

CONSUMER SERVICES PUBLICATIONS



- **Consumer Awareness**
- **Landlord & Tenant Issues**
- **Business Licensing**
- **Charity Registration**
- **Investigations**



Alberta
Government

- 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* (RTA) applies to most people who rent the 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, a Sample Cleaning List,

and a Checklist For Tenants.

Residential Tenancies (Safer Spaces for Victims of Domestic Violence)

Amendment Act (pdf) Changes to the *Residential Tenancies Act* allow victims of domestic violence to end a tenancy early and without financial penalty.

Sub-meters for Rental Units (pdf)

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

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*.

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, employees find work and evaluates or tests people for employers seeking employees.

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*.

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.

These publications are available on our website at <http://www.servicealberta.ca/ConsumerTipsheets.cfm>

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

HOUSING

Buying and Owning a Condominium (pdf)

The *Condominium Property Act* and regulation affect condominium owners, buyers, sellers and developers. This tipsheet provides an overview of the key topics 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 to 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)

Before buying, you should know the home's condition and any required repairs. Hiring a qualified home inspector can help you make an informed decision. Some homeowners have their place inspected so they can get defects fixed under their new home warranty before it runs out.

Home Renovations (pdf)

This tipsheet provides information about home renovation contracts as well as specific information about working with prepaid contractors. Before you hire a contractor to renovate or repair 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 do not have expiry dates and fees that lower their value over time. Refer to the Gift Card Regulation under the *Fair Trading Act*. The regulation includes other rules

to improve consumer protection, use of the cards and disclosure of terms and conditions.

Payday Lending (pdf)

A payday loan is a loan of \$1,500 or less. The term of the loan must be between 42 and 62 days. The maximum fee a payday lender can charge is \$15 per \$100. This includes all 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 action 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 Consumer Complaint with Service Alberta (pdf)

This infosheet explains how to file a consumer complaint with Service Alberta, when an investigation may be opened and 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 a crime.

Internet Safety and Social Media Tips (pdf)

The Internet is widely used and can 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 many things. If a contract is signed, negotiated or concluded away from the seller's usual place of business, it is considered a direct sale and requires a licence.

Door-to-Door Sales of Energy Related Products and Services (pdf)

On January 1, 2017, the Alberta Government banned direct sales (door-to-door) of furnaces and related products/ services including water heaters, air conditioners, windows, energy contracts and energy audits.

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 online goods or services from Alberta businesses. Only goods or services

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.

Selling Time Share Contracts (pdf)

The Time Share and Points-based Contracts and Business Regulation under the *Fair Trading Act* includes the sale of points-based time share contracts.

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