



BC CONSUMER EXPERIENCES SURVEY BACKGROUND

What is a “consumer”?

A consumer is anyone who buys, or considers buying, products or services that are primarily for personal, family or household use.

What is a “consumer transaction”?

A consumer transaction is the sale of goods or services by a business to a consumer, including the advertisement of those goods and services.

How are consumers in BC protected?

In BC, there are consumer protection laws that govern consumer transactions. They safeguard the public from harmful sales practices, require businesses to adhere to fair and consistent rules, and provide remedies for consumers if businesses do not follow the rules.

BC’s consumer protection laws also require certain types of businesses (for example, travel agents) to be licensed. Licensed businesses not only have to follow the general requirements under consumer protection laws, but also must follow rules specific to their sector.

The Province of BC has delegated the responsibility for enforcing BC’s main consumer protection laws to two non-profit organizations: [Consumer Protection BC](#) and the [Vehicle Sales Authority of British Columbia](#).

What types of experiences does government want to hear about in this survey?

Government would like to hear about your experiences:

- As an individual consumer buying products or services from businesses for personal, family or household use
- As an individual consumer buying or leasing vehicles from a dealership
- Interacting with credit reporting agencies (Equifax, TransUnion)
- With specific types of credit-related products and services: credit rebuilding loans; credit monitoring (sometimes called “fraud alerts” or “security alerts”); credit insurance (sometimes called “payment protector” insurance); credit counselling.

What types of experiences should not be included in survey responses?

Please do not provide information in the survey about your experiences:

- As a business owner or employee, buying products or services for business purposes
- Buying products or services from other individuals who are not businesses (e.g., buying furniture from another person through Facebook Marketplace)
- Buying vehicles from other individuals who are not motor vehicle dealer businesses
- Obtaining housing including real estate purchases, leases and tenancy agreements
- Purchasing insurance products or services, except credit insurance



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What are BC's consumer protection laws?

BC's main consumer protection laws are:

❖ [Business Practices and Consumer Protection Act](#):

The *Business Practices and Consumer Protection Act* and associated [Regulations](#) are BC's general consumer protection laws. This legislation applies to most transactions occurring in BC between consumers and businesses. It establishes rules for these transactions, including rules that prohibit certain unfair business practices, describes what information businesses must include in their consumer contracts and when extending credit or loans to consumers, and addresses how credit reporting agencies and others may deal with consumers' credit information.

There are certain types of businesses that must be licensed under the Act. These are travel agents and wholesalers, telemarketers, payday lenders, bailiffs, debt collectors, and debt repayment agents, home inspectors and (effective May 1, 2022) high-cost credit lenders. Licensed businesses are subject to additional rules and are actively monitored to ensure they are complying with those rules.

❖ [Motor Dealer Act](#):

The *Motor Dealer Act* and associated [Regulations](#) regulate the sale of motor vehicles (automobiles, light trucks, motorcycles, mopeds for on-road use, recreational vehicles, and recreational trailers) by motor dealer businesses.

All motor vehicle dealerships, salespeople, broker agents and their representatives, and wholesalers must be registered under the Act and are subject to specific rules governing their transactions with consumers.

❖ [Ticket Sales Act](#):

The *Ticket Sales Act* and [Ticket Sales Regulation](#) governs how tickets to recreational, sporting and cultural events in BC can be sold or re-sold by businesses. The legislation includes rules about the type of information businesses have to provide to consumers before they make their ticket purchases and establishes refund obligations for businesses that re-sell tickets. The Act also prohibits the use of ticket "bots" that are used to jump the line and quickly buy up tickets when they go on sale.

❖ [Sale of Goods Act](#):

The *Sale of Goods Act* defines the rights and obligations of consumers and businesses when physical goods are sold and purchased. The Act incorporates principles of contract common law, including certain rights that consumers have when purchasing products. These rights (called "implied conditions" or "implied warranties") apply regardless of whether the parties have explicitly agreed to them. For example, under the Act it is an implied condition that the seller has the right to sell the product to the consumer, and that the product is fit for the purpose it has been sold for.



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Disputes about whether these laws have been broken must be settled through civil court action or the Civil Resolution Tribunal.

How can businesses and business organizations participate?

Consumer protection laws impact not only consumers, but also businesses. After the public survey is completed, business and industry organizations will be invited to participate in focused consultations with government in Fall 2022, based on a consultation paper. These consultations will provide an opportunity for business and industry groups to learn about the survey results, identify their priorities and provide input on potential changes to BC's consumer protection laws.

Business and industry organizations that wish to be involved in this consultation process are encouraged to send an email to ConsumerProtectionReview@gov.bc.ca by 4:00 pm on Monday, June 20th, 2022.