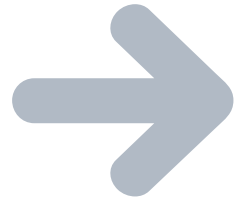


# Welcome to Alberta:

A Consumer's Guide for Newcomers





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# Introduction

Welcome to Alberta. This is a guide on how to buy products and services in Alberta and contains information about your consumer rights. This is a revised version of the Federal Government's document: *Welcome to Canada: A Consumer Guide for Newcomers*.

The sections discussing Product Safety and Food Quality have been omitted from this document, but can be viewed by visiting the federal resource.

You will need to buy certain items and you will need to use certain services as you settle into your new life in Alberta. These activities have been organized into eight general categories:

1. General Consumer Protections
2. Finding a Place to Live
3. Jobs and Language Classes
4. Making Decisions About Your Finances and Banking
5. Consumer Contracts
6. Vehicles and Transportation
7. Potential Scams
8. Contact Information

**NOTE:** This publication is intended to provide general information only and is not a substitute for legal advice.



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# 1 GENERAL CONSUMER PROTECTIONS: RULES THAT PROTECT YOU WHEN SHOPPING

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In Alberta, there are laws and guidelines to make sure consumers are treated fairly.

## INFORMATION ON SHOPPING

### IT IS IMPORTANT TO UNDERSTAND THESE LAWS BECAUSE BEING INFORMED MEANS BEING BETTER PROTECTED

Newcomers to Alberta have the same protections and responsibilities as all Albertans. Knowing about these protections will help you to make the best choices when it comes to buying goods and services.

In Alberta, expect to:

- receive the product or service you have chosen at the time it was promised to you.
- pay only for the products or services you have agreed to buy.
- have retailers and manufacturers honour their warranties or guarantees.
- get a full and honest explanation about all costs and credit terms.
- be protected against products or services that are defective or hazardous to your health.
- be given all the facts and information that you need to choose the product or service that is best for you.
- be entitled to return or exchange products if there is a product exchange or return policy.
- get money back or a fair settlement if the products or services are not the ones ordered, are faulty, damaged or do not fit your purpose.
- be able to complain to the merchant or supplier if you are not satisfied with a product or service.
- have your privacy respected and protected.
- express your views about consumer issues through government organizations or your elected representative.

## SHOPPING IN ALBERTA

The following information will answer some questions and help you understand some situations you may come across as you shop for food, clothes and other products.

### GENERAL SHOPPING INFORMATION

#### ► Where can I find specials and coupons?

Stores often promote their deals and specials in newspaper flyers that are normally delivered door-to-door before the weekend. These flyers often have coupons that you can cut out, bring to the store and give to the employee at the cash register when you pay for your products to receive a discount.

You can also look for special prices, sales and coupons in magazines and on the Internet.

#### ► A store has offered me a rain check. What does this mean?

If a store offers you a rain check, it means that an item they had advertised as being on sale is no longer available. An employee at customer service or at the cash register will give you a piece of paper with the name and the sales price of the item you wanted. The company is letting you know that you can come back to the store and buy the item at the sale price when it becomes available.

If you can't find an item that has been advertised as being on sale, always ask an employee at customer service if you can have a rain check. It is important to know that rain checks are not always available. A company could specify "no rain checks" when they advertise a sale for example.

#### ► Can I bring products back to the store?

There is no legal obligation for businesses to accept an item you want to return just because you have changed your mind about it. **Businesses don't have to give a refund or exchange on products unless it is written in their return policy.** Return policies are often posted somewhere near the cash register. It is a good idea to ask the salesperson about the return policy before purchasing any item.

If you want to return an item because it is broken, the store may be obliged to offer a replacement for the item, repair it, or return your money. If a manufacturer's warranty came with the item, the store may refer you to that warranty and suggest you contact the manufacturer directly.

If you are having problems with an exchange or refund, or feel the seller is not respecting their policy, contact **Service Alberta's Consumer Contact Centre**:

Edmonton and area: 780-427-4088

Other areas within Alberta, call toll free: 1-877-427-4088

Email: [service.alberta@gov.ab.ca](mailto:service.alberta@gov.ab.ca)

### ► **A store is telling me a product comes with a warranty. What does this mean?**

A warranty is a written promise to replace or repair the product, if necessary, within a specified period. The warranty will likely be offered by the manufacturer of the product and not by the store where you are buying the product.

If you have a credit card, you should check with your credit card company to see if they offer warranties on products you buy with your credit card. Some credit cards offer one year of warranty if you pay for the item with your card. If your credit card is already covering the item for a period of time, the store's warranty may not offer any extra protection.

You may be asked if you want to buy an extended warranty on products or vehicles. Before you accept to pay more for an extended warranty, check to see if the product already comes with a manufacturer's warranty and what it includes.

A number of frauds or scams have been reported where consumers receive telephone calls from someone offering to sell them an extended warranty, for example, for a car they have just bought. Be careful about such offers because a number of cases have been reported throughout Canada where the callers have simply taken the money and disappeared.

For more information on warranties, visit the [Warranty](#) section of the [Canadian Consumer Handbook](#).

## **PRICES AND TAXES**

When you pay for an item you have just purchased, the tax will be added to the total. There is a Canada-wide federal sales tax known as GST (Goods and Services Tax). Additionally in certain provinces there is a provincial sales tax known as PST (Provincial Sales Tax). Certain provinces combine these two taxes together into a single tax known as HST (Harmonized Sales Tax). There is no PST or HST in Alberta, only GST.

### ► **Goods and Services Tax (GST) credit.**

The GST is the tax you pay on most goods and services sold in Canada. Currently the GST rate is 5%. The GST/HST Credit is a tax-free payment made every three (3) months to some individuals and families with low or modest incomes.

It gives back all or part of the GST or HST that these individuals and families pay. To receive the GST/HST payments you must meet eligibility requirements, and you have to file income tax and benefit returns every year.

You can get more information by calling the GST information line at 1-800-959-1953.

You can also contact the [Canada Revenue Agency](#) or call 1-800-267-6999.

## SHOPPING ON THE INTERNET

### ► Is there anything I need to be aware of if I buy something on the Internet?

There are advantages and risks of buying on the Internet (online shopping). If you are not sure about the online company, ask someone you trust if they have done business with the company before. Check to see that the company you are dealing with has security systems that protect your financial information and your privacy when you buy something online.

Before giving **any** financial information (including your credit card number) make sure you are using a secure Internet link. Look for one or both of these clues:

- There is an icon (symbol), often a lock or key somewhere near the outside border of your computer screen in the browser. The lock should be in the locked position and the key should not be broken
- The website address begins with `https://`. The “s” means the site is secure.



Usually companies will have information about their security systems and their privacy policy on their website. If they do not, think twice about buying from them.

Make sure you understand the online company’s warranty, refund and return policy – just like you would do with any other company. Make sure it is clear how much you will be paying for shipping, duty fees and taxes. Print out a copy of the confirmation of your purchase.

For more tips and information about online shopping, visit Service Alberta’s Consumer Tips: [Internet Shopping](#).

For more tips and information about online shopping, read the [Online Shopping](#) section of the [Canadian Consumer Handbook](#).



## DOOR-TO-DOOR SALES

### ► Should I buy products and services from someone who comes knocking on my door offering to sell me something?

In some areas where there is a lot of competition in certain industries/business sectors you may find that people will knock on your door to sell you their services. Be very careful about signing anything.

You should not feel pressured to buy from someone who comes knocking on your door. It is perfectly acceptable to say “no thank you” and close the door.

Be suspicious if the person:

- offers a free gift if you buy a product,
- is offering a good or service, but says they are not selling anything,
- tells you the offer is only good for that day, or
- tells you that a neighbour just bought the same product.

If you feel threatened or intimidated, ask the person to leave. Don't let the person into your home unless you invite them in, and if you do invite them, don't leave the person alone in any room of your home. If you are suspicious, immediately report the incident to the police.

Before you buy anything from a door-to-door salesperson:

- ask to see their identification and direct selling business license,
- ask to see information about the product and visit local stores that sell the same products to compare prices – some door-to-door products may be overpriced, and
- check to see if a business is licensed online at [www.servicealberta.gov.ab.ca/183.cfm](http://www.servicealberta.gov.ab.ca/183.cfm).

Before buying any product or service from a direct seller, do research. This means asking the salesperson to come back another time.

In Alberta you may cancel a contract you make with a door-to-door salesperson for any reason within 10 days. This is called a **cooling-off period**.

For more information on door-to-door sales, including extended cancellation rights, read Service Alberta's Consumer Tips: [Dealing with Door-to-Door Sales](#).

## COMPLAINTS

### ► How do I make a complaint?

If you've just bought something that you're not happy with, contact the business right away. Good businesses will be pleased to fix any mistake they've made or replace a faulty product. If you are not satisfied, you can also contact **Service Alberta's Consumer Contact Centre**:

Edmonton and area: 780-427-4088

Other areas in Alberta (toll free): 1-877-427-4088

E-mail: [service.alberta@gov.ab.ca](mailto:service.alberta@gov.ab.ca)

The Consumer Services Division of Service Alberta is responsible for Alberta's consumer protection and tenancy laws. The Consumer Services Division addresses issues pertaining to:

- Auctions
- Cemeteries
- Charitable Fund-raising
- Collection Agencies
- Credit Reports
- Credit Transactions
- Debt Repayment
- Door-to-Door Sales
- Employment Agencies
- Energy Marketing
- Gift Cards
- Home Inspections
- Internet Sales Contracts
- Landlords and Tenants (Mobile Home Sites and Residential Tenancies)
- Payday Loans
- Prepaid Contracting
- Time Shares & Travel Clubs
- Unfair Trade Practices

For more information on complaints, visit Service Alberta's Consumer Infosheet: [Filing a Complaint with Consumer Services](#).

For tips and tools on how to complain effectively, visit the [Complaint Roadmap](#) or the [Complaints](#) section of the *Canadian Consumer Handbook*.

## BUILD YOUR BUYING SKILLS

The following is a list of good buying practices. It is in your best interest to:

- be informed and do research before buying anything.
- compare prices and ask questions about differences between products.
- read and understand everything in a contract before you sign it.
- make sure you receive what you have paid for.
- let a business you are dealing with know if you have a problem or complaint.
- read product instructions and use products as they are supposed to be used.
- understand what is and is not covered under product and service warranties or guarantees.
- know what you need to do if you wish to return a product.
- check the qualifications and references of people you are hiring to do home or vehicle repairs.



## 2 FINDING A PLACE TO LIVE

**Finding a place to live and organizing your home will likely be one of the first things you will do as a newcomer. This is a time when you will have to make a lot of choices, including whether you want to rent or buy a home.**

### RENTING A HOME

#### ARE THERE ANY LAWS IN CANADA ABOUT HOUSING?

Every province and territory has its own laws about housing, including renting an apartment or a house or buying a house. One condition that is the same across the country is that it is against the law to refuse to rent or sell to you because of your race, creed, religion, colour, family status, sexual orientation or age.

#### ► **What are some of the advantages of renting a home?**

Many newcomers to Alberta start off renting a house or apartment. Renting a home should provide you with a safe place where you can begin your new life in Alberta. If you want to buy a home, renting can also give you the time to look for a place to buy without feeling pressured into making a quick decision.

## ► Where can I find homes for rent?

Apartments and houses for rent are usually listed in the classified advertising section of your local newspaper or you can find them advertised on Internet sites. “**For Rent**” signs are often in front of homes or apartment buildings that have places to rent.

## ► What do I need to think about if I am renting?

There are many things to consider.

Rental apartments and houses come with access to a refrigerator and cooking stove with an oven. It will be expensive to buy these appliances yourself. If there is no washer and dryer for clothes inside the apartment, ask if there is a place to do laundry in the building or close by in the neighbourhood. When you use public laundry facilities you will pay each time you use the machines.

An important question to ask is whether the cost of utilities (hot and cold water, heating, electricity, etc.) is included in the rent. Winters in Alberta can be very cold and if heating is not included in the rental price, you will have to pay for heat every month. This can be costly and you will need to budget for this expense. Ask the landlord or a previous tenant about their average apartment utilities costs over the last year or so. This will give you an excellent idea of what you can expect to pay and which months tend to be the highest.

Another important thing to think about is whether the apartment or house is close to public transportation, schools and grocery stores.

Before you agree to rent an apartment or a house, make sure to check that everything is in working order. If something is not in good working order, get a written agreement from the landlord that it will be fixed before you move in.

For more information, visit Service Alberta’s Consumer Tips: [Information for Tenants](#).

You can also visit Canada Mortgage and Housing Corporation’s website [Housing for Newcomers](#). Select the language you prefer from the list of eight options then click on the “Renting an Apartment” section at the top of the website for information.

For information on the different housing laws and to get contact information for your provincial or territorial office responsible for housing, consult the [Provincial and Territorial Fact Sheets](#) from the Canadian Mortgage and Housing Corporation.

► **I am being asked to pay a rent deposit of six to twelve months' rent. Is this allowed?**

Some newcomers to Alberta have reported being asked by landlords to pay a security deposit for as much as six (6) months to one (1) full year of rent upfront in order to rent their first apartment or home. Such demands are **not allowed**. The maximum amount a landlord can ask for as a security deposit is the equivalent of one month's rent at the time the tenancy starts.

If you come across a problem related to a demand for a rent deposit that does not respect the housing laws where you live, contact **Service Alberta's Consumer Contact Centre**:

Edmonton and area: 780-427-4088

Other areas within Alberta call toll free: 1-877-427-4088

Email: [service.alberta@gov.ab.ca](mailto:service.alberta@gov.ab.ca)

► **What is a lease agreement and should I sign?**

When you have found an apartment or a house that is right, you will need to sign either a fixed lease agreement or month-to-month lease. A fixed lease is a legal contract that says you agree to rent the apartment for a specified amount of time – usually for one (1) year. At the close of the contract, you can end the lease and move to a different location or you may be able to renew it for another set period or go on a month-to-month lease. A month-to-month lease is an agreement by landlord and tenant to allow the tenant to rent on a month-to-month basis. Usually this type of lease can be terminated by either party with a 30-day notice.

The main advantage of signing a lease is that it gives you the right to stay in your home for the period of the lease. The landlord will not be able to force you to move out without good cause. The main disadvantage of leasing is that you are committed to stay for the entire period of the lease.

Make sure you read the entire lease agreement and understand it before you sign. If you are not sure about something ask someone you know, trust, and who is familiar with leases to explain the document.

When you sign a lease agreement you become a tenant. As a tenant you are expected to pay your rent on time and to keep the apartment or house clean. The landlord has a responsibility to keep the apartment or house in good condition and to make sure it meets certain health and safety standards. The landlord cannot force you to move out without following proper legal procedures.

## ► Subletting, Subleasing or Assignment

If you must leave your home before the end of your lease you are still responsible for paying the rent you owe on the remainder of your lease. In this situation you may need to find someone to sublet your home. Subletting or subleasing is a legal arrangement between you and another tenant. That person agrees to live in your place, pay rent and respect the requirements of the rental agreement between you and your landlord.

A tenant cannot sublease or assign the residential rental premises to someone else without the landlord's written consent. A landlord may not refuse permission without reasonable grounds and must give the tenant their reasons in writing within 14 days after receiving the request.

If the landlord does not answer the request within 14 days, the tenant may assume that the landlord agrees to the sublease or assignment.

A landlord may not charge a fee for giving consent to a sublease.

**Note:** A tenant who subleases or assigns the rental premises may or may not be responsible for the balance of the residential tenancy agreement and may choose to seek legal advice.

More information on subletting is available on the [Laws for Tenants in Alberta website](#). Additional information can be viewed on the website of [Canadian Mortgage and Housing Corporation](#). For information on the rights and responsibilities of both tenants and landlords, visit Service Alberta's [Quick Reference Guide based on the Residential Tenancies Act](#).

For more information on renting, visit Service Alberta's Consumer Tips: [Information for Tenants](#).

Alternatively you can visit the Canada Mortgage and Housing Corporation's website [Housing for Newcomers](#). Select the language you prefer from the list of eight options, click on the "Renting an Apartment" section at the top of the website and then select the "Signing a Lease" link in the list of fact sheets. You will also find useful information in [Your Guide to Renting a Home – Renting a Place to Live](#).

## ► What do I do if I have a problem with my apartment or with my landlord?

Problems that come up between tenants and landlords may be about emergencies, repairs, privacy or the rental agreement. It is important to deal directly with the landlord when you have a problem and to put everything in writing. The Canada Mortgage and Housing Corporation has information that explains the [difference between regular repairs and emergencies](#), tips on how to contact your landlord, and what to do if you can't reach your landlord.

A landlord is responsible to ensure the rental premises are habitable (fit for humans to live in) at the beginning and throughout the tenancy. For example, landlords are to ensure that there are no bed bugs and the heat is working. Habitable means the rental premises meet the *Minimum Housing and Health Standards* under Alberta's *Public Health Act* and Housing Regulation.

These standards can be viewed online at: [www.health.alberta.ca/documents/Standards-Housing-Minimum.pdf](http://www.health.alberta.ca/documents/Standards-Housing-Minimum.pdf). For more information, tenants can contact **Health Link Alberta**

*Edmonton* - 780-408-LINK (5465)

*Calgary* - 403-943-LINK (5465)

*Toll Free* - 1-866-408-LINK (5465)

website: <https://myhealth.alberta.ca>

If your concerns cannot be resolved with your landlord, contact the **Residential Tenancy Dispute Resolution Service** (RTDRS). The RTDRS is a government service that offers landlords and tenants an alternative means of resolving serious disputes outside of court. It is designed to be fast, informal and less expensive than the courts.

The RTDRS may hear concerns related to termination of tenancies, unpaid rent/utilities, security deposits, damages, repairs or other common disagreements. For more information regarding the RTDRS, visit: [www.rtdrs.alberta.ca](http://www.rtdrs.alberta.ca).

It is **not recommended** to refuse to pay your rent if you are not happy with your landlord or if you are having problems with the house or apartment you are renting. This could lead to termination of your tenancy and then eviction. Unresolved disputes over payment of rent must be decided by a court or the RTDRS.

For more information, contact the **RTDRS**

*Toll free* - 310-0000 then 780-644-3000

Email: [rtdrs@gov.ab.ca](mailto:rtdrs@gov.ab.ca)

Website: [www.servicealberta.ca/rtdrs](http://www.servicealberta.ca/rtdrs)

For more information on renting, visit Service Alberta's **Quick Reference Guide**.

You can also visit the "Renting an Apartment" section of the **Housing for Newcomers** website and **Your Guide to Renting a Home - Issues During Tenancy** from the Canada Mortgage and Housing Corporation, the **Housing** section of Citizenship and Immigration Canada's website or the **Housing** section of the **Canadian Consumer Handbook**.

## **BUYING A HOME**

### **► Where can I find homes for sale?**

Most homes in Alberta are sold through real estate agents, but some owners sell their homes themselves. "For Sale" signs are usually posted in front of homes that are for sale and you can read about homes for sale in the classified advertising section of your local newspaper. There are also many Internet sites that advertise homes for sale.

## ► Where can I find more information about buying a home?

For more information about buying a home, visit the following:

- The **Real Estate Council of Alberta** (RECA) regulates the real estate industry in Alberta. It is mandated by law to protect consumers engaging in real estate transactions, such as buying or selling a home, acquiring a mortgage or obtaining a home appraisal.
- RECA's website offers **consumer tools** to help consumers make an informed decision when buying or selling a home and explains what to know when working with a realtor. The tools are available in a number of languages.
- Canada Mortgage and Housing Corporation's website **Housing for Newcomers** has information available in eight languages. Select the language you prefer from the list, click on the "Buying a Home" section at the top of the website, then click on the link to the "Buying Your First Home in Canada" in the list of guides. The information includes types of housing for sale in Canada, how to find a place to live, how to calculate what you can afford to spend on a home, how to get financing to buy your home and much more.
- Canada Mortgage and Housing Corporation's **Home Buying Step by Step**
- The **Housing** section of Citizenship and Immigration Canada's website
- The **Housing** section of the **Canadian Consumer Handbook**

Some consumer groups or immigrant-serving organizations also offer special courses for newcomers on buying a home. There may be a cost for you to take these courses, but the money may be well spent if it means learning how to avoid common and expensive mistakes. To find more information about courses offered in your area, contact the **Alberta Association of Immigrant Serving Agencies (AAISA)**. Local immigrant-serving agencies can be found through AAISA's website: [www.aaisa.ca](http://www.aaisa.ca).

## GETTING STARTED: SERVICES FOR YOUR HOME

As you settle into your life in Canada, you may need to buy a few services for your home, such as telephone, television, Internet, insurance and utilities. Try to do as much research as possible and compare different prices and offers to find a service that meets your needs and budget.

### TELEPHONE SERVICES

#### ► What type of telephone services are there in Alberta?

There are two main types of telephone services in Alberta:

- Fixed line telephones (home phones or land lines); and
- Cellular telephones (wireless or mobile phones).



Depending on your needs and budget, you may choose to use only one of these services or both.

► **Where do I find companies that sell telephone services?**

Look for telephone companies in the **yellow pages** of your telephone book or search for it on the Internet. Many companies offer both home phone and cell phone services, but some offer only one or the other.

► **What are toll-free numbers?**

Many companies and government departments in Canada have toll-free telephone numbers that allow you to call them long distance for free. A toll-free number is any number that begins with 1-800, 1-866, 1-877 or 1-888. Simply dial all the digits including the “1”.

► **What is included in the price of the services?**

### ***FIXED LINE (HOME) TELEPHONES***

The cost of the service will include a basic monthly fee and covers the cost of making local calls. You will pay more if you want any extra services, such as voicemail, call display or call waiting. There may be a fee to install your phone or to add extra phone lines.

Long distance calls are not included in the monthly fee. Canada is a very large country, so even when you are calling within the same province or region, long distance charges may apply. Many telephone companies offer special plans that can reduce the cost of long distance calls. Make sure you ask about long distance fees before you sign a telephone service contract. Some companies offer better deals than others. Telephone cards, which can be used to call anywhere from any telephone, including public telephones, can reduce long distance charges.

### ***CELLULAR PHONES***

There are many different types of cell phones and cell phone plans to choose from in Alberta. It is important to think about what you **really need** rather than what would be **nice to have**. Talk to a few cell phone companies, explain your needs and ask about your options.

What you will pay depends how you plan to use your cell phone, for example:

- number of calls, texts or Internet data used,
- who you are calling or texting (the same few people, or with many different people),
- your location when you are using your cell phone (local, within Alberta/Canada or in other countries),
- the location of the person you are contacting using your cell phone (local, within Alberta/Canada or in other countries),

- time of day or week you are using your cell phone (during the day, evenings, weekends),
- time spent on the cell phone (how long your calls are – number of minutes used), and
- the types and number of features you use (voicemail, call waiting, call forwarding, call display).

Ask the cell phone company about their areas of coverage. Do not assume that your cell phone can receive service in all of the areas where you plan to use your phone. Also, ask the company to explain what your local coverage area would be (the geographical area where you would be able to call without having to pay extra charges). Ask about roaming costs and capabilities if you plan to use your cell phone outside this local coverage area when you are travelling to and from work, or making trips outside of Alberta or outside of Canada. Coverage maps can usually be viewed on a cellular provider's website.

For more information on cell phones visit the [Cellphone](#) section of the [Canadian Consumer Handbook](#) or the [Cellphone](#) section on the Office of Consumer Affairs website.

### **Will I need to sign a contract to get telephone services?**

Look carefully at any contract you are asked to sign to see:

- if there are any extra (hidden) fees;
- how much time (notice) you need to give the company if you want to end your contract; and
- if there is a penalty fee you would have to pay to end your contract before it expires.

## ***FIXED LINE (HOME) SERVICES***

You may be asked to sign a contract to receive home telephone services, but you do not usually have to commit to using the service for a set period of time. Check to see how much time (notice) you need to give the company if you want to bring the service with you if you move.

## ***CELLULAR SERVICE***

You do **not** need to sign a contract to get cell phone services. When you know how you plan to use your cell phone and what your basic needs are, you can decide which of the following options are best for you:

- Pay monthly without signing a contract. The benefit of this approach is that you are not committed to a contract; however you will have to purchase a cell phone if you do not already have a compatible model.
- Signing a contract for a specific term: you commit to pay for the services of the company for the period of the contract (one (1) year for example) – if you break the contract there are penalty fees that can be expensive. A benefit of this approach is that the cell phone is often sold at a discounted price.

- Using a prepaid monthly plan: you select a plan in advance and pay a flat fee every month for a certain amount of minutes, text messages and data – you are not tied to a fixed-term contract, however the costs may not be as low as when you sign a long-term contract.
- Using prepaid cards: you buy a certain number of minutes, messages and data and use them until they run out – you often need to use what you buy within a certain time period. One of the advantages is that you can put a limit on how much you spend every month.

For more information on cellular plans, contact local cell phone companies.

If you decide to choose a contract, be aware that in Alberta many cell phone companies ask their customers to sign one to three-year (1 to 3) contracts. If the company asks you to sign a contract for a long period of time, ask yourself if it's worth it. Are you getting a good discount on the price of the service as well as the cost of the phone if you sign? It can be expensive to get out of a cell phone contract if you are unhappy with the service.

For more information on cell phones, visit the [Cellphone](#) section of the [Canadian Consumer Handbook](#) or the [Cellphone](#) section on the Office of Consumer Affairs website.

### ► Will I need to give a deposit to get phone services?

If you don't have a credit history, and if you want home phone or cell phone services, the company may insist that you pay a deposit.

Another option if you don't have a credit history or don't want to pay a deposit is to use calling cards at public telephones or buy a cell phone and use prepaid calling cards that are available at many local stores and stores that sell cell phones.

## TELEVISION SERVICES

### ► How do I get television services?

In larger cities there can be quite a large variety of television stations available **for free** and over-the-air. All you need is a television with a built-in digital tuner (a digital television) **and** an antenna.

The number of television stations you can receive over-the-air depends on where you live.

Today's new television sets bought in stores all have built-in digital tuners. If you buy a used television second-hand you may not be able to receive the stations you would like without buying additional equipment or services.

You can find more information on digital television at [www.digitaltv.gc.ca](http://www.digitaltv.gc.ca).

## ► How do I buy television services if I need them?

You can also buy television services that let you watch more channels, such as specialty sports, movies or multi-cultural programs. You can choose from cable, satellite or Internet service. Research the cost of all the options before you decide.

### **TELEVISION WITH CABLE**

Cable is offered at different levels of service or packages in all cities and many towns, starting with the less expensive “basic” package. For example, do you want to be able to watch specialty channels that have cooking, movies or extra sports? If so, you can end up paying more than double the cost of a basic service every month.

### **TELEVISION WITH SATELLITE**

In the case of satellite service, you will need to buy or rent a satellite dish and receiver and have this installed outside your apartment or home. Like cable services, satellite services come with a basic package and additional programming packages or channels that are available at an additional cost. Be sure you check carefully before you sign any contract to make sure you are not paying for services you may not use.

### **TELEVISION WITH INTERNET**

You can also watch television using the Internet. If you are already paying for an Internet service, ask your Internet service provider how much it would cost to add television programming to your service.

## ► If I buy television services will I need to sign a contract?

In some cases, if you want to buy television services, you will be asked to sign a contract. When you sign, you may be agreeing to buy services for a specific period of time. Your contract may be for as long as one year or more, depending on the company and the services you want.

Compare prices by getting cost estimates from different companies.

Before talking to the company, think about **what you really need**:

- What channels do you want to see? You may have to choose a package of television channels - ask if your favourite channels are included.
- How many televisions do you have in your house? Sometimes you have to pay extra to receive television services to more than one television.
- Do you want to be able to watch high-definition television? You will need to make sure your television is a high-definition television set. You may also need special equipment to use your high-definition television, such as high-definition cables or a high-definition digital box. This equipment costs more.

Make sure you look at your bill very carefully when it comes in every month. You should be charged only for what you agreed to pay. If you have a problem, call the company to get answers. It's your right to get the service you paid for. Before signing a contract, be sure to ask the television service provider about the cancellation policy just in case you would like to end your contract early.

### ► **What equipment will I need to set up my television service?**

In most cases you may need to buy or rent extra equipment to be able to watch your television. For example,

- *Television* – There are many types of televisions. If you want to watch television using an antenna or rabbit ears, you need a television with a built-in digital tuner. If you want to watch high-definition television, you need a high-definition television (these televisions have a screen resolution of 720p or higher).
- *Cable or cords* – Most televisions require a different cable to plug into the wall or into your other television equipment. Cables for high definition can be expensive.
- *Cable or satellite box* – For both cable and satellite you will need to rent or buy a box that connects to your television. The company where you buy your television service will help you with this, but it doesn't hurt to ask to make sure you know what you need and how much it will cost.
- *Antenna* – If you want to receive free television, you will need to buy and connect an antenna to your roof or outside your apartment or set up an indoor antenna (rabbit ears) on top of your television. An electronics store can help you with this. You will also need to make sure your television has a built-in digital tuner.

Be careful of analog television sets (televisions that don't have digital tuners). Most stores do not sell analog television sets anymore, however you may still find them if you buy a second-hand television. Canada no longer broadcasts analog television channels in many areas. If you have an analog television set, you will still be able to get television channels if you buy a set-top digital to analog converter box or if you buy cable or satellite services. However, an analog television will not be able to show high-definition television.

Before you buy any kind of television equipment make sure you ask questions, understand what you are buying and understand the rules to return the product if it doesn't work for you.

Visit [www.digitaltv.gc.ca](http://www.digitaltv.gc.ca) for more information.

## INTERNET SERVICES

### ► What do I need to know about Internet services?

There are different ways of connecting to the Internet in Canada, for example:

- using your telephone line
- using the same cable as your television service
- connecting by a satellite dish
- connecting through the network used by cellular telephones

Many public libraries have free Internet access if you choose not to buy Internet services.

Before you buy an Internet service, think about what you need, what your budget is, the cost of the service, how well the service works, and how easy it will be to get help if you have problems.

Start by looking at **what you really need**.

Ask the sales person to explain **all** the costs, including any costs for special equipment you will need to use the Internet or fees to connect your service.

Compare prices by getting cost estimates from different companies.

### ► What equipment will I need to set up Internet service?

The equipment you will need will depend on how you choose to connect to the Internet. There are five common ways of getting Internet service:

#### 1 DSL (Digital subscriber line)

For telephone DSL you will need:

- Ethernet card in your computer
- cable to go from the Ethernet adapter on your computer to an external modem
- external modem
- a telephone line to go from the modem to the phone jack

You can still make phone calls while you connect to the Internet using DSL, but you will need a fitter adapter at the end of your telephone cable where it plugs into your telephone jack.

#### 2 Cable

Cable Internet is similar to DSL. You will need:

- Ethernet cable to go from the computer to the external modem
- external modem and a cable to go from the external modem to the cable jack

You will also still be able to make phone calls while you connect to the Internet using cable.

### **3 Satellite**

To access the Internet by satellite you will need:

- satellite dish that your service provider will install
- external modem; a cable to connect the modem to the computer
- a cable to connect the modem to an external satellite modem. Then the modem
- will connect to the computer

### **4 Wi-Fi**

Wi-Fi lets you connect to the Internet without having to plug in a cable or wire into your computer. This is most common for people who use laptops and smartphones. To use Internet with Wi-Fi at home, you'll need a wireless adapter and wireless modem. The modem will have to be set up with DSL, Cable, or satellite Internet.

There are two kinds of adapters: external and internal. Most new computers and laptops will have wireless cards built in to them for connecting to Wi-Fi. If your computer does not have this function, you may need to buy or rent a wireless adapter and plug it into the USB port on your computer.

You can also use public Wi-Fi services (such as in libraries and some coffee shops). To use public Wi-Fi you will need a laptop with Wi-Fi built in or a cellular phone and a wireless adapter. Ask the manager of the business for the password to access the Wi-Fi.

### **5. USB Modems (Mobile broadband sticks)**

Various telecommunication providers within Alberta offer Internet services through USB modems. These devices plug into your computer and provide an Internet connection through the service provider's wireless network.

### **6. Tethering via a mobile device**

Tethering is the process of a connecting smartphone to a laptop or other Internet enabled device to work as a modem. This connection is made through Bluetooth, Wi-Fi or by connecting a USB cable between the Smartphone and the other device. Ask your cell phone provider if your device is capable of this feature and if there are any additional costs associated with it.

## **BUNDLING**

### **► What does “bundling” my communications services mean?**

Some companies that offer special prices when you buy more than one service from them (such as Internet, cable television, home telephone and cell phone services). This is called bundling and many businesses offer this option.

Decide what you need. You then may want to look into bundling to get a mix of services for a single price that is lower than the individual monthly prices of each service. You should compare the prices of these services and make sure you are getting a lower price through bundling.

Bundling can save you money. Make sure you do not buy services you do not need when buying bundled communications services. Ask the salesperson to clearly explain the monthly fees and any extra costs or conditions.

Shop around and compare prices. Ask companies what savings they can offer and to detail in writing exactly what is offered and for how long.

Also, check to see if there are any special offers for signing as a new customer. Many companies offer these kinds of deals and they can save you money.

Before you sign a new contract, it is also a good idea to research what other customers have to say about the quality of service and customer support offered by the company.

Remember to take your time. Do not feel pressured to say “yes” right away.

## **INSURANCE**

### **► What is tenant or homeowner insurance?**

When you rent an apartment or a house you are a tenant. As a tenant, if your belongings are damaged or destroyed because of a problem in the apartment or the house, such as a leaking roof or a fire, **you** are responsible for replacing the damaged product. Buying tenants' insurance covers many of the costs of damaged household goods in rental situations.

Homeowners' insurance is not mandatory within Alberta, however it is recommended in case your home is damaged or destroyed. If you are borrowing money from a bank to buy your home, your bank may require this insurance. Homeowners' insurance usually also covers your losses if someone is harmed on your property, if your property is damaged or if personal items on your property are stolen.



There are many different types of insurance available, including:

- Automobile Insurance
- Life Insurance
- Tenant Insurance
- Mortgage Insurance
- Travel Insurance
- Credit Balance Insurance
- Additional Health Insurance

More information on insurance is available from the Financial Consumer Agency of Canada in [Understanding Insurance Basics](#) and in the [Insurance](#) section of the [Canadian Consumer Handbook](#).

## UTILITIES

Services such as heat, electricity and water are called utilities. Electricity is often called **hydro** in Canada. Unless you are renting a house or an apartment where utilities are clearly listed as being included in your rent, you will usually have to contact companies and open accounts for heat, water and electricity.

Before you buy a house or rent an apartment, be sure to ask about how the utilities are supplied and which companies you will need to contact. In areas where there are more than one company offering utility services, be sure to compare any offers and prices before you sign a contract.

### ► How do I open a utilities account to get the services?

Talk to the company about what information they need from you to set up your account. It is often possible to set up utility services before moving into a house or an apartment. The company may ask you to give a security deposit when you are setting up your account.

### ► How do I pay my utility services?

Utility bills are often sent monthly or every two months and can be paid either by direct withdrawals from your bank account (pre-authorised payment), by cheque through the mail, by Internet or telephone banking or through a financial institution. Bills may be based on actual monthly usage or on the monthly average usage that is expected for the year. Paying a monthly average for the expected yearly usage is often used to spread out the higher costs of winter bills over the full year.

## ► What are energy marketers and should I buy the services they are selling?

Sometimes, energy companies sell their services door-to-door. They often claim to be able to guarantee electricity or natural gas prices if you sign a long-term contract. Never sign for energy services when the salesperson visits your home. Ask them to leave the information in writing so you can compare the services and prices they are offering to what you are receiving already. Ask about extra charges. Would the services they are selling affect any of the services you currently have or contracts you have signed, such as renting a water heater or furnace repair services? Ask about cancellation fees if you cancel the contract before the term expires.

For complaints related to your energy bill, contact the company using the contact information on your bill. If you cannot resolve the complaint with the company, contact the [Alberta](#)

**Government: Utilities Consumer Advocate:**

Toll free within Alberta - 310-4-UCA (310-4822)

Outside of Alberta - 1-780-644-5130

Email: [UCAhelps@gov.ab.ca](mailto:UCAhelps@gov.ab.ca)

Website: <http://ucahelps.alberta.ca/>

## PRODUCTS YOU NEED FOR YOUR HOME

### ► Where can I buy furniture and appliances?

There are many types of stores that sell new furniture. You can also find used furniture and appliances for sale in your local newspaper, used furniture stores or on classified websites on the Internet. An immigrant-serving organization may be able to suggest good places to buy furniture in your community. Contact the [Alberta Association of Immigrant Serving Agencies](#) (AAISA) to find a local immigrant-serving organization.

### ► I have seen advertisements for “in-store” credit or “in-store credit cards”. What does this mean?

Many large retailers offer credit cards that can only be used at their stores. Some advertise that if you buy with their store credit you won't have to pay for 12 or more months. However, as with any kind of credit, these offers may come with additional costs including interest.

Many companies that offer store credit cards charge high interest rates. These high interest rates can mean that you end up paying more than the price of the item you buy.

It is important to understand the costs to help you decide if these cards will help you in the long term as you build a history of your credit use in Canada.

► **I have seen advertisements for “rent-to-own” furniture and appliances. What does this mean?**

Rent-to-own stores ask you to sign a contract that lets you take the product home and make small weekly payments until you have fully paid for the items. This may sound like a good option if you don't have the money to pay right now, but this way may end up costing you **a lot more** – sometimes three or four (3 or 4) times what it would cost if you paid cash or financed your payment on an installment plan.

With rent-to-own products, if you fail to make the weekly payments, the seller can come to your home and take back the items you rented (reclaim or re-possess them). In that situation, all the money you gave the company in weekly payments up until that point will be lost and you won't have a purchase to show for it.

For more information, visit the [Rent to own](#) section of the [Canadian Consumer Handbook](#).



## 3 JOBS AND LANGUAGE CLASSES

**What you don't need to pay for.**

### INFORMATION ON JOBS

► **Should I pay someone to help me find a job?**

There are many useful places where you can find information to help start your search for a job in Alberta. Immigrant-serving organizations offer free services to help newcomers adjust to life in Alberta. They can help you in many ways, including in your search for a job.

Immigrant-serving organizations can give you free advice and can help you look for a job in Alberta.

You can find addresses and contact information for immigrant-serving organizations through the

[Alberta Association of Immigrant Serving Agencies \(AAISA\)](#) or by calling [Service Alberta's Consumer Contact Centre](#):

Edmonton and area - 780-427-4088

Other areas within Alberta (toll free) - 1-877-427-4088

Email: [service.alberta@gov.ab.ca](mailto:service.alberta@gov.ab.ca)

Additional information can be found at [Citizenship and Immigration Canada's website](#), in the Alberta section.

There are also private businesses that can offer to help you find a job, but they may ask you to pay for their services. Examples of services include resume-building and job-skills training. If you choose to buy these services, be sure to review the terms of the contract and don't be shy to ask questions. No one can legally promise that they will find you a job. Don't be the victim of a scam. If the offer seems too good to be true, it probably is.

Be cautious if you are asked to pay for specialized job training in exchange for "guaranteed employment". You should also be cautious if you are asked to pay an upfront fee to a job placement company to obtain a dream job.

For more information on employment scams, read Service Alberta's Consumer Tips: [Employment Agencies](#).

## INFORMATION ON LANGUAGE CLASSES

### ► Is there anything I should be aware of when choosing language classes?

Good English language skills are very important to help you settle. In Alberta, most newcomers who are permanent residents are eligible for free government-funded language classes.

You can get information on all government-funded language training programs available to you from a local immigrant-serving organization. Immigrant-serving organizations can be found through the [Alberta Association of Immigrant Serving Agencies](#) (AAISA).

You may also choose to pay for language classes at a private language school. Be careful about any program that guarantees success or promises you will pass tests and get a certificate or a job if you use their services. Ask an immigrant-serving organization about the private language school before signing a contract and paying for the classes.



## 4 MAKING DECISIONS ABOUT YOUR FINANCES AND BANKING

There are important things you should know about finances. The cost of products and services in Alberta may be different than in your home country. Be sure to learn about finance and banking in Canada before buying any large items. The Financial Consumer Agency of Canada's [Budget Calculator](#) can help you with your family budget.

### INFORMATION ON FINANCES AND BANKING

#### ► How important is it to have a bank account in Canada?

Opening a bank account is one of the first things you should do. In Canada, having a bank account is very important. The money you place in an account with a Canadian bank, credit union or caisse populaire is safe and insured to a certain amount against loss. For information on what and how much is insured, visit the [Deposit Insurance](#) section of the Financial Consumer Agency of Canada website.

There are also many activities that are easier when you have a bank account, such as using debit cards, paying bills, transferring money and writing and cashing cheques. Many employers will deposit your pay directly to your bank account and many government benefits can also be automatically deposited to your account. The Financial Consumer Agency of Canada can guide you on [Choosing the Right Savings Account](#) and [Choosing the Right Chequing Account and Banking Package](#) for your needs.

#### ► What do I need to open a bank account?

Under Canadian law, you have the right to open a personal bank account.

You can open an account even if:

- you don't have a job
- you don't have money to put in the account right away
- you have been bankrupt

Information is available from the Financial Consumer Agency of Canada in [Opening a Personal Bank Account: Understanding Your Rights](#).

The rules may be different if you deal with a financial institution that is not a bank, like a credit union or a caisse populaire. Ask your [provincial or territorial consumer affairs office](#) what rules apply where you live.

The rules may be different if you deal with a financial institution that is not a bank, like a credit union. For more information contact **Service Alberta's Consumer Contact Centre**:

*Edmonton and area* - 780-427-4088

*Other areas within Alberta (toll free)* - 1-877-427-4088

Email: [service.alberta@gov.ab.ca](mailto:service.alberta@gov.ab.ca)

### ► **What is a “credit history” and why do I need it?**

“Credit history” is the record of your payments on credit and loans. When you get credit, the company that gives it to you saves information on whether or not you make your payments on time. This information is called your “credit history”.

In Canada it is very important to have a credit history. Many businesses will check your credit history to determine how likely you are to repay a loan, or to pay your rent or other bills on time. If you don't have a credit history, or if your credit history is poor, you may not be able to get a mortgage to buy a house or a landlord may refuse to rent you an apartment. If you don't have a credit history, certain companies like telephone service providers may refuse to give you service without a deposit.

More information on credit history is available in [Understanding your Credit Report and Credit Score](#) from the Financial Consumer Agency of Canada or in Service Alberta's Consumer Tips: [Your Credit Report](#).

### ► **What are my options to get credit or a loan?**

You have many different options for getting credit or loans.

Banks, credit unions or caisses populaires offer many different services, including personal loans and lines of credit. The [Financial Consumer Agency of Canada](#) offers useful information on borrowing to help you build a good credit history.

Another option is to apply for a credit card. There are hundreds of different credit cards to choose from, each offering different interest rates, fees, benefits and rewards. The Financial Consumer Agency of Canada offers tips on [Choosing the Right Credit Card for You](#).

If you are having difficulty getting a credit card because you are new to Canada, a “secured credit card” might be a good option for you. To obtain a secured card, you will need to give the credit card company a certain amount of money as a deposit. Making all your secured credit card payments on time can help you build a credit history or rebuild a poor one.

Before getting a credit or loan product, think about your budget and whether you will be able to repay the money. Using credit to spend and buy more than your budget permits is dangerous.

## ► What are payday loans?

A payday loan is a short-term loan that you have to pay back with your next paycheque. These loans are not from a bank or credit union, but from another type of company called a payday lender. You usually have to give the lender a cheque for the amount of the loan plus all of the associated fees.

A payday loan is a very expensive way to borrow money. If you have other cheaper ways to access money for your short-term needs, you should consider those first. To calculate the total cost of a payday loan, visit [Service Alberta's Payday Loan Calculator](#).

## ► Cancelling a payday loan

If you have agreed to a payday loan, you may cancel the agreement without reason within two (2) business days of receiving a copy of the agreement.

For further information on what rules apply to payday lenders, visit Service Alberta's Consumer Tips: [Payday Lending](#) – information on payday lending is also available from the Financial Agency of Canada's [Understanding the Cost of a Payday Loan](#), or call **Service Alberta's Consumer Contact Centre**:

*Edmonton and area - 780-427-4088*

*Other areas within Alberta (toll free) - 1-877-427-4088*

Email: [service.alberta@gov.ab.ca](mailto:service.alberta@gov.ab.ca)

## ► What are cheque cashing services?

Those who don't have a bank account or have short-term money problems sometimes wish to exchange cheques for money. The advantage of cheque cashing services is that they will usually cash the cheque right away and give you the money for a 5-10% fee. If you have other, cheaper ways to access money for your short-term needs, you should consider those first.

You may wish to talk to your financial institution about its policies on cheques or visit the [Financial Consumer Agency of Canada](#) for information.

## ► Now that I am in Canada, how can I transfer money to my family and community in another country?

In Canada, many people send money to other countries. These services are offered at many post offices, grocery stores, pharmacies, currency exchanges, travel agencies, cheque-cashing outlets and other businesses. Canadian banks and credit unions also offer money transfers. Beware that some countries do not accept or send money easily.

Through these outlets you can send money to banks or private companies in another country that will give it to the person you are sending it to.

The fees charged by money transfer companies and banks can make it expensive to send money to another country. Ask about all the fees so you don't end up paying more than you expect.

Make sure the business is trustworthy before you hand over your money.

The Financial Consumer Agency of Canada offers tips and answers to questions you may have about [Sending Money to Someone in Another Country](#).

For complaints related to financial services, contact [The Financial Consumer Agency of Canada](#).



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## 5 CONSUMER CONTRACTS

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You may have to enter into contracts as you settle into your new life in Alberta, such as a lease for an apartment or arrange for phone and Internet services. You should fully understand all contracts before you sign them.

### INFORMATION ON CONTRACTS

► **How easy is it to break or walk away from a contract?**

A contract is a legal agreement. When you sign a contract you are committing to the terms and conditions in the document. Never assume you can cancel a contract just because you have changed your mind. Always read a contract carefully and do not sign it unless you understand it completely. When possible, have a lawyer or another trusted person review a contract you want to sign.

Don't assume you can cancel a contract you are about to sign. Call Service Alberta's Consumer Contact Centre for information related to cancelling contracts.

► **Are there contracts that are difficult or expensive to cancel?**

Many contracts for a set amount of time (example: six (6) months, one (1) year) are hard to cancel and may cost you money.

Examples:

- cell phones
- house cleaning
- gym memberships

Understand the terms of the contract before you sign it.



If you are having problems with a contract, contact **Service Alberta's Consumer Contact Centre**:

Edmonton and area - 780-427-4088

Other areas within Alberta (toll free) - 1-877-427-4088

Email: [service.alberta@gov.ab.ca](mailto:service.alberta@gov.ab.ca)



## 6 VEHICLES AND TRANSPORTATION

Having a vehicle in Alberta can make travelling around much easier, however; owning a vehicle can be very expensive. Costs can include gas, insurance, loan or lease payments, repairs and parking. Canadian winters can cause damage to vehicles and increase your repair costs.

### INFORMATION ON VEHICLES AND TRANSPORTATION

#### ► Do I need to buy a vehicle to get around in Alberta?

Not necessarily. Depending on your needs and where you live, there may be other transportation options available.

#### ***PUBLIC TRANSPORTATION***

Most Alberta cities have a public bus system. Larger cities, such as Calgary or Edmonton, may also have a subway or rail system. Listed below are transit systems for Alberta's most populated cities:

- [Calgary Transit](#)
- [Edmonton Transit System](#)
- [Strathcona County Transit](#)
- [Red Deer Transit](#)
- [Lethbridge Transit](#)
- [Wood Buffalo Transit](#)
- [St. Albert Transit](#)
- [Medicine Hat Transit](#)
- [Grande Prairie Transit](#)
- [Airdrie Transit](#)

## **VEHICLE POOLING**

Vehicle pooling is when more than one person travels together in a vehicle. Ask your friends and family or co-workers for vehicle pooling options.

## **VEHICLE RENTAL**

Renting a vehicle might be a good option if you need a vehicle for a short period of time on an occasional basis. Rates are usually based on the size of vehicle and number of days rented.

Each rental company has different rules. Companies usually will not rent a vehicle to anyone who is under 25 years old. To rent a vehicle you will need a valid driver's licence and a credit card.

## **TAXIS**

There are various taxi companies across Alberta. Look for local companies within the yellow pages, phonebook or on the Internet.

## **BICYCLES**

Many cities also have bike paths or special bicycle lanes separate from vehicle lanes that allow people to get around.

## **GETTING AN ALBERTA DRIVER'S LICENCE**

Whether you plan on owning a vehicle or not, getting an Alberta driver's licence is recommended. The driver's licence, officially known as an operator's licence, is a widely accepted piece of photo identification.

When you have a legal presence in Canada and become an Alberta resident, your licence from your home country, used along with an International Driving Permit, is valid for only 90 days after you arrive in Canada. If you have a licence from another Canadian province or territory, it too is only valid for 90 days after you become an Alberta resident.

To get a driver's licence, you will need to visit an Alberta registry agent. To find an Alberta registry agent near you, visit [www.servicealberta.ca](http://www.servicealberta.ca) and click Registry Agents under the Registries tab.

Alberta has a Graduated Driver Licensing (GDL) program to ensure new drivers gain the experience and skills needed for safe driving. If you do not already have a driver's licence, it will take a minimum of three (3) years to fully complete the GDL program.

## ► Exchanging a driver's license from another province

If you have a valid driver's license from another part of Canada, you can exchange it for an equivalent Alberta license without having to write a test or pass a driving exam. However, you will have to show that you have no medical or vision problems that could stop you from driving safely.

## ► Exchanging a driver's license from the United States

A valid licence from the United States can be exchanged for a Class 5, 6, or 7 when the applicant presents a valid licence of equivalent class. All other classes would require testing and applicants must provide applicable medical reports and undergo vision screening. All applicants must bring acceptable identification and proof of residency.

For more information on identification and residency requirements, visit: <http://www.servicealberta.ca/1305.cfm>

## ► Exchanging a driver's license from another country

Some countries have a Reciprocal Licensing Agreement with Alberta that recognizes international licences. If you have a valid licence from one of these countries, you can exchange it for an Alberta Class 5 license:

A valid licence from a country that has a Reciprocal Licensing Agreement with Alberta can be exchanged for a Class 5 licence when the applicant presents a valid licence of equivalent class.

Alberta has Reciprocal Licensing Agreements with the following countries in addition to all Canadian jurisdictions and territories:

- Australia \*
- Belgium
- France
- Isle of Man \*
- Republic of Korea
- Switzerland \*
- Wales
- Austria
- England
- Germany
- Japan
- Scotland
- United States

\* The reciprocal licensing agreements with Australia, Isle of Man and Switzerland include the exchange of a class 6 (motorcycle) licence when the applicant presents a valid licence of equivalent class.

For more information on obtaining an Alberta Driver's licence, visit: [http://servicealberta.ca/Drivers\\_Licence.cfm](http://servicealberta.ca/Drivers_Licence.cfm).

## IMPORTING A VEHICLE INTO ALBERTA

### ► Importing a vehicle from another province:

When bringing a vehicle into Alberta from outside the province, it must be registered **within 90 days** of the date the owner takes up residence in Alberta. If the vehicle you are registering in Alberta was last registered in another jurisdiction, it must pass an Out of Province Vehicle Inspection. This inspection is a basic safety or mechanical fitness assessment that must be performed by a certified journeyman technician who is licensed by Alberta Transportation's Vehicle Inspection Program.

You will need to visit an Alberta registry agent to purchase the necessary form for the Out of Province inspection and the vehicle registration. To obtain Alberta registration and a licence plate for your vehicle you will require:

- Proof of ownership or previous registration for the vehicle
- Proof of Alberta insurance
- An Alberta address
- Personal identification

The vehicle must be within the province when you purchase your Alberta licence plate. Before visiting a registry agent to purchase the registration you will need to contact a private insurance company in Alberta to purchase the mandatory insurance.

A registry agent can also sell a vehicle in-transit permit, which allows the vehicle to be driven to an inspection facility. The registry agent will require proof of ownership and insurance before issuing the in-transit permit.

### ► Importing a vehicle from another country:

There are different rules that apply when importing a vehicle from another country. Before you import a vehicle into Canada, reference the [Registrar of Imported Vehicles](#) to verify such things as vehicle admissibility, modification and inspection requirements and cost considerations.

In order to register a vehicle in Alberta that has been imported from outside Canada, the vehicle must be in Alberta and you will need to produce the following documents to a [registry agent](#):

- Proof of Ownership of the Vehicle
- Valid proof of insurance 'pink card' relating to the vehicle
- Transport Canada Vehicle Import Form (Form 1)

- For used vehicles, either an Out of Province Vehicle Inspection, Salvage Vehicle Inspection or Commercial Vehicle Inspection form as applicable
- For new vehicles, a New Vehicle Information Statement (NVIS) or Certificate of Origin

Once you have your completed Transport Canada Vehicle Import Form (Form 1), present the form and your proof of ownership documents into a registry agent. Based on these documents, a registry agent will provide you with the appropriate inspection request form that you need to provide to the inspection station.

Once you have the completed inspection form from the [inspection station](#), return to the registry agent with all the above mentioned documentation to have your vehicle registered. There may be other requirements depending on your specific situation (i.e. valid Alberta insurance, identification, etc.). A registry agent can assist you in determining this.

For an overview of the laws, restrictions, entitlements, rights, and obligations for individuals who want to import a vehicle into Canada, see the Canadian Border Services Agency's document: [Importing a Vehicle into Canada](#).

## PURCHASING A VEHICLE

### ► I need a vehicle. What do I need to know?

When buying a vehicle, you should think about safety, how much it costs to fix, insurance, and how much gas the vehicle uses.

Useful websites to help you choose a vehicle include:

- [Alberta Motor Vehicle Industry Council](#),
- [Automobile Protection Association](#),
- [Canadian Automobile Association](#),
- [Insurance Bureau of Canada](#), and
- [Consumer Reports](#).

### ► Is the price advertised for the vehicle the real price I will pay?

It is very important to ask to see all the costs of a vehicle in writing prior to buying a vehicle. There may be extra costs that are not printed on the price tag. Be sure to review the total cost of the vehicle before you purchase it rather than simply looking at the monthly payment.

### ► **What are vehicle options?**

Different automobile dealers may sell the same vehicle at different prices. This is because there may be different options sold with the vehicle including an upgraded stereo system, air conditioning, sunroof, navigation console, and winter tires. Make sure you get the vehicle dealer to write down everything that comes with the vehicle and final price.

### ► **How do I choose a vehicle dealer?**

Visit and speak with different companies that sell new or used vehicles (vehicle dealers). Ask your family, friends or a representative from an immigrant-serving organization to recommend a good vehicle dealer. Immigrant-serving organizations can be found through the [Alberta Association of Immigrant Serving Agencies](#) (AAISA).

### ► **What is vehicle leasing? Is it better to lease or to buy a vehicle?**

Leases are contracts in which you make a fixed number of payments during the specified term of the lease and you return the vehicle to the company when the lease is over. Leasing may be a convenient way to get a vehicle, but it may not be the cheapest. Compare costs and think about your needs and choices before you lease. Be sure to ask about what fees you'll pay at the beginning, during, and at the end of the lease.

Deciding to lease or buy a vehicle will depend on your needs and finances.

Information on leasing a vehicle can be found in the Service Alberta resource, [In the Driver's Seat](#).

For additional information, visit the [Vehicle Purchase](#) section of the [Canadian Consumer Handbook](#) for tips and information on how to solve any problems that may occur after buying or leasing a vehicle.

### ► **Is it better to get a new or a used vehicle?**

If cost is an issue, it may be worthwhile for you to consider buying a used vehicle. If you are thinking about getting a used vehicle, get it inspected by a mechanic, test drive it, and compare it to other vehicles before you offer to buy it.

### ► **Is there anything I should know about paying for a vehicle?**

You will have two choices:

- You can pay for the entire amount at once (cash or cheque)
- You can get a loan to finance the cost of the vehicle over time

If you finance the cost of the vehicle, the total cost of the vehicle will be higher. If you decide to finance, make sure you understand the contract before you sign.

## ► What should I look out for if I am buying a used vehicle?

When buying a used vehicle, you can buy from:

- a dealer
- a private seller / an individual

Make sure you have a mechanic inspect the vehicle to see if it safe to drive. Also make sure you test drive it before you buy it. It is encouraged to check the vehicle's history report, available through [CarProof](#) or [CarFax](#). There is a fee associated with these reports; however these third party sources can provide you with crucial information about the vehicle.

Sometimes maintenance records are available, so ask to see them.

Make sure to get the ownership certificate when you buy the vehicle. You will need this information when you have the vehicle licensed in your name.

Never buy a vehicle you have not seen and test driven, even if you are buying from a friend.

Be careful of “curbsiders”. Curbsiders are private sellers who sell damaged vehicles. That is why it is always recommended to have a used vehicle looked at by a mechanic and check the vehicle's history report.

For more information on buying used vehicles, visit Service Alberta's resource: [In The Driver's Seat](#). Additional information can be found by visiting the [Vehicle Purchase](#) section of the [Canadian Consumer Handbook](#).

## OPERATING AND MAINTAINING A VEHICLE

### ► What do I need to know about vehicle repair services?

Most vehicle repair businesses have trained employees, but you want to be sure that you are getting good value for what you pay for.

Ask your friends or family to suggest a mechanic. The [Better Business Bureau](#) is another good source of information.

Repair shops will often post certificates showing that their mechanics are qualified. Also look for shops that clearly show and explain their prices.

Always get an estimate in writing that clearly explains the cost before you let a mechanic work on your vehicle.

More information on vehicles and repairs is available from the [Automobile Protection Association](#).

### ► Is it mandatory for me to have vehicle insurance?

In Alberta every driver **must** have vehicle insurance. If you drive without vehicle insurance, you can be charged with an offence under the law and you may be sued for damages or injuries caused to others, if there is an accident.

For more information, visit the [Vehicle Purchase](#) and [Insurance](#) sections of the [Canadian Consumer Handbook](#) and the Auto Insurance section of [www.ConsumerInformation.ca](http://www.ConsumerInformation.ca).

### ► What can I do if a car dealer or repair shop has taken advantage of me?

You can file a complaint with the Alberta Motor Vehicle Industry Council (AMVIC). AMVIC regulates automotive businesses in Alberta and will investigate complaints that a business has acted in an unfair manner or taken advantage of a consumer.



## 7 POTENTIAL SCAMS

No matter where you live, there may be people trying to take your money through illegal means. Unfortunately, Alberta is no exception. The Government of Alberta continuously works towards fraud prevention; however it is important for consumers to defend themselves as well. The best way you can protect yourself from these criminals is to stay educated about common scams. Service Alberta has a [Fraud Awareness section](#) on their website where you can learn how to be a smart and safe consumer.

## INFORMATION ON SCAMS IN CANADA

### ► Is there a list of common scams I may come across in Canada?

There are many known scams in Canada. The [Canadian Anti-Fraud Centre](#) website has a list and description of common scams and offers information on how to avoid being caught in scams.

### ► Should I do business with a company that calls me and offers to cut the amount of my debt?

If you are concerned about your debt load, carefully consider all your options and do not take the first offer that is presented to you.

### ► Options for reducing debt include:

- contacting your creditors to see about interest rate reductions or other arrangements to help you pay your bills;
- applying for a debt consolidation loan through a financial institution;



- enrolling in a debt management program with a credit counselling agency; or
- working with a trustee in bankruptcy to file for a consumer proposal or bankruptcy (although bankruptcy should only be considered as a last resort).

**Money Mentors** is a not-for-profit consumer debt counselling service that offers debt counselling and a number of debt repayment options. For more information on **Money Mentors**, contact them directly at 1-888-294-0076 or go to their website [www.moneymentors.ca](http://www.moneymentors.ca).

### ► Debt Settlement or Negotiation

Any agency offering to negotiate with creditors or seek a settlement for a debt that is operating in Alberta must be licensed and are subject to strict contract requirements and fee limitations. You can search for licensed debt repayment agencies on the [Service Alberta website](#) or inquire through **Service Alberta’s Consumer Contact Centre**. Complaints about a debt repayment agency can be directed to Service Alberta’s website under the [Filing a Consumer Complaint](#) section.

For more information about dangers related to debt reduction, visit the Financial Consumer Agency of Canada’s [Consumer Alert: Debt Reduction Companies - Beware of “Too Good to be True” Offers](#).



## 8 CONTACT INFORMATION

### ALBERTA GOVERNMENT CONTACTS

#### *SERVICE ALBERTA, CONSUMER PROGRAMS*

Service Alberta works to ensure a fair marketplace for both buyers and sellers. We investigate consumer complaints, enforce consumer protection legislation, license and register regulated businesses and charitable organizations. The department provides an appropriate regulatory framework and informs consumers and businesses of their rights and responsibilities. Consumer Awareness, Research and Education provides materials on a wide range of topics free of charge.

3rd Floor Commerce Place  
 10155 - 102 Street  
 Edmonton, Alberta T5J 4L4  
 Website: [www.servicealberta.ca](http://www.servicealberta.ca)  
 Email: [service.alberta@gov.ab.ca](mailto:service.alberta@gov.ab.ca)

The Service Alberta Consumer Contact Centre handles more than 250,000 phone inquiries from Albertans each year. The Centre provides information on dozens of topics including landlord/tenant disputes, making purchases over the Internet and lodging a consumer complaint.

### **Consumer Contact Centre**

Toll free within Alberta: 1-877-427-4088 or

Outside of Alberta: 1-780-427-4088

## **HEALTH LINK ALBERTA**

Health Link Alberta offers consumers a greater role in managing their own health so they can make informed decisions about their medical situations and what healthcare resources to use at home. The result is a more knowledgeable public, fewer hospital visits and healthier communities.

Registered nurses provide you with advice and information about health symptoms and concerns that you or a member of your family may be experiencing.

Health Link Alberta provides information on diseases, treatments and wellness by telephone and can help you find appropriate health services and information.

The telephone service also gives you an opportunity to provide recommendations or concerns regarding health services.

Edmonton: 780-408-LINK (5465)

Toll free: 1-866-408-LINK (5465)

Calgary: 403-943-LINK (5465)

Website: <https://myhealth.alberta.ca/>

## **RESIDENTIAL TENANCY DISPUTE RESOLUTION SERVICE (RTDRS)**

The Residential Tenancy Dispute Resolution Service (RTDRS) offers landlords and tenants an alternative means of resolving serious disputes outside of court. The RTDRS is designed to be faster, more informal and less expensive than the courts.

A tenant or a landlord who has concerns related to an eviction, unpaid rent/utilities, security deposit, damages, repairs or other common disagreements may use the service.

Telephone: Toll free at 310-0000 then 780-644-3000.

Website: [www.rtdrs.alberta.ca](http://www.rtdrs.alberta.ca)

E-mail: [rtdrs@gov.ab.ca](mailto:rtdrs@gov.ab.ca)

Office Hours: 8:15 a.m. to 4:30 p.m. Closed between 12:00 noon and 1 p.m.

**Please note:** applications are accepted between 8:15 a.m. - 11:45 a.m. & 1:00 p.m. - 4:00 p.m.

**Edmonton Office**

Unit 112, 10025 - 102A Avenue  
Edmonton, Alberta T5J 2Y8

**Calgary Office**

Main Floor, Rocky Mountain Plaza,  
230 - 7 Avenue SE  
Calgary, Alberta T2G 0H9

***MONEY MENTORS***

Money Mentors is a not-for-profit consumer debt counselling service that offers a number of debt repayment options.

Offices located in Edmonton, Red Deer, Calgary, Lethbridge, and Grande Prairie

Telephone: 1-888-294-0076 (toll free in Alberta)

Website: [www.moneymentors.ca](http://www.moneymentors.ca)

***ALBERTA MOTOR VEHICLE INDUSTRY COUNCIL (AMVIC)***

AMVIC's role is to regulate the motor vehicle industry in Alberta. This responsibility is delegated to AMVIC by the provincial government. The delegation agreement requires AMVIC to enforce the *Fair Trading Act* and regulations that apply to the automotive industry.

**Head Office**

Suite 303, 9945 - 50 Street  
Edmonton, Alberta T6A 0L4

Telephone: (780) 466-1140

Website: [www.amvic.org/](http://www.amvic.org/)

Email: [info@amvic.org](mailto:info@amvic.org) Fax: (780) 462-0633

***UTILITIES CONSUMER ADVOCATE***

The Utilities Consumer Advocate (UCA) provides information and advice and represents your interests in Alberta's electricity and gas markets.

Website: <http://ucahelps.alberta.ca/>

***GOVERNMENT OF ALBERTA PROGRAMS AND SERVICES*****(General Inquires)**

Telephone (toll free in Alberta): 310-0000

Website: [www.programs.alberta.ca](http://www.programs.alberta.ca)

## FEDERAL GOVERNMENT CONTACTS

### *SERVICE CANADA*

Service Canada is a federal government department that can help you find the information you need on the services you want.

From within Canada, you can call Service Canada toll free Monday to Friday. For callers in Canada, service is available from 8:00 a.m. to 8:00 p.m. your local time.

Toll free: 1 800 O-Canada (1-800-622-6232)

TTY: 1-800-926-9105

If you live outside Canada, find out more [about accessing 1 800 O-Canada from other locations around the world](#) on the contact page of [Service Canada's](#) website.

### *CITIZENSHIP AND IMMIGRATION CANADA*

You will find information about programs and services for newcomers at:

[www.cic.gc.ca/english/newcomers/live](http://www.cic.gc.ca/english/newcomers/live)

### *CANADA REVENUE AGENCY*

The Canada Revenue Agency (CRA) administers:

- Tax laws for the Government of Canada and for most provinces and territories
- Various social and economic benefit and incentive programs delivered through the tax system.

Website: [www.cra-arc.gc.ca/](http://www.cra-arc.gc.ca/)

### *CANADIAN MOTOR VEHICLE ARBITRATION PLAN (CAMVAP)*

CAMVAP is a cross-Canada program that you can use to resolve disputes with a manufacturer about defects in your vehicle's assembly or materials, or how the manufacturer is applying or administering its new vehicle warranty. Disputes are resolved through binding arbitration.

Telephone: 1-800-207-0685

Website: [www.camvap.ca/](http://www.camvap.ca/)

For disputes related to a new vehicle warranty or to defects in the manufacture of a new vehicle, contact the [Canadian Motor Vehicle Arbitration Plan \(CAMVAP\)](#).

## IMMIGRANT SERVING ORGANIZATIONS

### *THE ALBERTA ASSOCIATION OF IMMIGRANT SERVING AGENCIES (AAISA)*

AAISA provides an association by and through which its members work towards addressing the needs of newcomer Canadians, the agencies that serve them, and the communities that welcome them.

Website: [www.aaisa.ca](http://www.aaisa.ca)

## OTHER

### *BETTER BUSINESS BUREAU CANADA*

Website: [www.bbb.org/canada/](http://www.bbb.org/canada/)

### *REAL ESTATE COUNCIL OF ALBERTA (RECA)*

The Real Estate Council of Alberta (RECA) is an independent, non-government agency, responsible for regulating real estate, mortgage broker, and real estate appraisal professionals under the *Real Estate Act of Alberta*.

Website: [www.reca.ca/](http://www.reca.ca/)

### *VEHICLE HISTORY REPORTS*

**CarProof**      Website: [www.carproof.com/](http://www.carproof.com/)

**CarFax**        Website: [www.carfax.com/](http://www.carfax.com/)

For complaints related to the purchase or repair of vehicles, contact your [provincial or territorial consumer affairs office](#).