



CONSUMER
PROTECTION BC

2025

Annual REPORT

Our offices are located on the traditional lands of the ƱSÁNEĆ and Ləkʷəŋən (Lekwungen), hə́qəmíhə́m (Hun'qumiyi'num), Sk̓wx̓wú7mesh (Squamish) and Secwepemctsin (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

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Message from the Board Chair and CEO

Each year, we produce an annual report in accordance with the Administrative Agreement between the BC Government and Consumer Protection BC, assessing our results against the performance objectives set out in the corresponding business plan. This year's report highlights our 2025 strategic priorities and the actions undertaken to advance our work across four key focus areas: consumer education, business compliance, administrative and operational processes and research.

Focus Area 1, consumer education, delivered a suite of accessible information and solution-oriented tools to support consumers experiencing post-transaction issues. Business compliance, Focus Area 2, strengthened compliance across the marketplace through a dual approach: businesses were supported in meeting their obligations through targeted education and guidance, while data-driven insights were applied to focus regulatory resources on high-risk areas. Focus Area 3, administrative and operational processes, advanced our commitment to organizational excellence by improving and standardizing processes, working towards more consistent and efficient experiences for our interest holders. Research, Focus Area 4, saw us leveraging existing and emerging research methods to generate new insights and enable sound, data-driven decision-making.

We look forward to continuing our work on behalf of British Columbians to effectively administer consumer protection legislation and deliver meaningful value to our interest holders, including consumers and licensed businesses. We will continue to work collaboratively and constructively with the BC Government to advance our mandate and respond to evolving public policy priorities.



Bill Snell
Board Chair



Robert Gialloreto
President & CEO

A note from our Board Chair

On behalf of the Board of Directors and with deep gratitude and respect, I would like to recognize the significant contributions of Rob Gialloreto, who completed his final full year as President & CEO in 2025. Since his appointment in 2013, Mr. Gialloreto's leadership and dedication have been instrumental in driving Consumer Protection BC's strong performance and advancing its mandate. His lasting impact will continue to benefit Consumer Protection BC for years to come.



Board of Directors

Bill Snell
Chair of the Board of Directors

Carol Brown
Director

Sandra Heath
Director
Human Resources & Compensation Committee Chair

Kelly Marshall (effective April 1, 2025)
Director

Ali Solehdin
Director
Governance & Nominating Committee Chair

Alicia Williams
Director
Finance & Audit Committee Chair

Highlights



With our help, consumers received more than **\$245,000 in refunds** from businesses



We put our newly defined values into action:

- **Curiosity**
- **Integrity**
- **Impact**



We shared information with:

- **94,110** followers on Facebook
- **6,705** followers on Instagram
- **7,760** email subscribers



We inspected **199** businesses



We completed **160** investigations



We were **internationally certified in security management** under ISO/IEC 27001:2022



We were named a **Great Place to Work®** for the ninth year in a row¹



We issued **6,754** licences



We answered **11,061** consumer questions

1. The certifying body for this award is Great Place to Work® Institute.



Who we are

Consumer Protection BC is the regulator of a variety of sectors and specific types of consumer transactions in British Columbia. Our purpose is to license and inspect regulated businesses, respond to consumer inquiries, investigate alleged violations of consumer protection laws and educate consumers and businesses about their rights and responsibilities.



Consumer story

BC family avoids unlawful funeral fee after seeking help from regulator

When Christy² contacted a funeral home to plan a service for her grandmother, she and her loved ones were already dealing with a difficult and emotional time. As Christy and her family explored different casket options, they couldn't find one that fit their budget.

"The caskets were very expensive, and they weren't the style we wanted for our grandmother," said Christy.

Christy asked the funeral home whether they could still use their services but purchase a casket from a different provider. The funeral home told her that if they chose to buy a casket from a third party instead of directly from the funeral home, they would be charged an additional \$850 fee.

Unsure whether this charge was allowed, Christy reached out to Consumer Protection BC for help.

That same day, a Consumer Protection BC staff member reviewed the concern and confirmed that under BC law, funeral providers are not permitted to charge a fee for using or handling a casket purchased elsewhere. An inspector contacted the funeral director to clarify the legal requirements.



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

After speaking with Consumer Protection BC, the funeral director immediately contacted Christy, removed the additional fee and apologized. With the issue resolved, Christy was able to proceed with the service without further stress or unexpected costs.

“We’re very grateful the situation was handled so quickly. Otherwise, we would have paid the fee,” said Christy. “We felt rushed to make a decision and sign the contract, which put us in a vulnerable position.”

Reflecting on the experience, Christy encourages others to do their research and understand their rights.

“You’re grieving, so it puts you in a tough position,” said Christy. “But it’s important to ask questions before committing to anything.”

Curious about your rights for supplying your own casket?



Under BC law, consumers are allowed to supply their own casket for burial or cremation, but it must meet certain requirements. Funeral providers are not permitted to charge a fee for using or handling a casket purchased elsewhere.

[Learn more about your rights for funeral services in BC.](#)



Performance assessment

The [2025-2027 Business Plan](#) was developed to enhance our effectiveness. The Business Plan provides 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. These strategies are 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 2025.

Focus area 1: Consumer education

Our strategic objective was to assist affected consumers in the marketplace by developing, promoting and ensuring access to information and self-help tools within our areas of responsibility.

Strategic actions

Use information and tools that are most effective in supporting affected consumers:

1. Enhance online information and processes to assist consumers most affected in the marketplace.
2. Promote information and tools to inform consumers about preneed (prepaid funeral services) or fitness-related contracts and agreements that pose high risk or where there is a low awareness regarding disclosure and cancellation rights.
3. Continue to promote information and tools on debt-related topics within our areas of responsibility to support consumers experiencing worsening economic conditions.

What did we achieve?

1. We strengthened our online information processes, including access to our self-help tools, thereby enhancing consumer education support. We implemented web-based surveys across all self-help tools to gather feedback, identify improvements and establish a baseline for measuring positive impact. We also enhanced the online complaint form to direct consumers to relevant self-help information before submitting a complaint. These changes are intended to help consumers resolve issues more quickly and independently, while reducing unnecessary escalation.

2. We assessed both preneed and fitness contract issues through surveys. Based on consumer feedback and described high risk issues, we selected fitness contracts as our campaign topic. The campaign results were positive and exceeded all targets, including a 55% increase in self-help tool use (representing a 40-55% increase over the target) and with 98% of survey respondents reporting the information as helpful or informative (exceeding the target by 8%).
3. We launched a three-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 50,000 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 95% of consumers surveyed reporting the information as helpful or informative.

Focus area 2: Business compliance

Our strategic objective was to ensure businesses comply with requirements by using data to focus our regulatory efforts and by providing information and education directly to businesses.

Strategic actions

1. Where data tests match or exceed the performance of risk-based inspections, implement predictive modelling to generate annual inspection priorities.
2. Continue to increase credit card issuers' awareness of "statutory chargeback" obligations for distance sales contracts, followed by inspections to confirm compliance.
3. Address the key compliance and education priorities identified in survey data collected from licensed businesses.
4. Monitor and evaluate opportunities to apply existing consumer protection law to address deceptive or unconscionable behaviours in the realm of climate change claims and the marketplace in general.

What did we achieve?

1. After several years of work, we introduced new data-driven tools to help focus our compliance inspections where the risk is highest. Using custom algorithms, artificial intelligence agents and data dashboard tools, we can better identify potentially non-compliant payday lenders, crematoriums and funeral service providers. We developed and tested models for the funeral and crematorium sectors, which had a combined accuracy rate of 83%. When we used them in real inspections, the crematorium model correctly identified high-risk businesses 85% of the time, and the funeral services model 77% of the time. Taken together, the models performed at 80% accuracy in real-world use.

2. After providing targeted education and outreach to credit card issuers in 2024, we carried out follow-up inspections to determine how chargeback requests were being handled. We reviewed issuer data to make sure chargebacks required by law were processed properly. All the credit card issuers we inspected were fully compliant and we did not receive any consumer complaints about improperly denied chargebacks during this period. One complaint involving a different issuer (that was not part of the original inspections) was resolved through an undertaking that required updates to its internal policies and staff training.
3. Following research with licensed businesses in 2024, we made targeted improvements to support compliance and education. We updated our public-facing publishing and media relations policies to share enforcement actions more clearly, which led to increased views. To make it easier for licensed businesses to work with us, we introduced automated home inspector licence renewals through our online business platform, MyAccount, and advanced improvements to funeral service preneed reporting and late filing fee processes. We also strengthened compliance-related communications to better inform licensed businesses on key compliance and legal topics. While email open rates in 2025 were below target, overall performance was positive at 57%.
4. In 2025, we applied to take part as an intervenor in a court case about climate-related consumer protection issues involving FortisBC Energy Inc. The proceeding raises allegations of deceptive practices related to the marketing and supply of natural gas products and whether consumers were misled by claims about the environmental impacts. We are not a party to the case and do not take a position on the claims themselves. Instead, we are seeking to assist the Court by sharing our expertise on how the *Business Practices and Consumer Protection Act* is administered and enforced.

Focus area 3: Administrative and operational processes

Our strategic objective was to develop further consistency, increase productivity, enhance user experiences and/or advance efficiency by applying quality management improvement processes.

Strategic actions

1. Continue building a quality management system to document organizational processes, procedures and responsibilities, and help achieve our quality objectives.
2. Following quality reviews completed in 2024 and 2025, implement, monitor and refine high-priority quality recommendations.

What did we achieve?

1. The development of our quality management system continued throughout 2025, reaching an estimated 67% completion by year-end (surpassing the initial target of 50%). The system is being built to address our unique requirements, ensuring it aligns with, and advances, the organization's quality objectives.
2. In 2025, we conducted assessments and, where appropriate, implemented enhancements to governance- and asset management-related processes, following internal quality reviews completed last year. These initiatives exceeded initial expectations: a total of 23 governance processes underwent quality assessment (representing a 64% increase over the target) and 18 asset management processes were improved, exceeding the target by 13%.

Focus area 4: Research

Our strategic objective was to enhance consumer protection, improve business compliance and foster organizational performance by leveraging existing and emerging research methods to develop insights and make effective data-driven decisions.

Strategic actions

1. To obtain professional guidance to further improve internal survey techniques, enhance our data quality and elevate data-driven decision making.
2. To engage contracted research resources to develop and complete research to better understand marketplace trends and issues, consumer purchasing behaviours and emerging risks.

What did we achieve?

1. An independent audit by R.A. Malatest & Associates Ltd. (Malatest) confirmed we have a strong foundation of research and data to support our work, particularly in licensing, customer satisfaction and outreach. Based on the audit's recommendations, we will implement a Research Enhancement Plan to better integrate research into our work, track results over time and use a consistent performance framework to support long-term improvement.
2. As part of the research conducted by Malatest, incidence and follow-up surveys were launched to better understand purchasing behaviours, marketplace harms, vulnerable consumers and methods for how people seek help. The release of results was delayed until early 2026 in order to allow for sufficient data collection.



Consumer story

Debt collector caught harassing BC consumer on recorded call

When Brittany³ was contacted by a debt collector, the interaction left her feeling distressed and unsure of her rights.

Brittany said the collector was acting inappropriately by raising their voice and making rude, personal remarks about her debt. While Brittany was aware she owed the money, she also knew the way she was being treated wasn't right.

"It took an emotional toll," said Brittany. "I knew it wasn't okay to treat someone like that, even if I was in debt."

After being encouraged to seek help, Brittany contacted Consumer Protection BC. After going through the information Brittany shared, Consumer Protection BC staff explained the rules for debt collection in BC.

"Being told my concerns were valid and worth investigating really eased my mind," said Brittany.

After assessing the evidence, including an audio recording of the phone call, Consumer Protection BC inspectors determined that the collection agency and the individual collector had violated the law by harassing a debtor. The regulator took enforcement actions against the business, including a compliance order, requirements to reimburse inspection costs and mandatory training requirements. In addition, the individual collector was issued a financial penalty.

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

For Brittany, the outcome reinforced the importance of advocating for herself. “I felt seen,” she said. “I’m not just a number. Someone stepped in and stood up for me.”

Looking back on the experience, Brittany encourages others to reach out for help when they need it.

“Your debt doesn’t make you less than,” she said. “Don’t let people use your situation to bully you.”



Curious about your rights for debt collection?

The law speaks to when a collector can contact you and how they can communicate with you. Debt collectors must not use threatening, profane or intimidating language when they talk to you.

[Learn more about your rights for debt collection in BC.](#)

Annual accessibility update

Guided by the *Accessible British Columbia Act* and input from interest-holders, our accessibility efforts focused on four priority areas: information, technology and communications; hiring and employment; bias identification; and the built environment.

Our employee-based Accessibility Advisory Committee met in February, September and November to oversee progress on identified accessibility initiatives. Key accomplishments included:

1. Implementing a process to track accommodation requests.
2. Developing and distributing self-directed accessibility refresher training for managers.
3. Reviewing recruitment and interview materials to remove barriers.
4. Establishing a voluntary process to collect aggregated diversity and intersectionality data from job applicants.
5. Updating the Accessibility Action Plan to support implementation of WCAG (Web Content Accessibility Guidelines) 2.2 standards for the 2026 website redesign.
6. Seeking public feedback through multiple channels and committing to incorporating that feedback into ongoing improvements.

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 in support of its consumer protection modernization project. The Government ultimately introduced legislative enhancements to BC's consumer protection laws. Once brought into force by regulation, the *Business Practices and Consumer Protection Amendment Act, 2025*, will increase consumer contract consistency, fairness and transparency, and ban high-pressure door-to-door sales of certain costly household products (examples being air conditioners and furnaces). Further, the *Business Practices and Consumer Protection Amendment Act (No. 2), 2025*, will enhance credit-related protections for consumers.

Immigration consultant licensing

Consistent with our mandate to identify marketplace gaps and promote consumer protection, we have been providing the BC Government with information and policy advice regarding the important protections which could be achieved through the creation of a provincial licensing framework 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.



Diversity on the Board of Directors

Our Board of Directors recognizes that diversity strengthens governance by fostering the inclusion of varied perspectives and lived experiences, and by supporting effective oversight and sound decision-making. In support of transparency and good governance, this Annual Report marks the first time the Board is publicly disclosing its diversity goals and aggregate Director diversity information, based on voluntary self-identification. The Board reviews these goals annually and will continue to report on progress in future Reports:

Diversity attribute	Diversity goal	2025 Board Composition
Gender parity	Ideally, 50% of Directors self-identify as women or non-binary	50% of Directors self-identified as women or non-binary
Representation of equity-deserving groups	Ideally, 30% of Directors self-identify as belonging to one or more equity-deserving groups ⁴	50% of Directors self-identified as belonging to one or more equity-deserving groups

4. Equity-deserving groups include individuals who identify as racialized, Black and/or a Person of Colour; a person with a disability (including a person with an invisible or episodic disability); a member of the 2SLGBTQ+ community; a gender and/or sexually diverse individual; or an Indigenous Person which is defined as a person who identifies with First Nations (Treaty/Status/Non-Status), Métis or Inuk (Inuit) cultural and/or ancestral background.

Operational statistics

Licensing:	New applications	Licences not renewed	Licences issued
Cremation, interment and funeral services	144	52	1,211
Debt collection, bailiffs and repayment agents	955	862	3,114
High-cost credit grantors	29	40	183
Home inspectors	56	46	497
Motion picture and video retailers, distributors and theatres	82	193	611
Payday lenders	3	49	108
Telemarketers	0	1	26
Travel agents and travel wholesalers	72	81	1,004
Total	1,341	1,324	6,754

Compliance and enforcement:	Licensed businesses	Regulated businesses (not licensed)
Compliance inspections	199	n/a
Rate of compliance (post-inspection)	49.8%	n/a
New investigations opened	66	121
Investigations closed – with voluntary compliance	10	62
Investigations closed – with enforcement action	30	17
Investigations closed – no finding of non-compliance	14	27
Reconsiderations of enforcement actions	0	0
Judicial reviews of enforcement actions	0	0
Consumer restitution	\$60,615	\$184,405

Consumer inquiries:	In mandate	Out of mandate
Inquiries received ⁵	3,738	7,323
Inquiries escalated to complaints	162	n/a

Motion picture classification:	
Motion picture classifications	671
Fee-waived classifications ⁶	694
Trailer designations	858
Fee-waived trailer designations	14
Reconsiderations	0

Compensation funds and claims:	
Travel Assurance Fund (TAF) claims processed	5
TAF claims approved for compensation	0
Consumer compensation provided through the TAF	\$0

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

6. Classification fees may be waived in the public interest.



Financial review

In 2025, the Authority ended the year with a consolidated surplus of \$450,699 (2024: \$246,733), compared to a budgeted surplus of \$390,684. 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 the 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](#).