



All of us have RIGHTS
when we make purchases

It is called the Consumer Protection Act.
<https://www.ontario.ca/page/your-rights-under-consumer-protection-act>

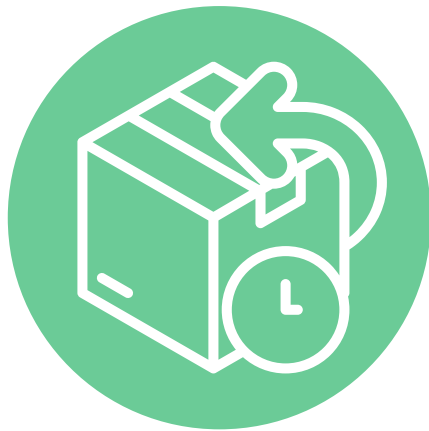
Rights = Power

With Power Comes Responsibility!

HERE ARE SOME EXAMPLES OF RIGHTS



The right to change your mind- this is called a **cooling off period**. The time depends on what you bought. For example, for a gym membership you have 10 days to get a full refund and for a payday loan it is 2 business days.



You can return items right away that you did not ask for or have changed your mind (cooling off) and get a full refund. If the product breaks within 6 months, you may be able to also have it replaced by the store.



Contracts must be clear and comprehensible. This means they are required to make sure you understand OR giving you a plain language version.



They must tell you the truth about the product or service. For example, they cannot lie about needing a repair for something or say they are qualified to repair something when they are not.



Deliveries must be made on time. If you do not receive the product within 30 days, you can cancel the product.

YOU ALSO HAVE RESPONSIBILITIES, SUCH AS:



Research and compare products or services before you buy them.



Check the qualifications of service providers.



Read and follow product instructions.



Get what you pay for-There is different quality of products based on cost.

PAY DAY LOANS CAN BE TEMPTING BUT SHOULD BE CONSIDERED A LAST RESORT

Here are your rights
<https://www.ontario.ca/page/pay-day-loan-your-rights>
And some other options and tips to get out of a bad situation.
<https://ised-isde.canada.ca/site/office-consumer-affairs/en/money-debt-and-giving>



The government also has a responsibility to protect your rights as a consumer. Read [What is the government's role in protecting my consumer rights?](#) To find help, go to [Services Near Me](#) and search for "legal services" in your area.