Buying Online

Information for students

In this activity you will learn about potential risks and guidelines to help you buy on online safely.

Instructions

- Read pages 84, 103 and 104 of your textbook *Making Sense of Finance*, or consult the documents in the Appendix. Take note of the following:
  - three rights that you have as a consumer
  - three potential risks associated with buying online
  - three signs to watch for before purchasing items online
- The Educaloi site explains various laws and provides information about your rights and responsibilities as a citizen. Consult the Consumers section of the site and discover the guidelines for online shopping.
- Once you've made your list of rights, risks and signs to watch for and you've explored the resources, take this quiz to test your knowledge of how to protect yourself.

Materials required

Useful resources, depending on personal preferences and availability:

- Device with Internet access
- Writing materials (paper, pencil, etc.)
- Textbook

Information for parents

About the activity

Students could:

- consult the Educaloi site to find out more about the *Consumer Protection Act* and consumer rights

Parents should:

- help their child become an educated consumer with respect to online shopping and access the Educaloi website for more information

Appendix – Buying Online

Reference documents:

Consumer rights

In the 1960s, American president John F. Kennedy introduced the first consumer rights: the right to safety, the right to be informed, the right to be heard and the right to choose. To these were added the rights stipulated by the Consumers International organization. The United Nations (UN) officially adopted these rights in 1985 in the Guidelines for Consumer Protection (UNGCP).

United Nations Guidelines for Consumer Protection

The right to safety
To be protected against goods, manufacturing processes and services that threaten health or life

The right to be informed
To be able to obtain the necessary information to make informed choices and be protected from dishonest or misleading labelling

The right to be heard
To be represented in decision-making spheres so that consumer interests are taken into consideration

The right to choose
To be able to choose from a variety of goods and services that correspond to consumer needs and are offered at competitive prices, with an assurance of satisfactory quality

The right to a healthy environment
To be able to live and work in an environment that does not threaten the well-being of present and future generations

The right to the satisfaction of basic needs
To have access to essential basic goods and services: food, clothing, housing, health care, education, public services, water and hygiene

The right to redress
To receive a fair settlement for justified complaints, with compensation for misleading representations, defective goods and unsatisfactory service

The right to education
To acquire the knowledge and skills necessary to become informed in order to make confident choices about goods and services with an awareness of fundamental consumer rights and responsibilities

Information from: Consumers International, *50 Years of the Global Consumers Movement*, 2015.

Source: Nadia Choquette-Bernier et al., *Making Sense of Finance*, Secondary V (Montréal: Chenelière Éducation, 2018), student textbook, 84.

Risks related to online shopping

POTENTIAL RISKS	DETAILS
Noncompliance with safety standards	Goods and services purchased online may not meet the required safety standards in Québec.
Failure to respect consumer rights	If the merchant's headquarters are located abroad, it may be difficult to enforce the laws that are applicable in Québec.
Higher cost than expected	The cost of goods may be higher than expected because of hidden fees, such as customs duties and shipping and handling fees.
Misleading representation	Goods and services received may not correspond to their description on the e-commerce website.
Fraud and scams	Certain online merchants do not deliver the goods or services they claim to sell. These fake stores aim to steal your money or collect information about you (which can lead to identity theft).
Identity theft	The credit card number and information you enter on unencrypted websites (in other words, websites that do not make the data indecipherable) may be consulted without authorization and stolen.

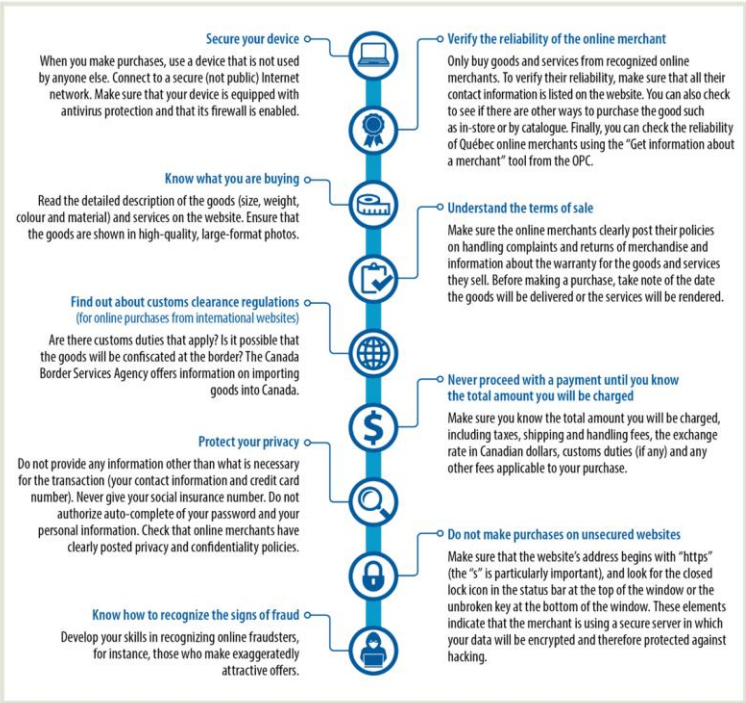
Signs to watch for

Have you visited an e-commerce website and seen things that seem strange? Be careful! The following are signs that an e-commerce website may be fraudulent:

- They are making offers that seem too good to be true.
- The website is poorly designed and seems neglected.
- You are pressured to make a quick decision without having time to reflect upon it.
- You are asked for credit card information before you get to the payment stage.
- You are held captive on the website because of browser traps, such as disabling the "back" option and automatically opening a new window when you close one.
- The refund policy is not specified or is extremely detailed and hard to understand.
- The privacy policy is not specified.
- The address and telephone number of the online merchant cannot be found.
- You are sent advertisements by email without your permission. This advertising may contain viruses.

Source: Nadia Choquette-Bernier et al., *Making Sense of Finance*, Secondary V (Montréal: Chenelière Éducation, 2018), student textbook, 103.

Safety rules for online shopping



Source: Nadia Choquette-Bernier et al., *Making Sense of Finance*, Secondary V (Montréal: Chenelière Éducation, 2018), student textbook, 104.