

Consumer Protection Law

The federal and provincial governments have enacted a wide variety of legislation designed to protect consumers. Canadian consumers are protected from negligent or erroneous credit reporting and from liability for unsolicited credit cards and goods. Direct sales and misleading advertising are also closely regulated. Further, the cost of credit in consumer transactions must be fully disclosed.¹

Provincial consumer protection legislation, which varies from province to province, covers matters such as the conditions of sale and guarantees. It also requires the licensing of certain kinds of business, including *inter alia* collection agencies, real estate agents, motor vehicle dealers, and mortgage brokers.

All provinces except Quebec have specific Sale of Goods legislation which defines the terms of contractual relations where there is a sale of personal property – in a consumer transaction or otherwise – where the agreement between the parties is silent. Quebec does, however, have its own codified rules covering sale of goods together with a *Consumer Protection Act*.

¹ The Canadian provinces have agreed to enact uniform cost of credit disclosure legislation in the future. Some provinces have passed legislation containing provisions relating to the cost of credit disclosure.

This publication is intended to provide general information about developments in the law and does not constitute legal advice.

For further information please contact your Stikeman Elliott representative or any of the Managing Partners or Principals listed below:

MONTRÉAL

1155 René-Lévesque Blvd. West, 40th Floor, Montréal, QC, Canada H3B 3V2
Tel: (514) 397-3000 Fax: (514) 397-3222
Contact: André J. Roy aroy@stikeman.com

TORONTO

5300 Commerce Court West, 199 Bay Street, Toronto, ON, Canada M5L 1B9
Tel: (416) 869-5500 Fax: (416) 947-0866
Contact: Roderick F. Barrett rbarrett@stikeman.com

OTTAWA

Suite 1600, 50 O'Connor Street, Ottawa, ON, Canada K1P 6L2
Tel: (613) 234-4555 Fax: (613) 230-8877
Contact: Stuart McCormack smccormack@stikeman.com

CALGARY

4300 Bankers Hall West, 888 - 3rd Street S.W., Calgary, AB, Canada T2P 5C5
Tel: (403) 266-9000 Fax: (403) 266-9034
Contact: G. Frederick Erickson ferickson@stikeman.com

VANCOUVER

Suite 1700, Park Place, 666 Burrard Street, Vancouver, BC, Canada V6C 2X8
Tel: (604) 631-1300 Fax: (604) 681-1825
Contact: Ross A. MacDonald rmacdonald@stikeman.com

NEW YORK

445 Park Avenue, 7th Floor, New York, NY 10022
Tel: (212) 371-8855 Fax: (212) 371-7087
Contact: Kenneth G. Ottenbreit kottenbreit@stikeman.com

LONDON

Dauntsey House, 4B Frederick's Place, London EC2R 8AB England
Tel: 44 20 7367 0150 Fax: 44 20 7367 0160
Contact: Derek N. Linfield dlinfield@stikeman.com

SYDNEY

Level 12, The Chifley Tower, 2 Chifley Square, Sydney N.S.W. 2000 Australia
Tel: (61-2) 9232 7199 Fax: (61-2) 9232 6908
Contact: Brian G. Hansen bhansen@stikeman.com