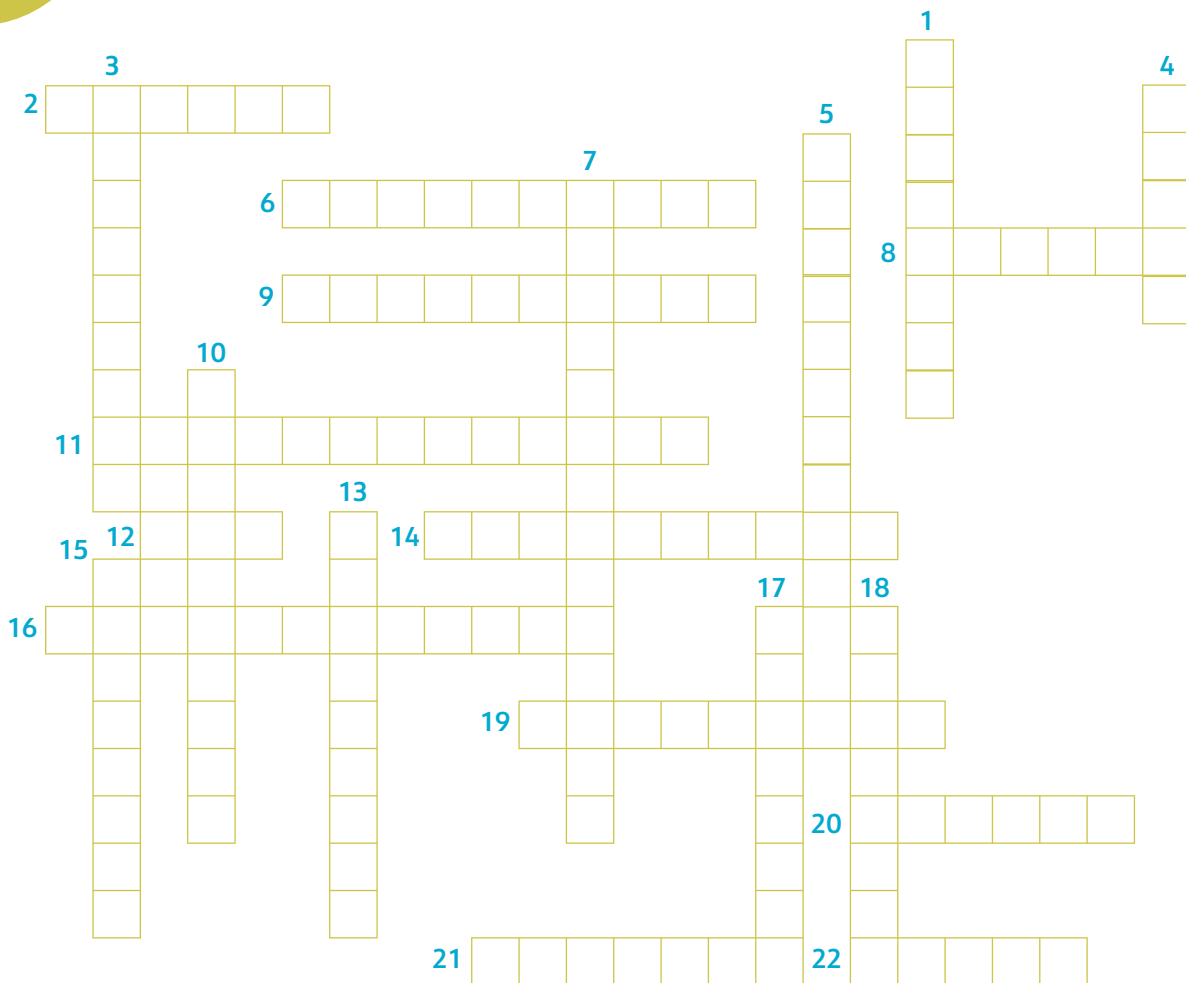


Crossword Puzzle

CONSUMER LAW



Answers:

VERTICAL: 1. residual, 3. insurance, 4. quote, 5. assignment, 7. superintendent, 10. inspection, 13. voluntary, 15. warranty, 17. estimate, 18. proposal, 19. retention, 20. option, 21. trustee, 22. label.
HORIZONTAL: 2. rights, 6. subleasing, 8. defect, 9. bankruptcy, 11. consolidation, 12. OPC, 14. installment, 16. cancellation, 19. retention, 20. option, 21. trustee, 22. label.

VERTICAL

- 1 Guaranteed _____ value clause: Clause stating that leased property will have a specified value at the end of the lease.
- 3 Can cover damage to your vehicle, including damage from a collision that was your fault.
- 4 Honest assessment of the approximate cost of a service to be provided. Also called "estimate".
- 5 Lease _____: Transferring your lease to another person. Once the transfer is complete, you are no longer a tenant or responsible for the leased property or good.
- 7 Office of the _____ of Bankruptcy: Organization that oversees the administration of all bankruptcy files.
- 10 Process of checking the condition of a used vehicle before buying it. You or a mechanic can do this.
- 13 _____ deposit: Program that lets you repay your debts by making regular payments from your income to the court.
- 15 Legal _____: Protection provided by law that allows you to be reimbursed when a merchant sells you a product of poor quality.
- 17 Written _____: Your mechanic must provide one if your vehicle repairs are expected to cost more than \$100.
- 18 Consumer _____: Offer one makes to creditors to settle debts instead of declaring bankruptcy.

For more information

educaloi.qc.ca/en/categories/consumers/

HORIZONTAL

- 2 Register of personal and movable real _____: Online register where anyone can check whether property, such as a vehicle, is tied to a debt. RDPRM for short.
- 6 When someone temporarily uses the property or good you rent and agrees to pay the rent instead of you.
- 8 Hidden or latent _____: Significant flaw that lowers the quality of a home and that is difficult to detect at the time of purchase.
- 9 Process that lets you be released from most of your debts by surrendering certain property to the people you owe money to.
- 11 Debt _____: Option to borrow a single amount of money from a financial institution to pay off all your debts.
- 12 Acronym for the government organization that informs and protects consumers in Quebec.
- 14 Sale by _____: Type of sale where you must pay part or all of the purchase price before becoming the owner of the property. Buy now, pay later!
Hint: This word is sometimes spelled with two "L"s.
- 16 Common English term used instead of "resiliation," the action of ending an ongoing contract, effective only for the future.
- 19 Right of _____: Mechanic's right to keep your vehicle until you have paid the full cost of repairs.
- 20 _____ to purchase clause: Clause that gives you the right to buy the leased property at the end of your lease.
- 21 Person or business that manages a bankruptcy. For example, they review a person's financial situation and determine which assets will be used to repay debts.
- 22 Merchants must attach one to a used car or motorcycle. It contains important information for buyers.