



PROTECTING YOURSELF WHEN MAKING ONLINE PURCHASES

Given the many advantages of online shopping, it can be a quick and practical way to make purchases. It allows you to search for the item you need, compare what is available, select the product you want and purchase it, all from the comfort of home. However, it can also expose you to fraud. It is therefore important to know how you can protect yourself against fraud and to remain abreast of the risks associated with this type of shopping.

Learn to recognize a “questionable” online shopping site. To do so, the Government of Canada mentions a few things you should look for to identify an online shopping site that is not trustworthy. Such sites will often have the following characteristics:

- The website is poorly designed and/or does not present a professional image;
- The merchant’s civic address and/or telephone number cannot be found;
- Policies regarding sales, exchanges, returns and confidentiality are difficult to find and/or unclear;
- You cannot leave a page or return to the previous page; or
- You are asked to provide banking information or credit card information when you are not actually in the process of buying anything.

Do some research on the merchant. Look on the website for the full contact information of the merchant and its customer service department. If you are not familiar with the merchant, ask for opinions from people who have already done business with the merchant or check whether there are reviews about the merchant on other websites and, if so, read those reviews. When dealing with a Québec merchant, you can also check an official register such as Québec’s Enterprise Register¹ in order to get certain information about the merchant’s identity. Moreover, you can get information about a Québec merchant by using the “Get information about a merchant” tool on the website of the Office de la protection du consommateur;² you can use this tool to find out, among other things, whether the Office has intervened with respect to the merchant or whether the merchant has received any formal notices from consumers.

For a secure transaction. Make sure you are on a secure site. To do so, look for a locked padlock (or an unbroken key) in the address line, which should begin with <https://> (rather than <http://>). Never use a public wireless (Wi-Fi) network or a shared workstation to make online purchases and regularly check updates to your antivirus software so you will be protected if the website turns out to be fraudulent. Protect your personal information by familiarizing yourself with the protection of personal information policy posted on the merchant’s website and by only providing the information required for the transaction.

¹ www.registreentreprises.gouv.qc.ca/en/default.aspx

² www.opc.gouv.qc.ca/en/home/

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* The information provided in
this document is not a legal
interpretation.

The masculine gender has been used
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to simplify the text.



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(CONTINUED)**

When paying. Check that the merchant has provided you with the price of the goods or services, any related costs, the applicable taxes, the total cost of your purchase, a description of any other costs that may be charged and whose amount cannot reasonably be calculated (e.g., customs duties and customs brokerage fees), and the currency used to pay for your purchase if you are not paying in Canadian dollars. When possible, use your credit card to pay and, in particular, never send cash.

Purchases abroad. If you are making a purchase from a foreign merchant, remember that these purchases can be risky because laws and standards are not the same everywhere. The *Consumer Protection Act* may not protect you if you make a purchase from a merchant that does not do business in Québec. If you nevertheless wish to purchase products from abroad:

- Visit the website of the Canada Border Services Agency (CBSA)³ in order to find out the requirements for products being brought into the country, because certain products may be confiscated by customs;
- Don't forget to take handling and shipping costs into account as well as taxes, customs duties and the exchange rate; and
- Make sure the product you are purchasing meets Canadian safety standards.

Chargebacks. The *Consumer Protection Act* introduced a new type of protection for online purchases made with a credit card. It applies to purchases made abroad. Under certain conditions, a Québec consumer can be reimbursed by the issuer of his credit card. This is referred to as a chargeback. For example, if the product purchased is not delivered on time, you can ask the merchant to reimburse you. If the merchant does not do so within 15 days, you have 60 days within which to request the chargeback from the issuer of your credit card. Careful! In order to get a chargeback, you must respect certain conditions and time limits. For more information about chargebacks, visit the website of the Office de la protection du consommateur.

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³ <http://www.cbsa-asfc.gc.ca/menu-eng.html>

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