banking information
- bank card
- birth certificate
- passport
- visa and study permit

Important Note: Carry your birth certificate, SIN or passport with you only if you need them for something. If you do not need them, leave them at home.

There are many ways that thieves can steal your identity. They can take mail from your mailbox or steal your wallet, purse or bag. Thieves can also take papers and important documents from your home, car, locker or even your garbage and recycling bins.

Information on fraud and identity theft at Industry Canada's Consumer Handbook:
https://www.priv.gc.ca/en/privacy-topics/identities/identity-theft/guide_idt/

Online Protection

Online banking and shopping increase your risk of identity theft. Your information can be stolen from the computer. Be careful when you use public computers in libraries and computer labs. Always log out of your email and websites. Do not save your passwords on public computers and delete your search history when you are done. Here are some more tips on how to protect yourself online:

- Do not respond to emails from people you do not know if they request your personal information.
- Do not click on links in messages from people that you do not know.
- Do not trust email messages that offer you a prize, award or quick ways to make money.
- Do not share your passwords. Make them difficult for someone to guess.
- Be cautious about buying things from websites such as eBay, Craigslist, and Kijiji.
- Do not transfer money to strangers.

Telephone or Text Scams

A telephone or text scam is when someone tries to trick you. You might receive a call or text message asking you to give money, property or other belongings. Often, scammers are aggressive. They might threaten you if you do not follow their instructions to give money or personal information such as your driver's licence, social insurance number (SIN), passport or health card number. Do not share this information.

Important Note: Government departments or agencies will not call, text, leave voicemails or email you to ask for money or personal information. They will not be aggressive or threaten you.

- More information:
www.canada.ca/en/immigration-refugees-citizenship/services/protect-fraud/internet-email-telephone.html

Prevention

If your identity was stolen, it can be very difficult to fix the problem. Your credit report may be ruined for many years. This makes it hard to get a cell phone account, credit card or a mortgage.

- Learn about protecting your social insurance number:

www.servicecanada.gc.ca

www.canada.ca/en/employment-social-development/programs/sin/protect.html

- More information on protecting your personal information:

<http://www.accessmanitoba.ca/faq-privacy.html>

<https://web2.gov.mb.ca/bills/38-3/b200e.php>

Credit Reports

Your credit report shows information about how responsible you are when you use your money. The most important part of your credit report is how well you pay your bills or debts. Your report will show your loan payments, credit cards, telephone and internet accounts and other bills.

If you are late or skip a payment or a bill, you lose points and your credit score gets lower. When a bank sees this, they may not want to give you a loan or mortgage. If you always pay on time, you get more points and your credit report will look better.

- More information at Consumer Protection Manitoba:

<http://www.credit-reports.ca/credit-reports-manitoba/>

<https://www.gov.mb.ca/cp/cpo/info/personalcredit.html>

Important Note: If you think somebody stole your identity, you can put a fraud alert on your credit report. Here are two credit reporting agencies: Equifax: 1-800-465-7166 and Trans Union: 1-877-525-3823.