

Protecting consumers from unfair business practices and scams during the Alberta wildfires

Consumer Protection Act

Albertans are working together to support and keep each other safe during the wildfires in our communities. At this time, it's also important to keep an eye out for those who would try to take unfair advantage of the situation for financial gain.

If you believe you've been treated unfairly for a good or service you've purchased from an individual or business, you have rights as a consumer. The *Consumer Protection Act* (CPA) protects you from unfair business practices before, during or after a consumer transaction.

What are “unfair practices?”

An unfair practice is where a business seeks to mislead or deceive a consumer, or takes advantage of an individual's circumstances.

Here are some examples:

- offering services or selling goods with inflated or excessive prices or fees,
- operating and providing services without appropriate licences,
- operating a scam (such as one involving charitable donations, construction or repairs),
- applying undue pressure to make a sale,
- using misleading or deceptive advertising,
- making false promises, and
- taking money but not doing the work.

During disasters or emergency situations, it's not uncommon for reports of price gouging to occur. If the price you pay grossly exceeds that of similar goods or services that are readily available, and the business fails to inform you why they are charging more than their competitors, that may qualify as an unfair practice under the *Consumer Protection Act*.

Examples include:

- retail stores raising prices for goods, including grocery items such as bottled water or toilet paper;
- lodging rates, such as for hotels or motels.

Unfair practices in private sales between individuals

The CPA will generally not cover private sales between individuals. However, if the seller is determined to be operating a business online and overcharging, misleading or otherwise exploiting buyers, the legislation may apply.

How you can help prevent unfair practices

- Ask questions to understand the full terms and conditions before you buy.
- Never sign a contract unless you have read it to make sure it includes all the terms and conditions you agreed to. All verbal claims that a salesperson made about the goods or services should be written in the contract.
- Always keep your bills of sale, contracts, receipts, warranties and cancelled cheques.

How you can report unfair practices

During the emergency period, consumers can report suspected unfair practices, including price gouging, by calling **310-4455**, or by emailing **cs@gov.ab.ca**.

For more information:

- The **Consumer Protection** page (www.alberta.ca/consumer-protection.aspx) has information about the Consumer Investigations Unit and the laws that protect consumers.
- The **Consumer and business tips** page (www.alberta.ca/consumer-business-tips.aspx) contains an online library of tipsheets on a variety of issues, including unfair practices (<https://open.alberta.ca/publications/unfair-practices-the-consumer-protection-act>).

Beware of “phishing” during the fires!

The government would never send you an unsolicited email, text or phone call to ask for your personal or banking information.

These are phishing scams and if you believe you've been the target of one, contact local police, or the Canadian Anti-Fraud Centre online at: www.antifraudcentre-centreantifraude.ca.