

CONSUMER SERVICES PUBLICATIONS



- **Consumer Awareness**
- **Investigations**
- **Licensing**



Alberta

CHARITIES

Charitable Fund-raising (pdf)

Do you ask Albertans to donate to fund-raising campaigns? Do you solicit contributions that will be used for a charitable purpose? If you do, you must follow the rules that are set out in Alberta's *Charitable Fund-raising Act* and regulation. These rules exist to protect potential donors from false and misleading requests for donations.

Charitable Organizations That Solicit Donations (pdf)

The *Charitable Fund-raising Act* and regulation lay out the rules that must be followed when charities ask Albertans for donations. Fund-raisers need to know about their legislated responsibilities.

Franchises in Alberta (pdf)

A franchise is a business arrangement. A franchisee (buyer of a franchise) buys the right to market particular products and services from a franchisor (seller of a franchise). The franchisee buys those rights for a specific period of time in a particular location.

Licensing and Registering Your Business (pdf)

The Government of Alberta licenses or registers businesses under the *Fair Trading Act*, *Charitable Fund-raising Act*, *Cemeteries Act* and the *Cooperatives Act*.

These publications are available on our website at www.servicealberta.ca>Consumer Information> Tipsheets

If you have questions you can call the **Consumer Contact Centre** at 1-877-427-4088.

Auction Business Trust Accounts (pdf)

Auction sales businesses (auction businesses) have certain responsibilities under Alberta's *Fair Trading Act* and Public Auctions Regulation. The business, consigners and buyers of goods could all be affected if a business has not acted according to the legislation.

Cooperatives Act (pdf)

A cooperative is a business organization started by people who want to use services or buy goods as a group, have an equal say in how the business is run and share in any profits the business makes.

Employment Agencies (pdf)

An employment agency helps an employer find employees or helps employees find work or evaluates or tests people for employers seeking employees.

meter. This tipsheet includes information about sub-meters and how they may impact tenants. It also answers questions about tenants' rights and responsibilities.

Renting a Mobile Home Site (pdf)

In Alberta, the *Mobile Home Sites Tenancies Act* applies to people who own a mobile home and rent the mobile home site from a landlord. This law sets out the rights and responsibilities that apply to these tenancies.

BUSINESS

Auctions - Buying and Selling (pdf)

This tipsheet outlines the rules and regulations that must be followed by Alberta businesses that sell goods by public auction. Such sales are governed by the *Fair Trading Act*, the Public Auctions Regulation and the *Sale of Goods Act*.

place where they live. This law sets out the rights and responsibilities that apply to landlords. This tipsheet contains information on Inspection Reports, RTA Offences, and a Sample Cleaning List.

Information for Tenants (pdf)

In Alberta, the *Residential Tenancies Act* applies to most people who rent the place where they live. This law sets out the rights and responsibilities that apply to tenants. This tipsheet contains information on Inspection Reports, as well as a Sample Cleaning List, and a Checklist For Tenants.

Sub-meters for Rental Units (pdf)

Some landlords are changing the way they charge tenants for natural gas and electricity. Landlords are using a new tool that measures the energy used by each rental unit. This tool is called a sub-

or other benefits on the future purchase of transportation, accommodation or other travel-related services.

Unfair Practices - the Fair Trading Act (pdf)

The *Fair Trading Act* protects consumers from unfair business practices before, during or after a consumer transaction. The legislation applies if:

- the consumer or supplier lives in Alberta
- the offer or acceptance is made in or sent from Alberta
- the unfair practice is made or received in Alberta and involves a supplier's representative.
- An unfair practice may occur even if a consumer transaction was not entered into or concluded.

LANDLORD & TENANT

Information for Landlords (pdf)

In Alberta, the *Residential Tenancies Act* applies to most people who rent the

HOUSING

Buying and Owning a Condominium (pdf)

The *Condominium Property Act* and regulation affects condominium owners, buyers, sellers and developers. This tipsheet provides an overview of the key topics that you need to be aware of when buying and owning a condominium. It does not cover all the special circumstances or unique situations that can arise.

Electricity and Natural Gas Contracts (pdf)

In Alberta, you have options for how you buy natural gas and electricity for your home, farm or small business. You can sign a contract with an independent electricity and natural gas marketer or you can choose not to sign a contract and receive energy at a regulated rate. This tipsheet outlines the rules that electricity and natural gas marketers must follow under the *Fair Trading*

Act and the Energy Marketing and Residential Heat Sub-metering Regulation. *It also provides* information about your rights and responsibilities as a consumer.

Hiring a Home Inspector (pdf)

The Home Inspection Business Regulation came into force September 1, 2011.

Before buying, you should know what condition the home is in and what repairs might be needed. Hiring a qualified home inspector to examine a home can help you to make an informed decision about its condition. Some homeowners also have their place inspected so they can get any defects fixed under their new home warranty before it runs out.

Home Renovations (pdf)

This tipsheet provides information about home renovation contracts in general as well as specific information about working with prepaid

contractors. Before you hire a contractor to do renovations or repairs to your home, do your homework.

Mortgage Fraud (pdf)

Protect yourself from being an unwilling participant in mortgage fraud! Do your homework. If you are going to invest in real estate, make sure you are using a licensed mortgage broker who is registered under the *Real Estate Act* in Alberta.

CREDIT / MONEY

Bill Collection and Debt Repayment (pdf)

Collection agencies collect unpaid debts or locate debtors for others. Debt repayment agencies charge a fee to negotiate payment arrangements for people who owe money.

The *Fair Trading Act* and the Collection and Debt Repayment Practices Regulation identify the rules these businesses and the people working for them must follow.

Gift Cards (pdf)

Gift cards purchased in Alberta are no longer subject to expiry dates and fees that lower their value over time. Refer to the Gift Card Regulation, part of the *Fair Trading Act*.

The regulation also includes other rules to improve consumer protection, use of the cards and disclosure of terms and conditions.

Payday Lending (pdf)

What is a payday loan? A payday loan is a loan of \$1,500 or less. The term of the loan cannot exceed 62 days. The maximum fee a payday lender can charge is \$23 per \$100. This includes all mandatory fees and charges related to the loan.

What Creditors Can Do If You Don't Pay (pdf)

When you use credit to make purchases or pay for services and fail to make payments your creditors may take legal actions to recover the money owed. Common types of credit are bank loans, bank account

overdrafts, lines of credit, finance agreements, credit cards, student loans, payday loans, etc..

This tipsheet describes the legal action a creditor may take if you do not pay your debts.

Your Credit Report (pdf)

Credit reporting agencies must make sure the information in your file is correct and based on the most reliable evidence available. The *Fair Trading Act* and the Credit and Personal Reports Regulation identify what can be included in and released from your credit file.

GENERAL INFORMATION

Filing a Complaint with Consumer Services (pdf)

This infosheet explains how to file a complaint with Consumer Services and when an investigation may be opened, as well as other options available to consumers.

Identity Theft (pdf)

When someone uses personal information such as your name, social insurance number (SIN), credit card number or other identifying information without your knowledge or permission, it is identity theft and it is a crime.

Internet Safety and Social Media Tips (pdf)

The Internet is widely used by Albertans for many purposes. Although educational and entertaining, it can also expose users to scams and other fraudulent activities. This tipsheet outlines tips to keep you and your online activities out of harm's way.

Protect Your Identity Away From Home - A handy passport size brochure with tips on protecting your personal information when traveling.

Who Do I Contact? (pdf)

This contact list provides a quick reference to many of the contacts used

by consumers and businesses.

BUYING AND SELLING

Buying Time Shares (pdf)

The Time Share and Points-Based Contracts and Business Regulation under the *Fair Trading Act* sets out the rules for businesses selling time shares.

Dealing with Door-to-Door Sales (pdf)

Door-to-door salespeople sell everything from encyclopedias and magazines to home improvements. If a contract is signed, negotiated or concluded away from the seller's usual place of business, it is considered a direct sale.

Internet Shopping (pdf)

Shopping on the Internet is different than shopping at your local mall. The Internet Sales Contract Regulation applies to residents of Alberta or to people purchasing goods or services from Alberta businesses that sell online. Only

goods or services that are bought or sold for personal, family or household use and have a value of more than \$50 are affected by this regulation.

Odometer Fraud (pdf)

Tampering with an odometer is illegal in Alberta. Purchasers of used vehicles who learn that the odometer has been turned back should first try and resolve the issue with the seller.

Selling Time Share Contracts (pdf)

The Time Share Contracts Regulation under the *Fair Trading Act* has been expanded to include the sale of points-based time share contracts. The name has been changed to the Time Share and Points-based Contracts and Business Regulation.

Travel Clubs (pdf)

What is a travel club? A travel club is an organization that provides its members with access to discounts