

# SHOPPING ONLINE

# 6

# SIX TIPS TO REDUCE YOUR RISKS

## 1 WATCH FOR SIGNS OF A SCAM



prices that are too good  
to be true



a website that's not well  
made



you're asked to give banking  
or credit card information  
before you even buy anything

## 2 CHECK OUT THE MERCHANT



Get information about the merchant from other websites.

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

Go to the website of the consumer protection bureau and use the tool "Get information about a merchant."

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

Go the website of the registrar of businesses and use the tool "Find an Enterprise" to see if a Quebec merchant is listed in the register.



The consumer protection bureau suggests that you phone the merchant.

# 3 MAKE SURE THE MERCHANT USES A SECURE ON-LINE PAYMENT SERVICE



`https://www.goo`

A closed lock or an unbroken key must appear on your computer screen in the address bar.

The website address should begin with "https". The "s" means that the site is secure.



# 4 GIVE ONLY INFORMATION NEEDED TO MAKE YOUR PURCHASE



AS A GENERAL RULE, A MERCHANT  
CAN'T ASK YOU FOR YOUR SOCIAL  
INSURANCE NUMBER (SIN).

# 5

## BE CAREFUL WHEN YOU PAY

The law says that, before you pay, the merchant must tell you exactly what you have to pay:



- the price
- all taxes
- which country's money (currency) will be used if it's not Canadian dollars
- all other charges (for example, shipping)

**Make sure to check your bank statements.**

The merchant can't make you pay the full price right away, unless

- you're paying with a credit card, or
- you're buying certain things (for example, a newspaper subscription).



6

BE TWICE AS CAREFUL  
WHEN BUYING FROM A  
MERCHANT NOT OPERATING  
IN QUEBEC OR FROM AN INDIVIDUAL

Quebec's consumer protection law does not  
apply in these two situations.

For more information, see our articles on online  
shopping:

[educaloi.qc.ca/shopping-online](http://educaloi.qc.ca/shopping-online)



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