

## Have a Complaint? Need Help?

1. Contact the business and explain your specific complaint.
2. Deliver it in writing. Keep proof that it was received (such as sending it by registered mail), and keep records of all communication with the business.
3. If you are still not satisfied, file a formal complaint with the **Ministry of Consumer Services**.

### How to file a complaint with the **Ministry of Consumer Services**:

- Visit the Ministry's website at [www.ontario.ca/ConsumerServices](http://www.ontario.ca/ConsumerServices).
- Or, call **416-326-8800** or toll-free at **1-800-889-9768**.

## TIP

Changed your mind about a contract? Don't know where to start when writing a letter to cancel a contract? For samples of cancellation – also called rescission – letters, go to the Ministry's website at [www.ontario.ca/ConsumerServices](http://www.ontario.ca/ConsumerServices) and click on "Can I Cancel a Contract?"

## Be a Smart Consumer ... We Can Help

Ontario's **Ministry of Consumer Services** informs and protects people so they can shop with confidence when buying goods and services.

### Visit us:

[www.ontario.ca/ConsumerServices](http://www.ontario.ca/ConsumerServices)

### Call us:

Greater Toronto Area 416-326-8800  
Toll-free 1-800-889-9768

### TTY

Greater Toronto Area 416-229-6086  
Toll-free 1-877-666-6545

### E-mail us:

[consumer@ontario.ca](mailto:consumer@ontario.ca)

### Smartphone user?



For more information about **contracts** scan this QR barcode with your smartphone.

# CONTRACTS

## What you need to know



**MINISTRY OF CONSUMER SERVICES**  
[www.ontario.ca/ConsumerServices](http://www.ontario.ca/ConsumerServices)

# Ontario's Ministry of Consumer Services informs and protects people so they can shop with confidence when buying goods and services.

## Have you ever:

- Ordered furniture and paid for it later?
- Bought software on the Internet?
- Joined a fitness club?

If you've ever signed an agreement to buy goods and services, you've entered the complex world of contracts. It's a world where most of the time things go smoothly. Once in a while things can – and do – go wrong.

Businesses do not always deliver promised goods on time. Or goods arrive on your doorstep in a damaged condition. Or you may be unhappy with the service you receive. Read on to learn how to avoid problems like these – and what to do if something goes wrong.

## REMEMBER:

If an offer sounds too good to be true, it probably is. A few precautions before you sign on the dotted line can prevent a lot of problems later.

## Did you know?

Under Ontario law, contract language must be clear, prominent and easy to understand. If there is a dispute over unclear language, the law requires the courts to interpret the contract in favour of the consumer.

## How can I protect myself?

### Before you enter an agreement

- Buy only from businesses you know and trust. Check references. Ask around and see what other people have experienced.
- Make sure the contract covers all the terms you discussed with the sales person. A promise that's not in the contract may not be enforceable.
- If you don't understand the contract, raise questions. Ask to have it explained so that it makes sense to you.

### After you enter an agreement

- You have 10 days to cancel some types of contracts, including contracts for gym memberships and contracts worth more than \$50 that you sign in your home.
- Don't pay more than 10 per cent above the original estimate unless you agreed to additional or different goods or services.
- You can cancel a contract if goods or services are not provided within 30 days of the date promised.
- You cannot sign away your consumer rights. No one can take them from you.

## Sample cancellation letter

1 [ A. Consumer  
Consumer's Street Address  
City/Town, Ontario Postal Code

2 [ May 10, 201X

3 [ A. Company  
Company's Street Address  
City/Town, Ontario Postal Code

Dear Sir/Madam:

4 [ Last week, on May 5th, I signed a contract in my  
5 [ home to buy a new vacuum cleaner, model xyz,  
at a price of \$2,000. Today, I want to cancel that  
agreement.

6 [ I hereby exercise my right to cancel the agreement  
under the 10-day cooling off provisions of the  
Consumer Protection Act, 2002 and ask that my  
\$500 deposit be returned to me within 15 days, as  
required by law.

7 [ I look forward to your prompt reply. You can  
contact me, if necessary, at my home telephone  
number at XXX-XXX-XXXX or my daytime number  
of XXX-XXX-XXXX.

Yours truly,

8 [ *A. Consumer*  
A. Consumer

- 1 Your name and address
- 2 Date
- 3 Company name and address
- 4 Date of the contract
- 5 As much detail as possible (model or other identifying number that might apply)
- 6 Your request
- 7 Provide contact information
- 8 Sign the letter