



International Student **CONNECT**



Étudiants Internationaux **SE CONNECTENT**

CONSUMER AWARENESS

PHONE & INTERNET SERVICES

Student residences at universities and colleges often include free Internet services. Some off-campus housing units will also include Internet access in the monthly rent. If not, you can arrange to have Internet services installed.

When deciding on Internet service, research all the options and understand the details of any contract before you sign it.

If you do not have Internet access at home, consider:

- Using the campus wireless service.
- Using the free Internet service at your local public library with a library card.
- Going to coffeehouses and restaurants that offer free wireless access (also called Wi-Fi hotspots).

In Ontario, there are major communications companies that offer phone, Internet, and television service. There are also smaller companies that offer competitive phone and Internet services. You may also save money by bundling all your services with the same supplier.

Most students rely on cell or mobile phone service, instead of wired or landline phone service. Cell phone service may be less expensive and will move with you when you change housing. You can also add data on your mobile phone to get Internet access all of the time. Communication companies offer monthly plans and Pay As You Go plans.

CANADA POST

You can get mail at your postal address, whether you live in a university student residence, in an apartment or in a house. You may also decide to rent a lockbox at a nearby post office. For further information about postal boxes, visit the Canada Post website: findlink.at/ConsumerSv.

You can send and receive packages at Canada Post retail stores in all cities and towns.

You can manage and pay bills online with Canada Post's epost service.

For information about other products and services, visit www.canadapost.ca or call **1-866-607-6301**.

BUYING FOOD

You can buy food at:

- Grocery stores and supermarkets.
- Convenience stores or "corner stores" (food is more expensive in these stores).
- Small fruit and vegetable markets; to see which produce is in season, visit ontario.ca/foodland.
- Butchers and bakeries.

TIPPING

Canadians give tips to waiters, taxi drivers, take-out delivery people and other service workers to show their appreciation for good service. Tipping in Canada is not mandatory, but it is considered customary by most people. In restaurants, a tip is usually 15 to 20 percent of your bill. Taxi drivers and delivery people are usually tipped a few dollars.

CONSUMER PROTECTION

As a consumer, you are protected by the Consumer Protection Act. For more information about what this includes, visit ontario.ca or findlink.at/consact.

IMPORTANT NOTE

Ontario has local food banks where people in financial difficulty can get free groceries. Call **1-866-220-4022** or visit the Ontario Association of Food Banks: oafb.ca.



CONSUMER PROTECTION

We all play a role in consumer protection. The government sets laws to protect consumers and companies must follow the laws to protect customer and employee information. However, everyone in Canada must take steps to protect themselves.

- The Office of Consumer Affairs provides information on many consumer protection topics at consumerinformation.ca.
- The Canadian Anti-Fraud Centre collects and shares information on consumer fraud at antifraudcentre-centreantifraude.ca.

IDENTITY THEFT

Identity theft is when a person uses your personal information without your permission, to commit a crime. Identity thieves may use your identity to steal your money or use your credit card to make purchases. They may also use your identity to commit other crimes in your name.

It is very important to protect the following information and documents:

- Social insurance number (SIN)
- Driver's license number
- Health card number and/or UHIP information
- Credit card and banking information
- Bank card
- Birth certificate
- Passport
- Visa and study permit

There are many ways that thieves can steal your identity. Be careful in disposing of documents or papers that contain personal information. Consider shredding any documents with your name, address, telephone number or banking information before you throw them out.

Identity thieves can also access your personal information by skimming (cloning) your credit or debit card. When you make purchases by credit card, make sure you do not let it out of your sight.

ONLINE PROTECTION

Online banking and shopping increases your risk of identity theft. Your information can be stolen from the computer. Be very careful when using public computers such as those in libraries and computer labs.

- Always log out of your email and close websites.
- Do not save your passwords on websites and delete your search history regularly.
- Be careful about what you publish about yourself and your family on social media.
- Make sure that your security settings only allow people you know to access your information.
- Do not respond to emails from senders you do not know that request your personal information.
- Do not click on links in messages from people that you do not know.
- Do not trust email messages that offer prizes, awards or quick ways to make money.
- Never share your passwords and make them difficult to guess.
- Be cautious about making purchases from websites like eBay, Craigslist and Kijiji; do not transfer money to strangers.

PREVENTION

Once your identity has been stolen it can be very difficult to fix the problem. Your credit may be ruined for many years, which makes it difficult to get a cell phone account, credit card, or even a mortgage.

Learn about protecting your Social Insurance Number at Service Canada. Visit servicecanada.gc.ca or findlink.at/sin.

For more information on protecting your personal information, visit the Ontario government website at ontario.ca/government.

CREDIT REPORTS

Your credit report collects information from all of your financial dealings, including loan payments, credit cards, telephone and Internet accounts and other bills. Late or skipped payments or not paying bills will lower your credit score. This will affect your ability to obtain a loan or mortgage.

Learn more about credit reports in Ontario at the Consumer Protection Ontario website ontario.ca or findlink.at/cr-reports.

Did You Know?

Consumers have a responsibility to protect their debit and credit cards and their Personal Identity Numbers (PINs). You must report lost and stolen cards so that they can be deactivated. If you give someone your PIN, you may be responsible for fraudulent charges that he or she makes.