



CONSUMER
PROTECTION BC

2024

Annual REPORT

Our offices are located on the traditional lands of the ƵSÁNEĆ and Lək̓ʷəŋən (Lekwungen), hə́ŋqəmíhə́m (Hun'qumyi'num), Sk̓wxwú7mesh (Squamish) and Secwepemctsín (Shuswap)-speaking Peoples and ancestors, and our work extends across the homelands of the Indigenous Peoples within what we now call British Columbia. We honour the many territorial keepers of the lands and waters where we work.

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Accessibility feedback

We want to hear from you. Please let us know if you have faced accessibility issues while reading this document, trying to use our services or in talking to us. Email us with your feedback at accessibility@consumerprotectionbc.ca or [visit our accessibility webpage](#).



Message from the Board Chair and CEO

Every year, we produce an annual report as required by the Administrative Agreement between the BC Government and Consumer Protection BC. The report compares our outcomes against the performance objectives expressed in the corresponding business plan and identifies four focus areas. We are pleased to highlight the actions taken and outcomes achieved this past year in those focus areas.

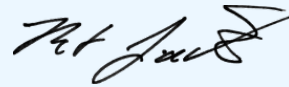
Outlined in Focus Area 1, *consumer education*, we delivered year three of a three-year consumer education campaign focused on debt collection. Actions we undertook equipped both consumers and suppliers with knowledge and tools to increase their awareness and understanding of rights and obligations in the areas that we oversee. To realize the goals of Focus Area 2, *business education*, we offered businesses educational resources to support their compliance. In addition, educational themes were developed to anticipate the future needs of businesses and consumers. To accomplish Focus Area 3, *contract and agreement compliance*, we leveraged our previous learnings and experience to build a predictive modelling tool to increase our ability to detect marketplace non-compliance. We also worked with credit card issuers to increase compliance related to chargeback provisions under BC's consumer protection laws. Under Focus Area 4, *enhancement and standardization of administrative and operational processes*, we worked to meet the requirements of ISO27001, an international cybersecurity standard and certification. We also strengthened our quality management program by conducting process reviews and making operational improvements.

Other achievements in 2024 include being certified as a Great Place to Work® for the eighth year in a row and facilitating the return of more than \$336,000 in consumer refunds. We are proud of the dedicated and professional group of people that work together at Consumer Protection BC, helping both consumers and businesses navigate a complex and challenging marketplace.

We look forward to continuing to work on behalf of all British Columbians to effectively administer consumer protection legislation and add value to our interest groups of both consumers and licensed businesses. Lastly, we recognize the meaningful work accomplished with the BC Government, our valued partner, and look forward to continuing to support the province in the coming years.

A stylized, handwritten signature in black ink, consisting of several overlapping loops and a long horizontal stroke.

Bill Snell
Board Chair (as of April 2024)

A handwritten signature in black ink, featuring a prominent 'R' and 'G' followed by a series of loops and a long horizontal stroke.

Robert Gialloreto
President & CEO

Board of directors

Carol Brown
Director

Gigi Chen-Kuo
Director (to February 28, 2024)

Rod Dewar
Chair of the Board of Directors (to March 31, 2024)
Director
Finance & Audit Committee Chair (effective April 1, 2024)

Sandra Heath
Director
Human Resources & Compensation Committee Chair

Dr. Syed Ashiq Ali Shah
Director (to February 29, 2024)

Bill Snell
Chair of the Board of Directors (effective April 1, 2024)
Director
Finance & Audit Committee Chair (to March 31, 2024)

Ali Solehdin
Director
Governance & Nominating Committee Chair

Alicia Williams
Director

Highlights



With our help, consumers received more than **\$336,000** in refunds from businesses



We completed **117** investigations



We shared information with:

- **83,923** followers on Facebook
- **6,620** followers on Instagram
- **7,567** email subscribers



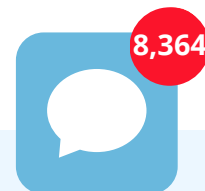
We were named a **Great Place to Work®** for the eighth year in a row



We issued **7,064** licences



We inspected **209** businesses



We answered **8,364** consumer questions



Consumer story

BC senior escapes unlawful telecom contract

When a telecommunications company came knocking on her door, Hazel¹ was interested in hearing the sales pitch. Hazel and her husband were not happy with their current provider and the salesperson was offering an enticing bundle package for home internet, TV, phone and a doorbell security camera.

“My husband has early-stage Alzheimer’s and I thought the security camera could be helpful if he starts to wander,” said Hazel.

The salesperson told Hazel he would give her 15 minutes to decide. When he came back to their door, she agreed to take him up on the bundle deal.

“He couldn’t show me the agreement on paper – only on his cell phone,” said Hazel. “I remarked that it was hard to read, and he told me the full contract would come in the mail.”

The services took months to install and after lots of back-and-forth with the company and many interruptions and issues, Hazel decided she wanted to cancel the services and go back to her original provider.

“I called [the provider] to cancel and send the materials back and got passed around from one representative to the next,” said Hazel.



1. Names changed to protect the privacy of the individuals involved.

The business threatened large cancellation penalties and attempted to persuade Hazel not to cancel.

"I felt trapped," said Hazel. "That's when I started looking for help."

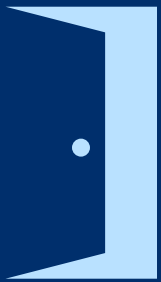
After contacting Consumer Protection BC for help and following the necessary steps to cancel her contract, Hazel's complaint was eventually escalated to the compliance and enforcement department.

The inspector advised the business that the contract was not in compliance with BC's consumer protection laws and the signatures were missing, meaning Hazel had the right to cancel. The business eventually agreed, and the \$1,400 cancellation fee was nullified.

"I could finally breathe," said Hazel. "I'm so grateful this resource exists."

When asked about her takeaways from the experience, Hazel encourages others not to sign anything at the door and to read contracts carefully.

"Get a paper contract or emailed agreement and make sure you read the whole thing."



Curious about your rights for door-to-door sales contracts?

Have you ever had someone come to your door to sell you a product or service? These types of contracts are called direct sales contracts and, by law, you have certain cancellation rights.

[Learn more about your rights for door-to-door sales contracts.](#)



Performance assessment

The [2024-2026 Business Plan](#) was developed to enhance our effectiveness as a regulator. The Business Plan provides the strategies to enable us to deliver consumer protection services throughout BC, promote fairness and understanding in the marketplace and administer any Act delegated to us in the public interest. The strategies are also coupled with measures of what success looks like.

Actual annual results are compared against each performance target and, where required, an explanation is provided. Our Business Plan is a three-year roadmap and the details within this Annual Report speak to our progress in 2024.

Focus area 1: Consumer education

Our strategic objective was to position educational activities and in-mandate campaigns related to high-priority, emerging issues as an efficient and effective regulatory tool to foster consumer resilience in the marketplace.

Strategic actions

1. To deliver year three of a targeted campaign in 2024 and:
 - a. Inform and proactively offer tools to BC consumers who are being contacted by debt collectors; and
 - b. Educate and offer just-in-time knowledge to BC borrowers who are considering using, or who have used, a payday loan.

What did we achieve?

1. We launched a four-month campaign focused on debt collection and payday lending education for BC millennials (aged 25-45), using a mix of digital and out-of-home advertising. With nearly 120,000 views of our website content, the campaign provided resources and self-help tools to inform consumers about their borrowing choices and debt rights in BC. We also received positive feedback from our audience with 91% of consumers surveyed reporting that their knowledge or understanding about debt and borrowing had improved since viewing the information. For instance, one consumer said the campaign's message was strong and helpful, while another said the ads were charming and encouraged her to visit our website to learn more.

Focus area 2: Business education

Our strategic objective was to position innovative educational tools, resources or activities related to emerging high-impact and/or low-awareness issues as a streamlined and powerful regulatory approach to foster business compliance in the marketplace.

Strategic actions

1. To enhance our website content and make educational information available to regulated businesses about their direct sales and continuing service contract obligations.
2. To build on the pilot project work completed in 2023 and expand the travel agency contract self-assessment quiz as an educational support resource for all licenced travel agencies.
3. To review data analysis, industry engagement and marketplace assessments and surveys to gain an understanding of the licensed and regulated sectors' key compliance and education challenges.

What did we achieve?

1. We made educational content about direct sales and continuing services contracts accessible to businesses. We also partnered with Small Business BC to amplify the new contract content in the marketplace.
2. After building the travel agency contract self-assessment quiz, we made it available on a voluntary basis to the travel sector through our online licensee platform. About 24% of the sector completed the quiz and the self-assessed knowledge rate for 2024 was 74%. The quiz will remain available for the sector to use on a voluntary basis.
3. We conducted a survey with all licensed businesses and interviewed our operational teams to learn more about business education opportunities. The survey data from more than 290 businesses and planned actions informed the 2025-2027 Business Plan and was released to all licensed businesses at the end of 2024.

Focus area 3: Contract and agreement compliance

Our strategic objective was to enhance consumer protection by ensuring contract and agreement compliance, promoting consumer rights awareness and supporting emerging legislation.

Strategic actions

1. To complete inspections that test the validity of the results generated from the travel services sector's self-assessment questionnaire pilot project completed in 2023.
2. To use historical compliance data, self-assessment results and related inspection outcomes to develop and test a predictive model that will guide future risk-based travel services sector inspections.
3. To increase credit card issuers' awareness of "statutory chargeback" obligations on distance sales contracts, followed by inspections to confirm compliance.

What did we achieve?

1. We inspected travel agencies that completed the contract self-assessment quiz to determine whether compliance levels had increased. We found that while the quiz may be a good indicator of a licensed business's knowledge of the law, there was limited evidence to show that it increased compliance levels.
2. We developed a predictive model for our payday lending sector to determine high-risk non-compliance within the sector. Accuracy levels from various models tested ranged from 70% to 90%, with the final selected model having an 84% accuracy rating (which was then confirmed through testing against 30% of the sector). We expect to use this tool further in the future to help predict and focus our resources on sector non-compliance.
3. We collected data from six major credit card issuers to assess their compliance with statutory chargeback provisions under consumer protection laws. This was followed up with education sessions with each credit card issuer to confirm understanding and practices to be followed when they receive a statutory chargeback request from a consumer. As part of this education, a series of communications were prepared.

Focus area 4: Enhancement and standardization of administrative and operational processes

Our strategic objective was to use a quality management approach to assess and refine organizational processes, procedures and responsibilities to ensure consistency, improve productivity, reduce costs, increase efficiency and align corporate objectives.

Strategic actions

1. To externally validate our cybersecurity program to confirm that best practices are deployed to manage and secure data, systems and all related technology processes.
2. To complete ISO27001 (Data Security) readiness, external audit and certification.
3. To use principles from the Quality Management Plan, and outcomes from the 2023 proof of concept project, to implement, monitor and adjust two high-priority Inquiry Centre-focused recommendations.
4. To start developing a Quality Management System to document processes, procedures and responsibilities for achieving our quality objectives.
5. To use a quality management approach to start a review of medium-priority, internal-customer-facing processes (employees, contractors and vendors) and confirm and implement recommendations for enhancement and standardization.

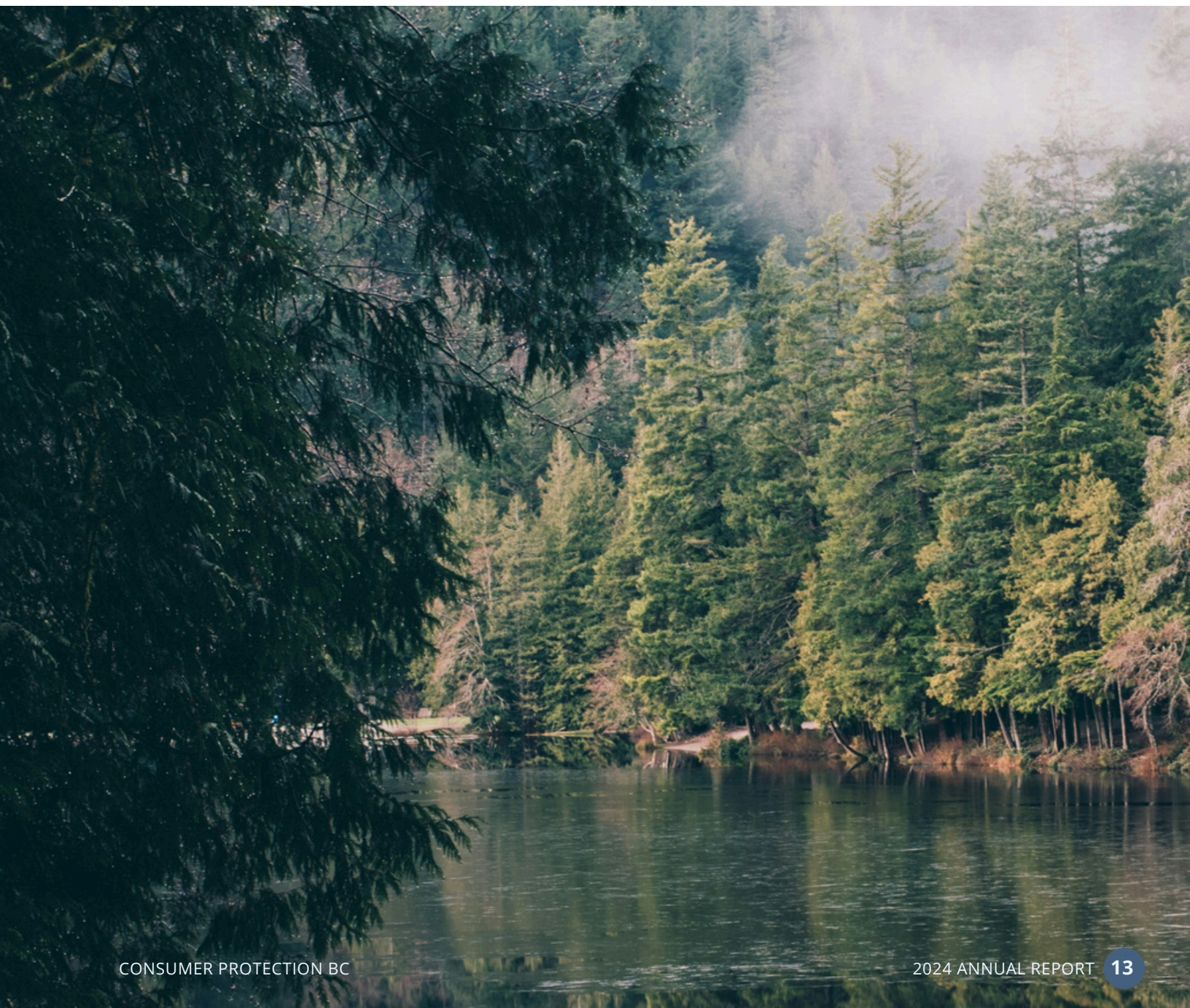
What did we achieve?

1. We prepared and implemented all policies, tests, vulnerabilities, vendors, people and documents in line with the ISO27001 framework using our internal monitoring tool.
2. We achieved 80% readiness for ISO27001 certification and completed an internal audit to validate our readiness and preparations for a final certification audit in 2025. We obtained a scope of work and secured a vendor for performance of the ISO27001 final certification audit in Q1 of 2025.
3. We focused 2024 quality improvements for our Inquiry Centre processes on strengthening customer satisfaction surveys to yield better data, improving data collection and reporting practices and supporting Officers with enhanced tools and resources. We set baseline data for the percentage of in-mandate inquiries received and customer satisfaction levels to measure improvement rates over the subsequent years.
4. We started developing a Quality Management System. By year-end, the System was approximately 25% built. Significant milestones achieved in 2024 included the development of a Quality Policy and data dashboard, and the documentation of internal processes and procedures.
5. We completed two internal quality reviews in 2024, focused on governance and asset management processes. Enhancements of these processes will continue through 2025.

Focus area 5: Education grant program

Our strategic objective was to establish and administer a grant program designed to broaden consumer education for British Columbia consumers and to foster business compliance with BC's consumer protection laws.

After an assessment by our working group, we determined that establishing a grant program was not viable based on our mandate, processes and funding model.





Consumer story

Roofing company refuses refund for unfinished job

Lawson² decided it was time to redo his roof. Being a loyal customer, he hired the same company he and his wife had used 25 years before, despite the business having changed hands since then.

Lawson entered a contract with the roofing company and paid a deposit of more than \$5,000.

Nearly a year later, the contractor still hadn't started the job, citing staffing issues and scheduling conflicts for the delay. Lawson wanted him to either start the work or refund the deposit.

"As time went on, he kept making excuses and missing deadlines," said Lawson. "Eventually he stopped responding."

As a former litigator, Lawson considered suing the company until he came across Consumer Protection BC's website. He did some digging and found stories from consumers where they had gotten help from the regulator in similar situations.

After contacting Consumer Protection BC, Lawson sent the business a notice of cancellation because the contract was missing some required information. Initially, the business owner failed to respond to Lawson's request for a refund or engage with the Consumer Protection BC inspector.

The inspector eventually issued a freeze order on the business's bank account.

2. Names changed to protect the privacy of the individuals involved.

When the business owner realized what had happened, he contacted Consumer Protection BC and learned that Lawson was within his rights to cancel because the owner had failed to include required information in the contract, including the completion date. He agreed to refund Lawson his full deposit.

“[The inspectors] were utterly professional,” said Lawson. “It was a happy ending.” Lawson encourages consumers in similar situations to be vigilant about contract details and to know where to go for help if a business fails to deliver services that have been paid for.

“If the contractor hasn’t started the work, go to Consumer Protection BC to start the process.”



Curious about your rights for work that will happen in the future?

Did you sign a contract where you didn’t pay in full upfront or didn’t get the goods or services immediately (such as home repairs)? If so, you may have entered what’s called a future performance contract. By law, these contracts must include specific information and if it’s missing, you may be entitled to certain cancellation rights.

[Learn more about your rights for future performance contracts.](#)

Annual accessibility update

In 2024, we demonstrated a commitment to accessibility by implementing an Accessibility Action Plan. This plan, guided by the *Accessible British Columbia Act* and insights from various interest holders, focused on four key areas: information, technology and communications; hiring and employment; identification of biases; and the built environment.

To ensure continuous improvement, we established an employee-led Accessibility Advisory Committee dedicated to identifying and addressing accessibility barriers. Additionally, we sought public feedback on accessibility issues, providing multiple channels for input, and committed to incorporating this feedback into ongoing enhancements.

More information can be found at [Our Commitment to Accessibility](#) webpage.





Policy support

Consumer protection law modernization

We continued to monitor the marketplace and provide timely and reliable information to the BC Government, including supporting their ongoing consumer protection modernization project, which may help inform potential enhancements to BC's consumer protection laws.

Immigration consultant licensing

Consistent with our mandate to identify marketplace gaps and promote consumer protection, we continued to provide the BC Government with information and policy advice regarding the potential need for additional protections in this area and the exploration of regulatory approaches for immigration consultants.

First Nations cemeteries

We continued to offer ourselves as a resource to support First Nations communities in understanding the potential application of the *Cremation, Interment and Funeral Services Act* with respect to establishing and managing cemeteries in a treaty and non-treaty context and in a manner that recognizes Indigenous rights, culture and traditions.



Consumer story

Consumer left out to dry after cancelled shark dive trip

Ruby³ booked a once-in-a-lifetime trip with a BC tour company to scuba dive with sharks in the Caribbean. Excitement turned to worry after the trip was repeatedly postponed by the tour company.

“They kept rebooking and postponing and this went on and on,” said Ruby. “I was so frustrated.”

Eventually the trip was cancelled after multiple national park closures in the planned dive area. Ruby wanted her money back and the business was refusing to cooperate.



“[The business owner] can’t be above the law, I thought,” said Ruby.

Ruby began searching online for possible solutions and came across a Facebook page that mentioned that Consumer Protection BC might be able to help. She contacted the regulator and provided them with records and detailed communication with the business.

“I kept all my emails, took screenshots and logged all my conversations,” said Ruby. “I had evidence to show what happened.”

3. Names changed to protect the privacy of the individuals involved.

Even though Ruby was based in the United States, the business was in BC, meaning it was subject to provincial laws. After following the necessary steps, Ruby's complaint was escalated to the compliance and enforcement department.

A Consumer Protection BC inspector contacted the business and explained the rules for these types of contracts, which entitled Ruby to a refund. The business agreed to refund Ruby the nearly \$13,000 CAD she was owed for the cancelled trip. Looking back, Ruby explained her relief when she learned that there was an agency that could help.

"This meant the world to me," said Ruby. "It was a lot of money to lose."

When asked about her takeaways from the experience, Ruby encourages others to keep detailed records and keep working toward a solution.

"Keep track of your communication and document everything."



Curious about your rights for services you bought online?

When you purchase something online or over the phone, you are entitled to certain cancellation rights, including when you don't receive what you purchased within 30 days of the supply date. The laws protect any consumer who deals with a BC business.

[Learn more about the rules for online purchases.](#)

Operational statistics⁴

Licensing:	New applications	Licences not renewed	Licences issued ⁵
Cremation, interment and funeral services	61	117	1,172
Debt collection, bailiffs and repayment agents	1,103	778	3,291
High-cost credit grantors	3	10	168
Home inspectors	64	39	474
Motion picture and video retailers, distributors and theatres	76	163	747
Payday lenders	4	3	155
Telemarketers	11	14	27
Travel agents and travel wholesalers	90	62	1,030
Total	1,412	1,186	7,064

Compliance and enforcement:	Licensed businesses	Regulated businesses (not licensed)
Compliance inspections	219	n/a
Rate of compliance (post-inspection)	45%	n/a
New investigations opened	65	52
Investigations closed – with voluntary compliance	27	41
Investigations closed – with enforcement action	26	7
Investigations closed – no finding of non-compliance	7	20
Reconsiderations of enforcement actions	0	1 ⁶
Judicial reviews of enforcement actions	0	0
Consumer restitution	\$37,031	\$298,996

4. For more information, please read our [Industry Backgrounders](#) and our [Financial Statements](#) in the News and Media Centre section of our website (under Our Publications)

5. This column represents the total licences issued for the year, both new applications and renewals.

6. The enforcement action was partially varied on reconsideration.

Consumer inquiries:	In mandate	Out of mandate
Inquiries received ⁷	3,091	5,273
Inquiries escalated to investigations	92	n/a

Motion picture classification:	
Motion picture classifications	731
Fee waived classifications ⁸	639
Trailer designations	787
Reconsiderations of classifications	0

Compensation funds and claims:	
Travel Assurance Fund (TAF) claims processed	10
TAF claim approved for compensation	2
Compensation provided through the TAF	\$11,056

7. Inquiry volumes are based on each unique contact points, not on combined interactions with consumers.

8. Classification fees may be waived if the Director considers it to be in the public interest.



Financial review

We ended the year with a consolidated surplus of \$246,733 (2023: \$184,129), compared to a budgeted deficit of \$126,300. This surplus was realized due to a prudent budgeting process, and the performance of interest, investment and other income segments.

The complete audited financial statements, including the Consumer Advancement Fund, the Travel Assurance Fund, the Consumer Financial Education Fund and the Recoveries Fund, are available in the [publications](#) section of our website.

Contact us

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YouTube: www.youtube.com/user/ConsumerProBC

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Our commitment to cybersecurity

We are internationally certified by Prescient Security for Information Security Management Systems - ISO/IEC 27001:2022, more commonly known as ISO 27001. This certification reflects our commitment to make the security of the information that we gather a core focus of the culture of our organization. To learn more, please visit our [webpage about security and privacy](#).