



STEPS TO JUSTICE

DEBT AND CONSUMER RIGHTS

An OJEN workshop demonstrating a CLEO
public legal information resource.



CLEO

Community Legal Education Ontario
Éducation juridique communautaire Ontario



True or false?

1. A shady salesperson came to my house and convinced me to buy \$100 worth of cutlery. But it's okay - if I realize later that I would rather eat with my bare hands, I can cancel this contract and get my money back!



True or false?

2. My business fixes things for people. I can make lots of money legally by recommending repairs to consumers that they really don't need.



True or false?

3. I ordered a bunch of textbooks online which were promised to be delivered 30 days ago, but they still have not arrived. My exams are now complete and I no longer need the textbooks. I can cancel the transaction and get off completely scot-free!



True or false?

4. I am shopping at a new store that offers lots of cool accessories and novelty items. I'll buy more than I need and the store will just have to refund what I don't need later.

Ha, suckers!



True or false?

5. I get a thrill out of ignoring mail. My gym recently sent me a letter saying they will renew my membership, but I'm just going to ignore it. They can't renew without my permission!



**Debt and
Consumer
Rights in
Ontario:
*What is
covered?***

- Bankruptcy
- Buying goods and services
- Buying a used car
- Collection agencies
- Credit reports and repair
- Debt and money problems
- Door-to-door sales
- Identity theft
- Motor vehicle repairs
- Payday loans



Real Life Legal Problems *Demonstration Scenario*

I am an avid online shopper. A few months ago, I stumbled upon a local online retailer that sells specialty pens. I made a bulk order (\$100) on the website but I have not yet received a copy of the purchase agreement and the pens are now more than 30 days late. I am getting worried that I will not receive my order and I want to cancel the transaction. When I reached out to the company, the sales rep told me that there is no evidence of a “contract”, but my bank statements prove that I made the purchase. What can I do?!



Steps to Justice



Steps to Justice
Your guide to law in Ontario

Franglais

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Steps to Justice
Step-by-step information about legal problems.
Reliable, practical, and easy to understand.

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- Debt and Consumer Rights
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Live chat
Mon-Fri 11am-1pm



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Some questions:

- Does this person have a legal contract with the seller?
- Is a seller required to send a buyer a copy of the purchase agreement?
- Is the buyer entitled to a refund in this situation?
- After the buyer cancels the purchase, when are they entitled to receive their money?
- Who can the buyer contact if the seller is unresponsive and continues to violate the law?



**Using the
Steps to Justice
Website**



Group Work



1. Navigate to the Steps to Justice website:
<http://stepstojustice.ca>
2. Read your scenario with your group.
3. Try to identify the main legal issues.
4. Imagine that you are the person in the scenario. Use the Steps to Justice website to answer the questions on your handout.
5. As you browse, try to find out more about how the law would affect the person in your scenario. What does it say? What are their options?
6. Record your answers on the handout.

If you get stuck, ask for help!



Large Group Scenario

FOCUS AREAS:

- 1) Identity theft
- 2) Bankruptcy

I am a 25-year old student who just likes to have a good time. However, I'm hoping that my story can serve as a cautionary tale to anyone who is not careful with their possessions and personal information.

One night I was at a bar with friends and I had a bit too much to drink. The details are blurry, but I ended up losing my wallet at the bar. When I woke up the following day, I realized my wallet was gone but I did not take any immediate steps to fix the situation.

Over the course of a few weeks I managed to report my driver's ID and health card and get replacements for them. I also applied for a new debit card. However, I failed to report my lost credit cards. BIG mistake.

Later in the year, I checked my account statements and was flabbergasted. All three of my credit cards were completely maxed out – I nearly fainted from the shock of owing over \$5,000 to each of the credit card companies I deal with. I quickly called them and reported the lost cards, but they are insisting that I pay the full amount!

I'm desperately searching for options. I have a decent job, so I am confident that I can eventually pay the debt down, though not on the terms my credit card companies would like. I find it very unfair that I supposedly have to pay for this, when I'M the victim. Can anyone help me?