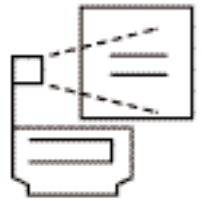


lesson fourteen

about consumer privacy



overheads



privacy and information

information privacy: privacy that involves the rights of individuals in relation to information about them that is circulating in society.

why privacy is an important issue in the information age

- Much information about us and our activities as consumers is recorded and stored by computer systems.
- Our computer files can be shared between public and private organizations. For example, with proper authorization, Revenue Canada can access financial data about you from your bank.
- Computer data can travel and change hands in just a few seconds.
- Because of these factors, accurate data is paramount.

why information privacy is a sensitive issue

- Information is a very valuable resource!
- Access to information in our society today offers many benefits to consumers while at the same time posing a potential threat to our privacy.

types of information generally available from public sources



- Demographic information (Canadian Census)
- Telephone directories
- Birth, marriage, and divorce records
- Voter registration records
- Campaign contributions
- Driver's license/vehicle registration
- Licenses and permits (hunting, fishing, etc.)
- Legal information (judgments, bankruptcy, real estate titles, etc.)



private databases available only to those with a legitimate purpose

- Employment information
- Credit reports
- Tax information (Revenue Canada)
- Criminal records
- Social assistance records
- School records
- Medical records

amending or correcting records



privacy act gives individuals greater control by providing everyone in Canada the right to examine information about them held by 110 federal government departments and agencies (subject to some specific exceptions). Individuals may also ask to have any errors corrected and, if the request is refused, require that a notation be attached to the information describing any corrections requested but not made. [The Privacy Act, Government of Canada]

It should be noted that each province has its own legislation and regime re: privacy. [See overhead 14-Fa]

to amend or expunge a record you must:

- Contact the agency in question
- Await administrative review of request
- If request is denied, you can request a court review

consumer reporting act gives consumers the right to dispute inaccurate information and permits them to insert their own version of disputed information into a credit report.



what's in a database profile?

Information about you that is stored in computer systems and may be used by a variety of organizations, such as:

- Address
- Phone and fax numbers
- Social Insurance Number
- Credit card numbers
- Driver's license number
- Bank account number
- Student loan history
- Medical history
- Driving record
- Worker's compensation and insurance records
- Tax records
- Political affiliations
- Spending pattern
- Product preferences
- Estimated income

privacy protection across Canada



Canada

- Access to Information Act [1980]
- Privacy Act [1983]

Alberta

- Freedom of Information and Protection of Privacy Act [1994]

British Columbia

- Freedom of Information and Protection of Privacy Act [1996]

Manitoba

- Freedom of Information and Protection of Privacy Act [1997]

New Brunswick

- Right to Information Act [1980]
- Protection of Personal Information Act [1998]

Newfoundland

- Freedom of Information Act [1994]
- Privacy Act [1995]

Northwest Territories

- Access to Information and Protection of Privacy Act [1996]

Nova Scotia

- Freedom of Information and Protection of Privacy Act [1993]



privacy protection across Canada

Ontario

- Freedom of Information and Protection of Privacy Act [1990]
- Municipal Freedom of Information and Protection of Privacy Act [1990]

Prince Edward Island

- Freedom of Information and Protection of Privacy Act [1996]

Quebec

- An Act Respecting Access to Documents Held by Public Bodies and the Protection of Personal Information [1982]
- An Act Respecting Protection of Personal Information in the Private Sector [1993]

Saskatchewan

- Freedom of Information and Protection of Privacy Act [1990]

Yukon

- Access to Information and Protection of Privacy Act [1996]

protecting your privacy: your options as a consumer



“opting out” of direct marketing programs

- Ask merchant to be removed from his/her mailing list.
- Contact the Canadian Marketing Association (CMA) to have your name removed from the telephone or mailing lists of its members:

Canadian Marketing Association*

1 Concorde Gate, Suite 607

Don Mills, Ontario

M3C 3N6

Telephone: (416) 391- 2362

Toll Free: 1-800-267-8805

<http://www.the-cma.org/>

** formerly known as the Canadian Direct Marketing Association*

your options as a consumer

- Answer only necessary information on product warranty cards.
- Never give out personal or financial information over the phone unless you know the company and know how the information will be used.
- Don't give personal information at point-of-sale transactions.
- If a telemarketer calls and you don't want future solicitations, tell the caller, citing the federal and provincial law.



what's in a credit report?

identifying information:

- Name, Social Insurance Number, address, and sometimes phone number, previous address, and employer.

credit history:

- Previous and current types of credit, credit providers, payment habits, outstanding obligations and debts, and extent of credit granted.

public record information:

- Usually limited to tax liens, judgments, and bankruptcies.

prior requesters:

- Names of those who have requested information on this consumer in the recent past.

reviewing your credit report



consumer reporting act

Stipulates that an individual, upon request to the consumer-reporting agency, may have access to a copy of his/her credit report.

to receive a copy of your personal credit report, please send a written request with copies of two pieces of identification to:

- **Equifax Canada Inc.**
Consumer Relations Department
Box 190 Jean Talon Station
Montreal, Quebec
H1S 2Z2

Fax:

(514) 355-8502

Phone:

(514) 493-2314
1-800-465-7166

www.equifax.ca

- **Trans Union of Canada Inc.**
Call the local Trans Union of Canada Inc. in your area to receive instructions for obtaining a free credit report. See the Supplemental Materials at the end of this lesson for a complete listing of local Trans Union offices.
www.tuc.ca (under construction)



telecommunications devices and services

- Telephone (including cellular phones)
- Facsimiles (faxes)
- On-line computer services
- Caller ID
- Automatic Number Identification (ANI)

electronic monitoring in the workplace

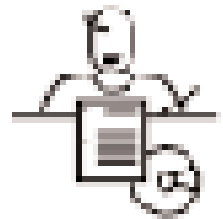


types of electronic monitoring:

- Telephone monitoring
- Voice mail and electronic mail monitoring
- Computer keystrokes monitoring
- Locational detectors
- Surveillance video cameras

lesson fourteen

about consumer privacy



student activities

name: _____

date: _____



test your privacy knowledge

answer each of the following questions in the space provided.

1. Explain why privacy is a crucial issue of the information age.

2. For the following sources of information, put “**Pub.**” next to those that are available from public sources and put “**Pr.**” for private, next to those that are generally subject to privacy restrictions.

Telephone directories
Marriage/divorce records
Personnel files
Credit reports
Real estate holdings

Subscription records
Voter registration records
Campaign contributions
Driver’s licenses
Medical records

3. List three advantages to you of a company having a database profile on you.
List three disadvantages.

4. Name four items that are part of a credit report.

5. Explain why it is important to have a good credit history.

test your privacy knowledge answer key



answer each of the following questions in the space provided.

1. Explain why privacy is a crucial issue of the information age.

Computer records can be stored and shared across long distances between many organizations. Consumers should be informed of who has access to these records and how they can be used.

2. For the following sources of information, put “**Pub.**” next to those that are available from public sources and put “**Pr.**” for private, next to those that are generally subject to privacy restrictions.

<i>Pub.</i> Telephone directories	<i>Pr.</i> Subscription records
<i>Pub.</i> Marriage/divorce records	<i>Pub.</i> Voter registration records
<i>Pr.</i> Personnel files	<i>Pub.</i> Campaign contributions
<i>Pr.</i> Credit reports	<i>Pub.</i> Driver’s licenses
<i>Pub.</i> Real estate holdings	<i>Pr.</i> Medical records

3. List three advantages to you of a company having a database profile on you.
List three disadvantages.

Advantages:

- 1. Receive direct mail that relates to your interests and from companies where you previously shopped.*
- 2. Receive special discounts and promotional offers.*
- 3. Broader usage of offers made to consumers who might not otherwise receive them.*

Disadvantages

- 1. Your profile can be rented or sold to another company.*
- 2. You may receive unwanted solicitations by mail or phone.*
- 3. You may be turned down for a loan, job, insurance, or license because of a blemish on your profile.*

4. Name four items that are part of a credit report.

- 1. Identifying information: name, Social Insurance Number, address, and can include phone number, previous addresses, and employer.*
- 2. Credit history: previous and current types of credit, sources and extent of credit granted.*
- 3. Public record information: lawsuits, bankruptcies, judgments, etc.*
- 4. Prior requesters: names of those who have requested information on this individual in the past.*

5. Explain why it is important to have a good credit history.

When you apply for things such as a student loan, line of credit, mortgage, car loan, credit card, or apartment, you will need to have a good, accurate credit history or your request may be denied.

name: _____

date: _____



what would you do?

read the scenarios described below and then indicate how you would respond to each one.

1. You have applied for a student loan and are told that you have been turned down due to a late payment on your credit card. You want to find out exactly what your credit report says and make any corrections that are necessary.

2. You've been receiving catalogues for sports equipment that you have no interest in purchasing. However, you also receive catalogues from clothing manufacturers that you do wish to keep getting. You would like to be removed from the sports equipment mailing list only.

3. The pile of mail order catalogues on your desk has grown to one metre. You no longer wish to receive direct marketing materials from any company and want to be removed from all lists.

4. You want to receive direct marketing offers in the mail, but not by telephone.



what would you do? answer key

read the scenarios described below and then indicate how you would respond to each one.

1. You have applied for a student loan and are told that you have been turned down due to a late payment on your credit card. You want to find out exactly what your credit report says and make any corrections that are necessary.

You would: (1) request a copy of your record from all the major credit reporting agencies (free if you have been turned down for a loan), and (2) tell the credit reporting agency about any inaccuracies.

2. You've been receiving catalogues for sports equipment that you have no interest in purchasing. However, you also receive catalogues from clothing manufacturers that you do wish to keep getting. You would like to be removed from the sports equipment mailing list only.

Write directly to the sports equipment company and request to be removed from its mailing list.

3. The pile of mail order catalogues on your desk has grown to one metre. You no longer wish to receive direct marketing materials from any company and want to be removed from all lists.

Write to the Canadian Marketing Association and ask to have your name removed from the lists of all merchants who are CMA members (keep in mind that not all merchants are CMA members).

4. You want to receive direct marketing offers in the mail, but not by telephone.

Contact the Canadian Marketing Association and ask to be removed from the telephone lists of all its members (keep in mind that not all merchants are CMA members). If you received telemarketing calls and don't want future calls from this telemarketer, tell them so, citing the federal and provincial law.

what would you do? answer key (continued)

5. You have made several 800 and 900 number calls and although you never left your phone number, you are starting to receive soliciting phone calls from these same companies and individuals. You want to be sure when you call a 800 or 900 number that you are not inadvertently leaving your phone number with that merchant.

Check with your phone company to see if they can insert a blocking mechanism for these "ANI" numbers.

6. Your quarterly evaluation at work is not as good as you'd hoped it would be. You'd like to find out what is in your personnel file that may explain the mediocre evaluation.

Simply ask your supervisor for a look at your file. If your employer refuses, call your Provincial Ministry of Labour to determine your rights as an employee. Although not required by law, most companies comply with the guidelines issued by the privacy guidelines, allowing employees access to their personnel files.

how much is known about you? (continued)

10 WHERE DID YOU PURCHASE THIS PRODUCT?

- | | |
|----------------------------------------------|--------------------------------------------------|
| 1. <input type="checkbox"/> Camera Store | 5. <input type="checkbox"/> Catalogue |
| 2. <input type="checkbox"/> Discount Store | 6. <input type="checkbox"/> Received as a Gift |
| 3. <input type="checkbox"/> Department Store | 7. <input type="checkbox"/> Sporting Goods Store |
| 4. <input type="checkbox"/> Mail Order | 8. <input type="checkbox"/> Other |

11 WHAT MOST INFLUENCED THE PURCHASE OF THIS PRODUCT?

- | | |
|---------------------------------------------------------|----------------------------------------|
| 1. <input type="checkbox"/> Dealer recommendation | 3. <input type="checkbox"/> Ads |
| 2. <input type="checkbox"/> Professional recommendation | 4. <input type="checkbox"/> Dealer ads |
| | 5. <input type="checkbox"/> Friends |

12 THIS PRODUCT WILL BE USED PRIMARILY FOR:

- | | |
|---------------------------------------------------|---------------------------------------------|
| 1. <input type="checkbox"/> Commercial/Industrial | 4. <input type="checkbox"/> Creative/Hobby |
| 2. <input type="checkbox"/> Scientific/Medical | 5. <input type="checkbox"/> Family/Travel |
| 3. <input type="checkbox"/> Photo/Journalism | 6. <input type="checkbox"/> Sports/Outdoors |

13 HOW DID YOU PAY FOR THIS PRODUCT?

- | | |
|--------------------------------------------|-----------------------------------------------|
| 1. <input type="checkbox"/> Cash | 4. <input type="checkbox"/> Store Credit Card |
| 2. <input type="checkbox"/> Personal Check | 5. <input type="checkbox"/> Store Finance |
| 3. <input type="checkbox"/> Credit Card | 6. <input type="checkbox"/> Other |

14 WHICH OF THE FOLLOWING DO YOU USE REGULARLY?

1. American Express, Diners Club, Carte Blanche
2. Bank Credit Card/MasterCard, Visa
3. Gas, Dept. Store, etc. Credit Cards
4. Airline Club/Frequent Flyer Program
5. None of the above

15 FOR YOUR PRIMARY RESIDENCE, DO YOU:

- | | |
|-------------------------------------------|-------------------------------------------------------|
| 1. <input type="checkbox"/> Own a house? | 3. <input type="checkbox"/> Rent an apartment? |
| 2. <input type="checkbox"/> Rent a house? | 4. <input type="checkbox"/> Own a townhouse or condo? |

16 TO HELP US UNDERSTAND OUR CUSTOMERS' LIFESTYLES, PLEASE INDICATE THE INTERESTS AND ACTIVITIES IN WHICH YOU OR YOUR SPOUSE ENJOY PARTICIPATING ON A REGULAR BASIS:

- | | | |
|--------------------------------------------------------|-------------------------------------------------------------|----------------------------------------------------------------|
| 01. <input type="checkbox"/> Bowling Frequently | 20. <input type="checkbox"/> Electronics | 39. <input type="checkbox"/> Our Nation's Heritage |
| 02. <input type="checkbox"/> Golf | 21. <input type="checkbox"/> Home Workshop Do It Yourself | 40. <input type="checkbox"/> Real Estate Investment |
| 03. <input type="checkbox"/> Physical Fitness/Exercise | 22. <input type="checkbox"/> Motorcycles | 41. <input type="checkbox"/> Stock/Bond Investments |
| 04. <input type="checkbox"/> Running/Jogging | 23. <input type="checkbox"/> Recreational Vehicles | 42. <input type="checkbox"/> Veterans Benefits/Programs |
| 05. <input type="checkbox"/> Snow Skiing Frequently | 24. <input type="checkbox"/> Stereo, Records/Tapes/Disks | 43. <input type="checkbox"/> Bridging Sweetstakes |
| 06. <input type="checkbox"/> Tennis Frequently | 25. <input type="checkbox"/> Audiobook Reading | 44. <input type="checkbox"/> Home Video Games |
| 07. <input type="checkbox"/> Bowling | 26. <input type="checkbox"/> Bible/Devotional Reading | 45. <input type="checkbox"/> Household Pets (cats, dogs, etc.) |
| 08. <input type="checkbox"/> Carolina Hilling | 27. <input type="checkbox"/> Current Affairs/Politics | 46. <input type="checkbox"/> Home Improvement Opportunities |
| 09. <input type="checkbox"/> Fishing Frequently | 28. <input type="checkbox"/> Health Foods/Vitamins | 47. <input type="checkbox"/> Science Fiction |
| 10. <input type="checkbox"/> Hunting/Shotgunning | 29. <input type="checkbox"/> House Plants | 48. <input type="checkbox"/> Wildlife/Environmental Issues |
| 11. <input type="checkbox"/> Power Boating | 30. <input type="checkbox"/> Photography | 49. <input type="checkbox"/> Career-Oriented Activities |
| 12. <input type="checkbox"/> Bowling | 31. <input type="checkbox"/> Attend Cultural Arts Events | 50. <input type="checkbox"/> Personal Home Computers |
| 13. <input type="checkbox"/> Crafts | 32. <input type="checkbox"/> Charities/Volunteer Activities | 51. <input type="checkbox"/> Science News/Technology |
| 14. <input type="checkbox"/> Crossword Puzzles | 33. <input type="checkbox"/> Fashion Clothing | 52. <input type="checkbox"/> Watching Cable TV |
| 15. <input type="checkbox"/> Needlework/Knitting | 34. <input type="checkbox"/> Fine Art/Artiques | 53. <input type="checkbox"/> Watching Sports on TV |
| 16. <input type="checkbox"/> Outdoor Gardening | 35. <input type="checkbox"/> Foreign Travel | 54. <input type="checkbox"/> NONE OF THE ABOVE |
| 17. <input type="checkbox"/> Sewing | 36. <input type="checkbox"/> Gourmet Cooking/Fine Foods | |
| 18. <input type="checkbox"/> Walking for Health | 37. <input type="checkbox"/> Coin/Stamp Collecting | |
| 19. <input type="checkbox"/> Automotive Work | 38. <input type="checkbox"/> Collectibles/Collections | |

17 FROM THE ABOVE LIST, PLEASE INDICATE THE NUMBERS REPRESENTING THE 3 MOST IMPORTANT ACTIVITIES FOR:

--	--	--

YOU

--	--	--

YOUR SPOUSE

Thanks for taking the time to fill out this questionnaire. Your answers will be used for market research studies and reports — and will help us better serve you in the future. They will also allow you to receive important mailings and special offers from a number of the companies whose products and services relate directly to the specific interests, hobbies, and other information indicated above. Through this selective program, you will be able to obtain more information about activities in which you are involved and less about those in which you are not. Please check here if for some reason you would prefer not to participate in the opportunity.



how much is known about you? answer key



Look at the following completed sample warranty card and answer key to reveal the companies or type of company interested based on the example.

PhoTech

IMPORTANT!
PhoTech OWNER REGISTRATION
Please fill out and return within the next 10 days

Welcome to the PhoTech family! Please complete this form and return it within 10 days to register your PhoTech product. A complete description of PhoTech's limited warranty is packaged with the product. Thank you!

1 Mr. Mrs. Ms. Miss

DEBRA **A** **ADAMS**

FIRST NAME INITIAL LAST NAME

123 MAIN STREET

STREET ADDRESS APARTMENT #

ANYTOWN **CA** **00000**

CITY STATE ZIP CODE

2 DATE OF PURCHASE **03** **10** **00**

MONTH DAY YEAR

3

DEALER

4 **PDQ340** **35MM** **CAM**

PRODUCT PURCHASED- Please indicate EXACT product name/number

5 DATE OF BIRTH of person whose name appears above **04** **30** **33**

MONTH DAY YEAR

6 MARITAL STATUS

Married Divorced
 Widowed Single Never Married

7 WHAT IS YOUR OCCUPATION? YOU SPOUSE

Homemaker	1. <input type="checkbox"/>	1. <input type="checkbox"/>
Professional/Technical	2. <input type="checkbox"/>	2. <input type="checkbox"/>
Executive/Administrative	3. <input type="checkbox"/>	3. <input type="checkbox"/>
Clerical or Social Worker	4. <input type="checkbox"/>	4. <input type="checkbox"/>
Tradesman/Machine Operator/Laborer	5. <input type="checkbox"/>	5. <input type="checkbox"/>
Retired	6. <input checked="" type="checkbox"/>	6. <input type="checkbox"/>
Student	7. <input type="checkbox"/>	7. <input type="checkbox"/>
Self-Employed/Business Owner	8. <input type="checkbox"/>	8. <input type="checkbox"/>

8 WHAT ARE THE AGES OF ALL CHILDREN LIVING AT HOME?

None
 Under 1 5 yrs. 10 yrs. 15 yrs.
 1 yr. 6 yrs. 11 yrs. 16 yrs.
 2 yrs. 7 yrs. 12 yrs. 17 yrs.
 3 yrs. 8 yrs. 13 yrs. 18 yrs.
 4 yrs. 9 yrs. 14 yrs. 19+ yrs.

9 WHICH AMOUNT DESCRIBES YOUR FAMILY INCOME?

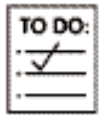
1. <input type="checkbox"/> Under \$1,999	5. <input type="checkbox"/> \$6,000-\$9,999
2. <input type="checkbox"/> \$2,000-\$3,999	6. <input type="checkbox"/> \$10,000-\$14,999
3. <input checked="" type="checkbox"/> \$4,000-\$5,999	7. <input type="checkbox"/> \$15,000-\$19,999
4. <input type="checkbox"/> \$6,000-\$9,999	8. <input type="checkbox"/> \$20,000 & over



how much is known about you? answer key

field #	company
2	PhoTech—for product updates
4	Kodak or other photo supply company
5	Canadian Association of Retired Persons or magazines targeted to senior adults
6	Singles and dating organizations
7	Products and services that relate to leisure
8	None in this case
9	Credit card offers, group travel opportunities
10	Other mail order catalogue companies
11	Photo magazine publishers
12	Travel opportunities, airline clubs
13	Other credit card offers
14	Banks and other lenders, insurance companies
16	Gardening supply catalogues, book clubs, travel clubs (e.g., Elderhostel)

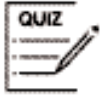
what your mail can tell you



Collect examples of catalogues, sweepstakes offers, direct mail offers, and other unsolicited materials from home. Look to see who sent the materials and then ask yourself:

1. What is known about your (or your parents') age, gender, income, interests, and activities?

2. Where did the company get your (or your parents') name and address?



lesson fourteen quiz: about consumer privacy

true-false

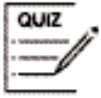
1. _____ The Access to Information Act allows access to most, but not all, private records of companies.
2. _____ Public databases include such information as credit reports, school records, and medical records.
3. _____ A credit report would include if a person had declared bankruptcy in the past.
4. _____ A credit bureau keeps track if people pay their bills on time.
5. _____ The Consumer Reporting Act allows a person to access his or her credit report.

multiple choice

6. _____ An example of public records would be:
 - A. a credit card statement.
 - B. a telephone directory.
 - C. medical records.
 - D. an employment application on file with a company.
7. _____ Voter registration records are considered to be:
 - A. public records.
 - B. private records.
 - C. company records.
 - D. a database profile.
8. _____ A credit report would include a person's:
 - A. federal income tax data.
 - B. balances for electric bills and other utilities.
 - C. salary history.
 - D. balances for instalment accounts.
9. _____ The organization that provides companies with information on a person's past use of credit is:
 - A. a credit union.
 - B. the Consumer Credit Counselling Service.
 - C. a bank.
 - D. a credit bureau.
10. _____ When using an ATM, your PIN is designed to:
 - A. indicate your current balance.
 - B. provide the bank access to your financial records.
 - C. provide security as an authorized user.
 - D. indicate your credit rating.

case application

Jasmine recently received letters that her charge accounts are overdue. She noticed these were from companies from which she never made purchases. After further investigation, the purchases were for items she did not buy. What actions would you recommend for Jasmine?



lesson fourteen quiz: about consumer privacy answer key

true-false

1. f The Access to Information Act allows access to most, but not all, private records of companies.
2. f Public databases include such information as credit reports, school records, and medical records.
3. t A credit report would include if a person had declared bankruptcy in the past.
4. t A credit bureau keeps track if people pay their bills on time.
5. t The Consumer Reporting Act allows a person to access his or her credit report.

multiple choice

6. B An example of public records would be:
A. a credit card statement.
B. a telephone directory.
C. medical records.
D. an employment application on file with a company.
7. A Voter registration records are considered to be:
A. public records.
B. private records.
C. company records.
D. a database profile.
8. D A credit report would include a person's:
A. federal income tax data.
B. balances for electric bills and other utilities.
C. salary history.
D. balances for instalment accounts.
9. D The organization that provides companies with information on a person's past use of credit is:
A. a credit union.
B. the Consumer Credit Counselling Service.
C. a bank.
D. a credit bureau.
10. C When using an ATM, your PIN is designed to:
A. indicate your current balance.
B. provide the bank access to your financial records.
C. provide security as an authorized user.
D. indicate your credit rating.

case application

Jasmine recently received letters that her charge accounts are overdue. She noticed these were from companies from which she never made purchases. After further investigation, the purchases were for items she did not buy. What actions would you recommend for Jasmine?

Jasmine seems to be a victim of identity theft. She needs to contact these companies to cancel these accounts and to explain the situation. She needs to review her credit report for other abuses of her financial records, and also review her credit report every few months. She should also be cautious with the use of her Social Insurance Number in the future.

lesson fourteen

about consumer privacy



supplemental materials

Lost or Stolen Visa Card

First, call your issuing financial institution. If you can't remember which one issued your card, call the Visa International Global Customer Assistance Service toll free, 24 hours a day at (800) 847-2911. If you are out of the country, call (410) 581-9994 collect.

credit counselling agencies

There are a number of credit counselling agencies which can provide information on a number of financial and consumer topics. Please find listed below a list of non-profit credit counselling agencies available for assistance.

British Columbia

Credit Counselling Society of British Columbia

#200 - 435 Columbia Street
New Westminster, BC V3L 5N8
Telephone: (604) 527-8999
Fax: (604) 527-8008
Toll Free: 1-800-527-8999

Alberta

Written inquiries to:
Credit Counselling
16th Floor, 10155 - 102 Street
Edmonton, Alberta T5J 4L4
Telephone inquiries to:
Government Operator Number
(Local Telephone Directory)
Ask for the nearest Municipal
Affairs Consumer Services Office

Saskatchewan

The Office of the Rentalsman
Provincial Mediation Board
Debt Management
Department of Justice
2151 Scarth Street, Suite 120
Regina, SK S4P 3V7
Telephone: (306) 787-5387
Fax: (306) 787-5574
Toll Free: 1-888-215-2222

(Saskatoon Office)
4th Floor, # 201, 21st Street East
Saskatoon, SK S7K 2H6
Telephone: (306) 933-6520
Fax: (306) 933-7030
Toll Free: 1-888-215-2222

Manitoba

Community Financial Counselling Services

Room 203, 290 Vaughan Street
Winnipeg, MB R3B 2N8
Telephone: (204) 989-1900
Fax: (204) 989-1908
Toll Free: 1-888-573-2383

Ontario

Written inquiries to:
The Ontario Association of Credit
Counselling Services
PO Box 189
Grimsby, ON L3M 4G5
Telephone inquiries to:
Credit Counselling Services
Telephone: 1-888-7in-debt
Fax: (905) 945-4680

Quebec

Federation of Co-operative
Family Economics Association
815 Laurier Avenue East
Montreal, QC H2J 1G2
Telephone: (514) 271-7004
Fax: (514) 271-1036

Fédération nationale des associations de
consommateurs du Québec
1215 Visitation Street
Suite 103
Montreal, QC H2L 3B5
Telephone: (514) 521-6820
Fax: (514) 521-0736
e-mail: fnacq@accent.net

credit counselling agencies (continued)

New Brunswick

Consumers Affairs Branch
Department of Justice
PO Box 6000
Fredericton, NB E3B 5H1
Telephone: (506) 453-2659
Fax: (506) 444-4494
e-mail: a.peabody@gov.nb.ca

Credit Counselling Services of
Atlantic Canada, Inc.
Harbour Building
703-133 Prince William Street
Suite 302
Saint John, NB E2L 2B6
Telephone: (506) 652-1613
Fax: (506) 633-6057
Toll Free: 1-888-753-2227

Nova Scotia

Nova Scotia Department of Business
and Consumer Service
Division, Debtor Assistance Section
PO Box 2653
Halifax, NS B3J 3P7
Contact: John Just
Telephone: (902) 424-5200
Fax: (902) 424-7354

Nova Scotia Department of Business and
Consumer Service Division, Debtor
Assistance Section
650 Portland Street
Superstore Mall
Dartmouth, NS B2W 6A3
Contact: Tamara Ryan
Telephone: (902) 424-0084
Fax: (902) 424-7354

Prince Edward Island

Department of Community Services
and Attorney General
PO Box 2000
Charlottetown, PEI C1A 7N8
Telephone: (902) 368-4580
Fax: (902) 368-5355
e-mail: gjjones@gov.pe.ca

Newfoundland and Labrador

Personal Credit Counselling Service
of Newfoundland and Labrador
Suite 201, Virginia Park Plaza
Newfoundland Drive
St. John's, NF A1A 3E9
Telephone: (709) 753-5812
Fax: (709) 753-3390

Northwest Territories

Department of Municipal & Community
Affairs
Suite 600, 5201 50th Avenue
Yellowknife, NT X1A 3S9
Telephone: (867) 873-7125
Fax: (867) 920-6343

consumer affairs departments

Some legal aspects of the issuance and administration of credit cards are regulated by federal or provincial consumer protection legislation. If you have a question which relates to a matter which is governed by this legislation, you may wish to contact the appropriate consumer affairs department below to see if they can help answer your question.

Federal

Industry & Science Canada
Bureau of Consumer Affairs
Place du Portage 1
50 Victoria Street
Hull, QC K1A 0C9

British Columbia

Ministry of Labour and Consumer
Services
1019 Wharf Street
Victoria, BC V8V 1X4

Alberta

Government Services
3rd Floor, 10155 - 102 Street
Edmonton, AB T5J 4L4

Saskatchewan

Department of Justice
Consumer Protection Branch
Licensing and Investigation
1871 Smith Street
Regina, SK S4P 3V7

Manitoba

Consumer & Corporate Affairs
Consumer Bureau
302-258 Portage Avenue
Winnipeg, MB R3C 0V8

Ontario

Ministry of Consumer & Business
Services
Consumer Services Bureau
32-250 Yonge Street
Toronto, ON M5B 2N5

Quebec

Offices de la protection du consommateur
Suite 450, 400, boul. Jean-Lesage
Quebec, QC G1K 8W4

New Brunswick

Justice & Attorney General
Rentals & Consumer Affairs
PO Box 6000
Fredericton, NB E3B 5H1

Nova Scotia

Service Nova Scotia & Municipal
Relations
9 South, Maritime Centre
1505 Barrington Street
PO Box 2723
Halifax, NS B3J 3P7

Prince Edward Island

Department of Provincial Affairs and
Attorney General
Consumer Services
PO Box 2000
Charlottetown, PEI C1A 7N8

consumer affairs departments (continued)

Newfoundland and Labrador

Department of Government Services & Lands
2nd Floor, West Block
Confederation Building
PO Box 8700
St. John's, NF A1B 4J6

Northwest Territories

Municipal & Community Affairs
600-5201 50th Avenue
POB Box 1320
Yellowknife, NT X1A 3S9

Yukon Territory

Department of Community Services
Consumer & Safety Services
Box 2703
Whitehorse, YK Y1A 2C6

Nunavut Territory

Government of Nunavut
Department of Finance
PO Box 1000 Station 330
Iqaluit, NV X0A 0H0

credit profile reports

If you have been denied credit and/or would like to verify the information on existing credit reports with respect to yourself, you are entitled to receive a free copy of the credit report. To obtain a copy of your credit profile report, call any of the following organizations:

Equifax

Canadian residents call 1-800-465-7166 to receive instructions for obtaining a free credit report. Inquiries can also be directed by mail to:

Equifax Canada Inc.
Consumer Relations Department
Box 190
Jean Talon Station
Montreal, Quebec H1S 2Z2

Trans Union of Canada, Inc.

Call the local Trans Union of Canada, Inc. affiliated bureau in your area to receive instructions for obtaining a free credit report:

Saskatchewan

Trans Union of Canada, Inc.
116 - 2570 Faithfull Avenue
Saskatoon, SK S7K 6M6
Telephone: (306) 653-8444
Fax: (306) 653-2555

British Columbia

Trans Union of Canada, Inc.
World Trade Centre
999 Canada Place #404
Vancouver, BC V6C 3E2
Telephone: (604) 683-2426
Fax: (604) 844-2838
Toll Free: 1-800-663-9980

Manitoba

Trans Union of Canada, Inc.
Suite 200, #5 Donald Street
Winnipeg, MB R3L 2T4
Telephone: (204) 474-0635
Fax: (204) 474-0843

Alberta

Trans Union of Canada, Inc.
216 - 10709 Jasper Avenue
Edmonton, AB T5J 3N3
Telephone: (780) 426-5800
Fax: (780) 425-0059
Toll Free: 1-800-801-3619

Ontario

Trans Union of Canada, Inc.
10520 Yonge Street
Unit 35B, Suite 322
Richmond Hill, ON L4C 3C7
Telephone: (905) 884-3103

Trans Union of Canada, Inc.
202 - 1409 Edmonton Trail NE
Calgary, AB T2E 3K8
Telephone: (403) 276-7243
Fax: (403) 230-3835

credit profile reports (continued)

Quebec

Trans Union of Canada, Inc.
Le Groupe Echo
1600, Henri-Bourassa Blvd. ouest #200
Montréal, QC H3M 3E2
Telephone: (514) 335-3246
Fax: (514) 334-7731
Toll Free: 1-800-363-2809

Trans Union of Canada, Inc.
Le Groupe Echo
455 rue Marais, Suite 235
Ville Vanier, QC G1M 3A2
Telephone: (418) 681-1545
Fax: (418) 681-3989

Trans Union of Canada, Inc.
Le Groupe Echo
126 rue Vimy, Suite 200
Rimouski, QC G5L 3J6
Telephone: (418) 723-3335
Fax: (418) 723-9853

New Brunswick

Trans Union of Canada, Inc.
185 St. George Street
P.O. Box 741
Moncton, NB E1C 8M9
Telephone: (506) 854-7559
Fax: (506) 383-4636

Nova Scotia

Trans Union of Canada, Inc.
11 Scarfe Court
Dartmouth, NS B3B 1W4
Telephone: (902) 468-7560
Fax: (902) 468-7661

Prince Edward Island

Trans Union of Canada, Inc.
370 Queen Street
Charlottetown, PEI C1A 4C6
Telephone: (902) 566-9195
Fax: (902) 566-3781

Newfoundland

Trans Union of Canada, Inc.
55 Bond Street
PO Box 146
St. John's, NF A1C 5H5
Telephone: (709) 753-8810
Fax: (709) 753-8820



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E-mail: _____

Number of students in your school: _____ Grades: _____

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How many students will be involved in using the program materials? _____

How many teachers will be involved in using the program? _____

Will there be more than one class/leadership group using the materials? Yes No

If yes, how many? _____

Return to:

CIRA

740-B Belfast Road

Ottawa, Ontario K1G 0Z5

Tel (613) 244-1594 — Fax (613) 244-4738

E-mail: cira@intramurals.ca • www.intramurals.ca

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