

# Protect Your Money

---

Remedies and Useful Resources



## About Éducaloi

Éducaloi is a non-profit organization that explains the law to Quebecers in everyday language. To learn more, go to the About section at [www.educaloi.qc.ca](http://www.educaloi.qc.ca).

### **Important!**

This list of remedies and resources is a companion to the guide *Protect Your Money From Financial Fraud and Abuse*. To see and download the guide, go to our website at [www.educaloi.qc.ca/seniors](http://www.educaloi.qc.ca/seniors).

This list of remedies and resources was made possible thanks to these partners:



Department of Justice  
Canada

Ministère de la Justice  
Canada

# Table of Contents

|  |          |
|--|----------|
| <b>One-on-one Help</b> .....                                 | <b>1</b> |
| <b>Special Remedies for Financial Abuse of Seniors</b> ..... | <b>2</b> |
| <b>Report Fraud or Suspicious Behaviour</b> .....            | <b>3</b> |
| <b>Learn About Common Types of Fraud</b> .....               | <b>3</b> |
| <b>Reduce Unwanted Advertising and Risk of Fraud</b> .....   | <b>4</b> |
| <b>Complaints About a Financial Professional</b> .....       | <b>5</b> |
| <b>Complaints About Other Professionals</b> .....            | <b>8</b> |
| <b>Ask for Financial Compensation</b> .....                  | <b>9</b> |

# One-on-One Help

## **Get a Free or Low-Cost Consultation With a Lawyer**

[www.barreau.qc.ca/en](http://www.barreau.qc.ca/en)

Go to “For the Public” then “Finding a lawyer or a lawyer mediator” on the left side, then “Referral Services by field of law and region.”

## **List of Legal Clinics**

[www.barreau.qc.ca/en](http://www.barreau.qc.ca/en)

Go to “For the Public” then “Access to Justice” on the left side, then “Pro bono or low-cost services.”

## **Centres de justice de proximité (community legal information clinics)**

[www.justicedeproximite.qc.ca/en](http://www.justicedeproximite.qc.ca/en)

## **Free Notary Information Line**

Chambre des notaires du Québec

1-800-668-2473 (Available in English)

# Special Remedies for Financial Abuse of Seniors

## **Quebec’s public curator (Curateur public)**

The Curateur can look into some cases of abuse of vulnerable adults.

[www.curateur.gouv.qc.ca](http://www.curateur.gouv.qc.ca)

Go to “English” then “Contact us” then “Reporting.”

1-800-363-9020

## **Quebec’s human rights commission (Commission des droits de la personne et des droits de la jeunesse)**

The Commission has a team that investigates financial exploitation of seniors.

[www.cdpedj.qc.ca/en](http://www.cdpedj.qc.ca/en)

1-800-361-6477

## **Seniors help line (Ligne Info Abus Aînés)**

A help line for seniors suffering from abuse. Anyone can call.

[www.aideabusaines.ca/en](http://www.aideabusaines.ca/en)

1-888-489-2287

## **Quebec’s ombudsperson (Protecteur du Citoyen)**

The ombudsperson can investigate cases of abuse or financial fraud by the civil service.

[www.protecteurducitoyen.qc.ca/en](http://www.protecteurducitoyen.qc.ca/en)

1-800-463-5070

# Report Fraud or Suspicious Behaviour

## **Canadian Anti-Fraud Centre**

[www.antifraudcentre-centreantifraude.ca](http://www.antifraudcentre-centreantifraude.ca)

1-888-495-8501

## **Police**

911

340-4141 for municipalities not served by 911

\*4141 from cellphones

# Learn About Common Types of Fraud

## **Financial Consumer Agency of Canada**

[www.canada.ca/en/financial-consumer-agency.html](http://www.canada.ca/en/financial-consumer-agency.html)

Go to “Our services and information.”

## **Canada Revenue Agency**

[www.canada.ca/en.html](http://www.canada.ca/en.html)

Go to “More services” at the top, then “Money and finances” then “Protection from frauds and scams” then “Tax fraud.”

## **Autorité des marchés financiers (AMF)**

[www.lautorite.qc.ca/en](http://www.lautorite.qc.ca/en)

Go to “Publications” near the bottom of the page.

# Reduce Unwanted Advertising and Risk of Fraud

## Calls

- Register your phone number with the National Do Not Call List (NDNCL).  
[www.lnnte-dncl.gc.ca](http://www.lnnte-dncl.gc.ca)  
1-866-580-3625  
TTY : 1-888-362-5889

## Mail

- Enter your name and address on the Canadian Marketing Association's "Do Not Mail" list.  
[www.the-cma.org](http://www.the-cma.org)  
Go to "For Consumers" at the bottom of the page.  
1-800-267-8805
- Avoid junk mail by putting this note on your mailbox: "I no longer wish to receive Canada Post Neighbourhood Mail."

## Email

- Use the "Block sender" function on your email account when you receive unwanted emails.
- Install anti-spam software on your computer.
- Report the sender to the Spam Reporting Centre.  
[www.fightspam.gc.ca](http://www.fightspam.gc.ca)  
Go to "Spam Reporting Centre."  
1-877-249-2782

# Complaints About a Financial Professional

## Negotiation and mediation

---

Filing a complaint is not always the best first step.

Talk with the professional to see if you can agree on a solution. Professionals can explain the situation and suggest solutions.

A mediator can help you talk to the professional.

Learn more about negotiation and mediation on Éducaloi's website:

[www.educaloi.qc.ca/en](http://www.educaloi.qc.ca/en)

Go to the topic "Legal System" then "Legal Conflicts."

## Information Center of the Autorité des marchés financiers (AMF) - a One-stop Shop

---

You have a problem with a professional? Try calling the Information Centre of the Autorité des marchés financiers (AMF). They are a "one-stop shop" for people with complaints about a financial professional. If they can't handle the complaint, they direct you to the right place.

- 514-395-0337
- 418-525-0337
- 1-877-525-0337



## Financial planners or mutual fund and educational scholarship plan professionals

---

### **Syndic de la Chambre de la sécurité financière**

[www.chambresf.com/en](http://www.chambresf.com/en)

514-282-5777

1-800-361-9989

## Insurance professionals

---

Life, illness or accident insurance

### **Syndic de la Chambre de la sécurité financière**

[www.chambresf.com/en](http://www.chambresf.com/en)

514-282-5777

1-800-361-9989

Car or home insurance

### **Syndic de la Chambre de l'assurance de dommages**

[www.chad.ca/en](http://www.chad.ca/en)

514-842-2591

1-800-361-7288

## Professionals who work for banks

---

### **Ombudsman for Banking Services and Investments**

[www.obsi.ca](http://www.obsi.ca)

1-888-451-4519

TTY : 1-855-889-6274

## **Financial Consumer Agency of Canada**

[www.canada.ca/en/financial-consumer-agency.html](http://www.canada.ca/en/financial-consumer-agency.html)

In the list of services and information, go to “Making a complaint to your financial institution.”

1-866-461-3222

TTY : 1-866-914-6097

## **Investment professionals (stocks, RRSPs, etc.)**

---

### **Complaints department of the Autorité des marchés financiers**

[www.lautorite.qc.ca/en](http://www.lautorite.qc.ca/en)

Go to “Assistance, Complaints and Compensation.”

514-395-0337

418-525-0337

1-877-525-0337

## **Investment professionals trading on Canadian stock exchanges**

---

### **Investment Industry Regulatory Organization of Canada (IIROC)**

[www.iiroc.ca](http://www.iiroc.ca)

Go to “Investors” then “Making a Complaint.”

1-877-442-4322

# Complaints About Other Professionals

Contact the syndic (ethics officer) of the profession.

## **Lawyers: Barreau du Québec**

[www.barreau.qc.ca/en](http://www.barreau.qc.ca/en)

Go to “For the Public” then “Barreau’s Services for Public’s Protection.”

514-954-3411

1-844-954-3411

## **Notaries: Chambre des notaires du Québec**

[www.cnq.org](http://www.cnq.org)

514-879-1793 (ext. 5913)

1-800-263-1793 (ext. 5913)

## **Chartered administrators: Ordre des administrateurs agréés du Québec**

[www.adma.qc.ca](http://www.adma.qc.ca) (website in French only)

514-499-0880 (ext. 237)

1-800-465-0880 (ext. 237)

## **Chartered accountants: Ordre des comptables professionnels agréés du Québec**

[www.cpaquebec.ca/en](http://www.cpaquebec.ca/en)

514-288-3256

1-800-363-4688

# Ask for Financial Compensation

You have options for getting your money back:

- Submit a claim to the Fonds d'indemnisation of the AMF or to the Canadian Investor Protection Fund.
- Take the professional to court.

## Fonds d'indemnisation of the Autorité des marchés financiers (AMF)

---

### **Fonds d'indemnisation des services financiers (Autorité des marchés financiers, AMF)**

If you are the victim of fraud by a person who has an AMF permit, you have one year from the time you learned of the fraud to file a claim. The maximum amount you can claim is \$200,000.

[www.lautorite.qc.ca/en](http://www.lautorite.qc.ca/en)

Go to “Assistance, Complaints and Compensation.”

- 514-395-0337
- 418-525-0337
- 1-877-525-0337

### **Canadian Investor Protection Fund Investment Industry Regulatory Organization of Canada (IIROC)**

If you invested your money with an insolvent firm that belongs to the IIROC, you have 180 days from the time the firm became insolvent to file a claim. The coverage limit is one million dollars for each type of investment.

Insolvency means the firm is bankrupt or clients no longer have unrestricted access to their accounts.

[www.iiroc.ca](http://www.iiroc.ca)

514-878-2854

1-877-442-4322

## Take the professional to court

---

Filing a claim with a compensation or protection fund might not be enough. You can also take the professional to court to try to get your money back. You usually have three years to go to court.

Which court you go to depends on the amount of money you're claiming.

### **Small Claims Division of the Court of Québec (small claims court)**

You can claim up to \$15,000 in small claims court.

The rules are simpler than in other courts. Usually, you must represent yourself in court. But a lawyer can help you prepare.

### **Court of Québec and Superior Court**

For claims over \$15,000 but less than \$75,000, go to the Court of Québec. For claims of at least \$75,000 but less than \$100,000, you may go to the Court of Québec or Superior Court. For claims of \$100,000 or more, you must go to Superior Court.

The rules in these courts are stricter. It's best to consult a lawyer.

Learn more:

[www.educaloi.qc.ca/en](http://www.educaloi.qc.ca/en)

Go to the topic "Legal System."





# Éducaloi explains the law to Quebecers in everyday language.



Read about these and other topics at [www.educaloi.qc.ca](http://www.educaloi.qc.ca):

- Estates
- Wills
- Protection mandates
- Powers of attorney
- Fraud and abuse: how to protect yourself
- Health care issues



## Print Guides and Pamphlets

To order print guides or pamphlets, go to Contact Us on our website.