

# **BACKGROUNDER: CONSUMER PROTECTION BC**

### **OVERVIEW**

Consumer Protection BC is a provincial regulator. While we have an administrative agreement with government to enforce BC's consumer protection laws, we operate at arm's length from government and on a cost-recovery business model. We license and inspect seven different sectors, regulate specific consumer transactions, respond to consumer inquiries, investigate alleged violations of BC's consumer protection laws and inform consumers and businesses about their rights and responsibilities under the law. All changes to the laws (as well as the creation of new law) lie with government.

### **BC'S CONSUMER PROTECTION LAWS**

In BC, consumer rights are protected under several different laws – some are captured under the Acts and Regulations we administer, and some are overseen by other organizations. The laws we are responsible for enforcing include the *Business Practices and Consumer Protection Act*, the *Cremation, Interment and Funeral Services Act*, the *Motion Picture Act* and a number of related Regulations. (Visit the <u>About Us section of our website</u> for links to these laws.)

When we receive questions or complaints about topics that fall outside of the laws we administer, we do our best to provide referrals to organizations with jurisdiction over the specific issue. If no such governing body exists, we may provide information about other possible avenues for dispute resolution, such as filing a complaint with the Better Business Bureau, seeking legal advice or disputing the issue through Small Claims Court.

## **MEDIA INTERVIEW REQUESTS**

Interview requests and media inquiries should be directed to our Communications Coordinator, 1.888.564.9963 ext. 2824 or media@consumerprotectionbc.ca.

Please note that we will not comment on topics that fall outside of the laws we administer, nor will we provide details about open investigations.

## **CONSUMER PROTECTION BC'S JURISDICTION**

Our direct responsibilities include:

- Licensing and regulating specific sectors and occupations in BC:
  - o <u>Debt collection agencies</u>, bailiffs and debt repayment agents
  - o Funeral services providers, funeral directors, embalmers, cemeteries and crematoriums
  - Home inspectors
  - Payday lenders
  - Certain telemarketers
  - o <u>Travel agencies and wholesalers</u>
  - o Video retailers, motion picture distributors and theatres



- Regulating certain aspects of specific business activities, including:
  - Gift cards
  - o Credit reporting
  - Certain consumer <u>contracts</u>, including <u>door to door sales</u>, <u>gym memberships</u> and certain aspects of online sales
  - o Consumer credit disclosures
- Classifying <u>all motion pictures</u> shown in BC theatres and approving all adult videos sold or rented in the province.

## **STATISTICS**

We have backgrounders available on most of the sectors we regulate which contain statistics from the last three years as well as additional details about the scope of our authority related to each sector. If you would like a copy of a certain backgrounder, please send us an email to media@consumerprotectionbc.ca.

## **ENFORCEMENT ACTIONS**

To maintain the integrity of our investigative processes, we do not share detailed information about open files. Visit the <u>Enforcement Actions section of our website</u> to explore our recent licensing and enforcement actions.

### FOR MORE INFORMATION

Explore <u>www.consumerprotectionbc.ca</u> for more information for both consumers and regulated businesses. Additional statistical information is also available in our <u>annual reports</u>. We also share information and consumer tips on Facebook, Twitter and in our corporate blog.

Have a consumer question or complaint? Contact our information services team, toll free, at 1.888.564.9963 or info@consumerprotectionbc.ca.