



# What We Heard:

## B.C. Consumer Experiences Survey

August 2022

Prepared by R.A. Malatest & Associates Ltd. for the B.C. Ministry of Public Safety and Solicitor General



**MALATEST**



**BRITISH  
COLUMBIA**



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Prepared by R.A. Malatest & Associates Ltd. on behalf of the B.C. Ministry of Public Safety and Solicitor General.

The views and opinions expressed in this report are those of its author(s) and not the official policy or position of the Government of British Columbia.



## EXECUTIVE SUMMARY

In Spring 2022, the B.C. Ministry of Public Safety and Solicitor General undertook a public engagement to better understand the state of the consumer marketplace in B.C. The ministry was interested in better understanding consumers' experiences in the following areas:

- Purchasing and leasing products and services from businesses;
- Purchasing and leasing motor vehicles from dealers in B.C.; and
- Using various credit-related products and services.

The ministry designed the *Consumer Experiences Survey* and partnered with the Government Digital Experiences (GDX) division of the Ministry of Citizens' Services to host the engagement on the govTogetherBC platform at <https://engage.gov.bc.ca/govtogetherbc/consultation/bc-consumer-experiences/>. Between May 16 and June 13, 2022 the survey collected 353 completions. Survey data was then analyzed for this *What We Heard* report.

Participation in the survey was voluntary and as such the demographics of respondents to this survey do not reflect the general makeup of the population of B.C. Respondents were more likely to report being older (aged 50+), having higher incomes (more than \$88k annually), and were less likely to report being a person of colour or member of a minority community, when compared to the overall population.

The purpose of this survey was to learn about types of problematic practices encountered in the marketplace, not to conduct a review of the rate of problematic practices. As such, findings from this report should not be taken to be indicative of the general state of consumer marketplaces in B.C., nor should the problematic practices identified in this report be interpreted to be representative of the overall risks to consumers in B.C.

We heard that approximately one-third of respondents knew their rights as a consumer under B.C. Consumer Protection laws, a similar proportion as those who reported they did *not* know their rights as a consumer, with the remaining respondents indicating they did not agree or disagree with knowing their rights. Respondents who identified as being a person of colour or member of a minority group were more likely to say that they were not aware of their rights as consumers, compared to non-minority respondents.

We heard that broken or incomplete products and services, and being charged more than expected, were top issues experienced when purchasing and leasing products and services. The most common impacts of problems with sellers were time impacts (e.g., delays and waiting), and financial impacts. Slightly more than one-half of problematic transactions involved a contract (written or electronic). Among respondents who reported problematic transactions, nearly one-half reported that they occurred through a website, and slightly less than one-third reported they occurred in-person. In about one-quarter of cases, businesses resolved problems directly with the consumer, while in more than one-half of all cases, the issue was never resolved.

We heard that the most common issues with motor vehicle purchasing and/or leasing from dealers were feeling pressured or rushed into a decision and being charged more than expected during the transaction. Financial impacts as a result of the transaction were common among people who reported negative experiences. Despite 75% of respondents taking some action in response to issues, resolutions



were not reached in two-thirds of cases. Respondents who reported being persons of colour or members of a minority group (other than North American Indigenous) were significantly more likely to report having had a challenging experience when purchasing or leasing a vehicle, compared to other respondents.

We heard that there are varying rates of use for, and problems with, credit-related products and services. For services and products that are typically offered in accompaniment with another product, such as credit monitoring services and credit insurance products, respondents reported experiencing aggressive or misleading sales tactics. It was reported that responses to general inquiries, and updates to credit reports, were slow for those respondents who have had experiences making changes to their credit reports.



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## 1 BACKGROUND AND PURPOSE

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### 1.1 Consumer Protection in British Columbia

In B.C., there are consumer protection laws that govern business-to-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. B.C.'s consumer protection laws also require certain types of businesses (for example, travel agents) to be licensed.

Consumer Protection BC is a not-for-profit organization which operates at arm's length from government and oversees administration of B.C.'s consumer protection laws (the *Business Practices and Consumer Protection Act*, the *Cremation, Interment and Funeral Services Act*, the *Motion Picture Act*, and the *Ticket Sales Act*) under an agreement with the province. The organization undertakes a variety of activities aimed at improving awareness and enforcing consumer protections in the province, including:

- Educating consumers and businesses about their rights and responsibilities;
- Responding to inquiries and complaints from B.C. consumers and businesses;
- Licensing specific businesses and occupations;
- Inspecting licensed businesses and occupations to ensure they are following B.C.'s consumer protection laws;
- Investigating alleged violations of consumer protection laws, then resolving through progressive enforcement;
- Classifying all motion pictures exhibited in B.C.;
- Overseeing all retail adult video products sold or rented to consumers through listed establishments; and
- Providing recommendations to government regarding enhancements to consumer protection laws.<sup>1</sup>

The province has also delegated authority for oversight of motor vehicle dealers, through the *Motor Dealer Act* and *Business Practices and Consumer Protection Act*, to the Vehicle Sales Authority<sup>2</sup>.

While Consumer Protection BC and the Vehicle Sales Authority have regulatory responsibilities under these statutes, it is the Ministry of Public Safety and Solicitor General that is responsible for developing policy and legislation regarding consumer protection and motor vehicle dealer matters. Any changes to the legislation must be passed by the Legislative Assembly of B.C.

The ministry's most recent Service Plan (2022/23 – 2024/25) identified updating consumer protection laws in the province to be more responsive to the modern marketplace while minimizing impacts to

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<sup>1</sup> Consumer Protection BC. (2022) "About Us" *Consumer Protection BC*, <https://www.consumerprotectionbc.ca/about-us/>.

<sup>2</sup> Vehicle Sales Authority of BC (2022). "About the VSA", at <https://www.mvsabc.com/about-the-vsa/>.



businesses.<sup>3</sup> As part of this work, in Spring 2022 the ministry sought input from British Columbians to better understand their experiences in the modern marketplace, and where there may be opportunities to update legislation to strengthen consumer protections and support a strong economy.

## **1.2 Public Engagement and Reporting**

### **1.2.1 Rationale for Engagement**

It has been nearly 20 years since the *Business Practices and Consumer Protection Act* was passed, and in that time consumers and marketplaces have changed drastically. For example, subscription-based media streaming services (e.g., Netflix, Spotify) are far more common, a growing “Internet of Things” is offering new types of products and connected services (e.g., Fitbits), and there has been a proliferation of different retail models. Moreover, both the growth of the Internet and the COVID-19 pandemic have resulted in more online and hybrid (i.e., online purchase with curbside or in-store pickup) shopping models. B.C.’s population has become older and more diverse, with more immigrants and individuals who do not speak English as a first language.

The Ministry of Public Safety and Solicitor General wanted to better understand the impact of these changes to marketplaces, businesses and consumer habits on B.C. consumer experiences. Specifically, the ministry sought information on recent experiences of British Columbians related to:

- General purchase or lease of goods and services from businesses (e.g., home goods, home renovation, travel, communications services, gym memberships, and others);
- Purchase of motor vehicles from dealerships (excluding non-road use motor vehicles like ATVs, Sea-Doos, and others); and
- Use of credit-related products and services, including credit repair and rebuilding, credit monitoring, and credit insurance.

The purpose of collecting this information is to understand any challenges consumers are experiencing in the marketplace, including any business practices that may be having impacts on vulnerable consumers, and to identify where changes to legislation may be warranted to respond to contemporary marketplace issues and improve consumer protections.

### **1.2.2 What We Heard Report**

This report summarizes the findings from the *Consumer Experiences Survey* hosted on the govTogetherBC platform at <https://engage.gov.bc.ca/govtogetherbc/consultation/bc-consumer-experiences/>. Summaries of key survey items are provided throughout this report, and where appropriate findings from inter-group comparisons (e.g., by age, gender, minority identity, and others) are discussed.

The purpose of this report is to provide information to the Ministry of Public Safety and Solicitor General regarding B.C. consumers’ experiences in the modern marketplace. Findings will be used to guide further research into problematic practices, and to identify ways to promote fair marketplaces. The findings may also be used to guide updates to consumer protection policy and legislation in B.C.

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<sup>3</sup> Ministry of Public Safety and Solicitor General. (February 2022). *2022/23 – 2024/25 Service Plan*. <https://www.bcbudget.gov.bc.ca/2022/sp/pdf/ministry/pssg.pdf>



## 2 METHODS AND ANALYSIS APPROACH

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### 2.1 Online Public Engagement Survey

The purpose of this public engagement was to collect information from British Columbians on their experiences with purchasing or leasing a variety of products and services (general goods and services, motor vehicles from a dealer, and various credit-related products and services). In particular, the Ministry of Public Safety and Solicitor General was interested in learning about the current state of marketplaces, including potential consumer challenges or issues that the ministry may not be aware of and/or that may not be addressed in legislation. In support of these goals, a broad-ranging public engagement that invited input from all British Columbians was selected.

An online survey was designed primarily by ministry staff, with some advising from the Ministry of Citizens' Services and Malatest prior to survey programming. The online survey was made available through the Ministry of Citizens' Services Government Digital Experiences (GDx) division, on the govTogetherBC platform at <https://engage.gov.bc.ca/govtogetherbc/consultation/bc-consumer-experiences/>.

The online survey was available from May 16 to June 13, 2022.

### 2.2 Analysis Approach

The majority of questions included in the online survey were a closed-ended or multiple-choice format; these data were analyzed using appropriate summary statistical techniques (e.g., frequencies, means). In addition, analyses were conducted comparing different demographic groups of interest on select outcome variables, where sample sizes supported such analyses. Only statistically significant findings are reported in this What We Heard report.

In addition to closed-ended items, the survey contained approximately 30 open-ended text fields for respondents to provide additional comment or expand upon their answers. These comments were thematically coded according to structured coding frameworks, and codes were then summarized using an appropriate statistical approach (i.e., frequencies). Sample comments have been included in this report, as they provide insights into specific issues and concerns raised by British Columbians.

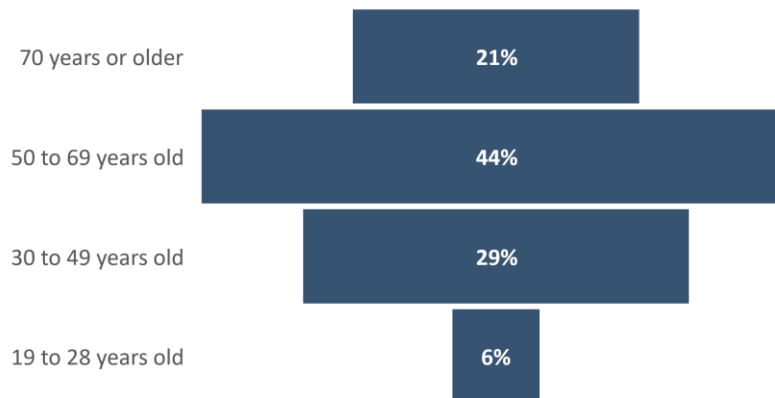
### 2.3 Summary of Participants

In total, 353 individuals responded to the Consumer Experiences survey. Demographic breakdowns of participants are illustrated below. It should be noted that not all respondents answered all questions, so valid respondent numbers (referred to as "(n)" in this report) for individual survey items may vary.





**Table 2.1: Age Distribution of Respondents**



Source: *Consumer Experiences Survey* (2022).  
Valid  $n=339$ .

Older British Columbians were overrepresented in the survey, with those aged 50 and over making up almost two-thirds (65%) of all respondents.

Women were slightly overrepresented among survey respondents, representing 56% of the sample. Men accounted for 43%, and other gender identities (e.g., two-spirit, gender diverse) made up approximately 1% of respondents.

Indigenous people achieved approximately proportional representation among respondents, representing 5% of all respondents. As of the 2016 Census, Indigenous people represented approximately 6% of the total population of B.C.<sup>4</sup>

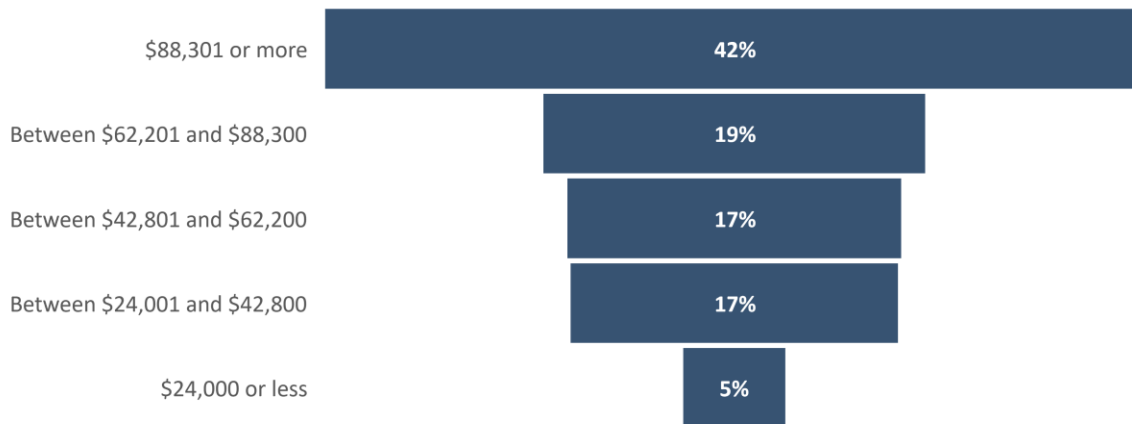
Sixteen percent of all respondents self-identified as a person of colour or a member of an ethnic minority group. As of the 2016 Census, approximately 30% of British Columbians identified as persons of colour or members of an ethnic minority group and therefore the sample for this study underrepresents persons of colour and ethnic minority groups by about one-half. Approximately 84% of respondents indicated that English was their first language, while less than 1% indicated that French was their first language. The remaining 15% of respondents identified nearly 20 other first languages; the most common first languages reported were Cantonese ( $n=13$ ), German ( $n=6$ ), and Punjabi ( $n=5$ ).

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<sup>4</sup> This figure may have increased since the 2016 Census, however 2021 Census data on Aboriginal peoples will not be available until September 2022.



**Table 2.2: Income Distribution of Respondents**



Source: *Consumer Experiences Survey* (2022).  
Valid  $n=288$ .

Higher income households were heavily overrepresented among survey respondents, while lower income households were underrepresented. The income levels identified are income quintiles for the province of B.C. as established by Statistics Canada for the 2016 Census year; as such, a representative sample would be expected to have approximately 20% of the sample in each category. However, in this survey sample, those in the highest income category make up more than twice the expected sample size, while the lowest income category is only one-quarter of its expected size.

As the sample composition is not representative of the province's demographics, the findings from the survey are not generalizable. It is likely that the experiences shared are largely coming from individuals with greater disposable income and different spending patterns than the general population of British Columbians.

## **2.4** Limitations

The findings from the *Consumer Experiences Survey* are subject to several limitations that should be kept in mind when reviewing this report. Overall, findings from the survey should be interpreted as anecdotal rather than inferential.

**Self-selection bias** occurs when potential respondents to a survey opt in or out of the survey based on their interest in the topic. In the case of the *Consumer Experiences Survey*, it is likely that respondents who have had interactions that impacted their daily life are motivated to share this information, and thus complete the survey.

Results are **not generalizable** as demographics of the sample are not representative. As noted in section 2.3, higher income households were overrepresented among survey respondents, while lower income households were underrepresented. Further, older British Columbians were overrepresented among the sample and younger British Columbians (those under 50 years old) were underrepresented. Finally, people indicating they identify as persons of colour or members of an ethnic minority group were underrepresented in this sample, accounting for about 16% of the survey sample, but approximately 30% of the population of B.C. (as of the 2016 Census of Population).



The survey is an initial step in the ministry's review of B.C.'s consumer protection laws. The ministry will be conducting further research and holding stakeholder consultations in the Fall of 2022, including consultations with a range of groups advocating for consumers, vulnerable individuals, and businesses, to learn more about issues arising in the modern marketplace.



### 3 WHAT WE HEARD: BUYING OR LEASING PRODUCTS AND SERVICES

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#### 3.1 Overview

The first section of the *Consumer Experiences Survey* asked respondents to share their personal experiences with purchasing or leasing goods and services from businesses over the previous five years. Overall, there were 293 valid experiences shared in this section of the survey by 264 individuals.

The survey aimed to collect data on consumer experiences with businesses only – these excluded experiences in purchasing goods or services from private individuals, such as through yard sales or classified listings (e.g., Facebook Marketplace). In addition, business-to-business transactions were out of scope for this survey. This is because B.C.’s consumer protection legislation only regulates business-to-consumer transactions, to protect against the power imbalances that can occur in these types of transactions.

This section sought information from respondents regarding various aspects of their experiences with purchasing or leasing products and/or services, including:

- Whether they experienced any challenges during the transaction;
- What types of challenges, if any, they encountered and how they responded;
- What type of product and/or service they had a challenge with;
- Whether a contract (written or electronic) was involved;
- How the product and/or service was purchased or leased (e.g., online, in person);
- What steps they took to resolve the challenge, and what the outcome of the experience was; and
- Other relevant elements to the experience, such as the impacts on individuals’ lives.

#### 3.2 Challenges Encountered in Buying and Leasing Products and Services

##### 3.2.1 General Challenges Facing Consumers

Two hundred and ninety-three unique experiences of purchasing or leasing goods and/or services were shared by 264 respondents to this survey. Of these 293 experiences, respondents reported experiencing problems in 193 of them. However, it should be noted that this was not a randomly sampled survey, it is non-representative, and reflects isolated experiences for respondents; this should not be interpreted to mean that 66% of transactions in marketplaces in B.C. are problematic.

The most common type of goods or services that respondents reported having challenges with when purchasing or leasing were “Personal or recreational products or services.” Nearly one-quarter of challenging transactions (24%) fell into this category. This category included food, clothing, sporting goods, spa services, and others. These types of purchases are among the most common that people make in their everyday lives, thus it is not surprising that this category would also be the category most commonly reported.

Other common problematic transactions fell into the categories of communications (15% of problematic transactions), household goods (14% of problematic transactions), travel (10% of problematic transactions), and home renovation or repair (8% of problematic transactions). All other categories of



goods and services were identified as problematic among less than 5% or less of reported transactions. Less than 5% of transactions that were reported as being problematic involved other categories of goods and services.

The most common types of problems experienced in these challenging transactions were defective or broken products or incomplete services (22% of challenging transactions) and being charged an unexpected fee with the product or service (22% of challenging transactions). The following comment further describes a respondent’s experience with a transaction and trying to resolve the problem:

*“I had cancelled my gym membership, but they continued to charge me for it. I asked the gym to stop charging me and to get the money back for the payments taken after I had cancelled; they refused. I had to get my credit card provider to stop the payments.”<sup>5</sup>*

**Table 3.1** below summarizes the various types of challenges reported by survey respondents, from most to least common.

**Table 3.1: Types of Challenges Encountered in Problematic Transactions**

Type of Challenge or Issue	Frequency	Proportion
The product or service was defective, broken, or incomplete.	43	22%
I was charged an unexpected fee with the product or service.	43	22%
The price I paid was more than what was advertised	35	18%
The business misled or pressured me into the purchase.	31	16%
I did not receive the product or service when it was promised.	31	16%
I never received the product or service.	17	9%
The product or service changed or was discontinued after I purchased it.	17	9%
Other: I was charged with an auto-renewal of a subscription.	8	4%
Other: Other	6	3%
Other: I did not receive enough information from the seller about the terms of purchase for the product or service	5	3%
Other: Difficulties receiving refund(s)	4	2%
Other: Expected or promised refund(s) not issued	2	1%

Source: *Consumer Experiences Survey (2022)*.

Valid  $n=193$ .

Please note that respondents were able to select as many issues as applied to their situation, therefore percentages may add up to more than 100%.

Transactions most commonly reported as problematic occurred: through a website (45% of problematic transactions); in person at a store (31% of problematic transactions); and by telephone (12% of problematic transactions). Other transactions took place with a door-to-door seller, through an app on a mobile device, or other; each of these purchasing means represented less than 5% of all problematic transactions reported on.

<sup>5</sup> Quotes may be edited for clarity and brevity.



### 3.2.2 Experiences with Contracts in Problematic Transactions

Of the 193 problematic experiences that respondents shared, 105 of them (54%) involved a written or electronic contract. Of these 105 experiences that involved a contract, 78 (74%) reported at least one issue or problem with the contract itself. A respondent described their experience resolving issues with a written contract in this way:

*“We have spent many hours to resolve each and every problem with the provider. I waited on hold for 3 hours once... The overbilling, unexpected fees, unasked for service, unapproved contract extensions, all get resolved eventually. But the provider makes it as hard as possible so you'll give up.”<sup>6</sup>*

**Table 3.2** below summarizes the types of issues encountered in these contracts, from most to least frequent.

**Table 3.2: Types of Challenges Encountered in Problematic Contracts**

Type of Challenge or Issue	Frequency	Proportion
The contract was too complex or long to understand.	31	40%
The contract did not disclose important information or policies.	31	40%
The price or terms of the contract changed without my knowledge.	30	38%
The contract was renewed, extended, or cancelled without my knowledge.	18	23%
I was not able to see the contract before I agreed to it.	13	17%
I never received a copy of the contract.	8	10%
Other	3	4%

Source: *Consumer Experiences Survey (2022)*.

Valid n=78.

Please note that respondents were able to select as many issues as applied to their situation, therefore percentages may add up to more than 100%.

### 3.3 Consumer Actions and Outcomes

#### 3.3.1 Impacts of Challenges

Among the problematic transactions that respondents reported on (n=193), additional comments were shared regarding the impact that these challenges had on consumers’ lives. In total, respondents shared impacts from 112 of these experiences (58%).

The most common impacts noted by respondents were scheduling and delay issues (23% of comments), followed by financial impacts (21% of comments). A small number of the additional comments provided by respondents referred to the experience of resolving an issue as being stressful, and in two cases worsening mental health. These responses are captured in Table 3.3 under “Negative personal, emotional, or psychological impacts”. **Table 3.3** below summarizes all themes noted in these comments.

<sup>6</sup> Quotes may be edited for clarity and brevity.



**Table 3.3: Impacts of Challenging Transactions on Consumers**

Impact	Frequency	Proportion
Delays or waiting time when receiving product / service or resolving problem	26	23%
Financial impacts	24	21%
Inadequate customer support / issues with seller	13	12%
Issues with quality of product / service	13	12%
Issues receiving refund for product or service	12	11%
Issues cancelling product or service	9	8%
Negative personal, emotional, or psychological impacts	8	7%
Other	7	6%
Issues with returning product or service	6	5%
Issues with warranty on product or service	4	4%
Followed up with third party following negative experience	4	4%
Unwanted follow-up or harassed by sellers	2	2%
Unclear on conflict resolution avenues	1	1%
Experienced discrimination	1	1%

Source: *Consumer Experiences Survey (2022)*.

Valid  $n=112$ .

Please note that open-ended comments were coded with up to three themes / codes, therefore percentages may add to more than 100%.

### 3.3.2 Consumer and Business Responses to Challenges

One-quarter of all cases (25%) reported that their problems were resolved by the business. Of these business-led resolutions, the two most common outcomes were:

- The business supplying the product or service originally arranged for (34% of resolved cases); and
- The business taking other steps to solve the problem (42% of resolved cases).<sup>7</sup>

Where respondents reported that the business did not resolve the issue, most respondents took at least some action to resolve their issue. In nearly four in five cases (79%), actions by the respondent to resolve the problem were reported. The actions reported by respondents included:

- Writing a negative review (29% of cases);
- Contacting the seller directly to resolve the issue (23% of cases);
- Contacting their bank or credit card company to reverse charges (19% of cases);
- Contacting a third party (other than those listed below; may include parent companies, Better Business Bureau, or similar) (13% of cases);
- Contacting Consumer Protection BC (6% of cases);
- Contacting a lawyer or otherwise taking legal action (5% of cases);
- Contacting the Civil Resolution Tribunal (2% of cases); and
- Contacting the police (1% of cases).<sup>8</sup>

<sup>7</sup> Please note that respondents could select as many outcomes as applied to their situation.

<sup>8</sup> Please note that respondents could select as many actions as applied to their situation.



One respondent commented on their experience trying to resolve an issue:

*“It was frustrating, annoying and tiring as you waste your time and effort dealing with a simple matter that took awhile to get resolved.”<sup>9</sup>*

Among situations where a resolution was reached, whether by the business resolving the problem or the consumer taking actions to resolve the problem, the most common final outcomes were businesses taking steps other than providing the product or service to fix the problem (e.g., providing refunds or credits) (16% of cases). Other outcomes included the business supplying the original product or service (11% of cases), and consumers cancelling payment through their credit card or bank (7% of cases). In more than one-half of all experiences shared by respondents (54%), the final outcome was that the problem had not been resolved.

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<sup>9</sup> Quotes may be edited for clarity and brevity.





## 4 WHAT WE HEARD: BUYING OR LEASING MOTOR VEHICLES FROM DEALERS

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### 4.1 Overview

In the survey, 167 individuals indicated that they had an experience with purchasing a motor vehicle in the past ten years that they wanted to comment on.

This section of the survey sought information on experiences purchasing road-use motor vehicles (i.e., cars, motorcycles, vans, and similar vehicles) from dealers only. As with the previous section, consumer-to-consumer sales (e.g., private sale of a vehicle) and business-to-business sales (e.g., a business leasing a fleet of vehicles) were out of scope for this survey.

This section of the survey asked respondents whether they experienced challenges in their purchase or lease of a vehicle from a dealer, and what types of challenges these were. Respondents were able to select multiple challenges if they wished to do so. The survey asked respondents what the impacts of these challenges were, whether they took any action to resolve the challenges, and what the outcomes were. It also asked respondents about the monetary threshold that should be used when requiring dealers to disclose previous vehicle damage to consumers, and about their experiences with cash-back offers.

### 4.2 Challenges Encountered in Buying and Leasing Motor Vehicles

#### 4.2.1 General Challenges Facing Consumers

Of the 167 survey respondents that reported wanting to provide comments on a vehicle lease or purchase from a dealer in the past ten years, 56 (34%) reported having experienced a problem in purchasing or leasing a vehicle from a dealer. As mentioned in **Section 2.4** this number should not be taken to be representative of all vehicle sales and leasing transactions in B.C.

Survey respondents who identified as being persons of colour (other than North American Indigenous) were significantly more likely than those who did not identify as such to report having encountered a problem with a car purchase or lease experience.<sup>10</sup>

The most common problems, among those that reported having had a challenging experience purchasing or leasing a vehicle, were feeling pressured or rushed into a vehicle purchase (43%) and being charged hidden or unexpected fees (38%). Misrepresenting the terms and conditions of sale (5%) and telling buyers that they could refinance at a later date but then not honouring this promise (5%) were reported rarely. **Table 4.1** below summarizes the frequency of all types of challenges identified in the survey.

Where respondents were given an opportunity to further explain the problem and its impacts, some expressed feeling like they didn't have enough information when making their decisions:

*"The dealer used their superior knowledge."*

*"I did not have the full information... at the time I made the decision."*

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<sup>10</sup>  $\chi^2(1, n=149)=4.576, p=0.032$ .



*“The salesperson did not have the knowledge to educate the buyer in making an informed decision.”<sup>11</sup>*

**Table 4.1: Challenges Encountered when Buying or Leasing a Motor Vehicle**

Challenge or Problem	Frequency	Valid Percent
I felt pressured or rushed into a purchase or lease that I later regretted.	24	43%
I was charged hidden or unexpected administrative or finance placement fees by the dealer.	21	38%
The interest rate that the dealer told me at the dealership was higher than the one they advertised.	8	14%
Damages to the motor vehicle that had been repaired were not disclosed by the dealer.	7	13%
I purchased or leased a motor vehicle that had a powertrain problem not disclosed by the dealer.	5	9%
I purchased or leased a motor vehicle that had another problem not disclosed by the dealer.	4	7%
Other: Dealer tried to push other vehicles on us / would not show us the one we had originally negotiated on	4	7%
I was told that I would be able to refinance and negotiate a better interest rate later on but found out later it could not be honoured.	3	5%
Other: Dealer did not honour contract	3	5%
Other: Various responses	5	9%

Source: *Consumer Experiences Survey (2022)*.

Valid n=56.

Please note that respondents could select as many responses as applied to their situation, therefore percentages may add to more than 100%.

### 4.3 Consumer Actions and Outcomes

#### 4.3.1 Impacts of Challenges

The most commonly reported impact of challenges with vehicle purchase or lease arrangements was financial impact; 40% of valid comments identified financial impacts as an outcome. For example, respondents wrote:

*“I ended up paying more than we agreed, plus the hidden fees.”*

*“We thought we were going to get a great financing deal, but it ended up costing me.”*

*“The advertised purchase price increased 30% before taxes due to a premium, freight and pre-delivery inspection fee, and document fee.”<sup>12</sup>*

Other impacts were less common but included ongoing issues with the quality of the vehicle (19% of valid comments) and negative personal or emotional impacts (13% of valid comments). **Table 4.2** below summarizes all themes identified among respondents’ comments on this question.

<sup>11</sup> Quotes may be edited for clarity and brevity.

<sup>12</sup> Quotes may be edited for clarity and brevity.



**Table 4.2: Impacts of Challenging Vehicle Purchase or Lease Experiences**

Impact	Frequency	Valid Percent
Financial impacts	19	40%
Issues with quality of vehicle	9	19%
Negative personal, emotional, or psychological impacts	6	13%
Felt pressured by seller to make purchase	5	11%
Inadequate customer support / issues with seller	3	6%
Delays or waiting time when receiving vehicle or resolving the problem	2	4%
Followed up with third party following negative experience	2	4%
Significant administrative efforts / frustration	2	4%
Did not purchase / lease vehicle	2	4%
Issues receiving refund for vehicle	1	2%

Source: *Consumer Experiences Survey (2022)*.

Valid  $n=47$ .

Please note that respondents could select as many responses as applied to their situation, therefore percentages may add to more than 100%.

#### 4.3.2 Consumer and Business Responses to Challenges

Among consumers who faced issues with a vehicle purchase or lease transaction, more than one-half of them (52%) reported speaking with the dealer about the problem. The next most common response was to write a negative review (32% of valid responses). Nearly one-quarter of these respondents (23%) reported taking no action to resolve their issue at all. **Table 4.3** below summarizes the steps that respondents reported taking regarding their problem.

**Table 4.3: Actions Taken by Consumers in Response to Challenges**

Action Taken	Frequency	Valid Percent
I talked to the dealer	29	52%
I wrote a negative review	18	32%
I did not take any actions to resolve the issue	13	23%
I contacted the Vehicle Sales Authority of BC	5	9%
I contacted the Canadian Motor Vehicle Arbitration Plan	2	4%
I contacted the Civil Resolution Tribunal	1	2%
I contacted a lawyer / took legal action	1	2%
Other	4	7%

Source: *Consumer Experiences Survey (2022)*.

Valid  $n=56$ .

Please note that respondents could select as many responses as applied to their situation, therefore percentages may add to more than 100%.

#### 4.3.3 Outcomes

In approximately one in five cases (21%), the business took steps to fix the problem. In nearly two-thirds of cases (64% of valid responses), the issue with the vehicle or the vehicle purchase/lease agreement was never resolved. **Table 4.4** provides a summary of all outcomes reported by survey respondents.



**Table 4.4: Final Outcomes to Challenging Vehicle Purchase or Lease Experiences**

Outcome	Frequency	Valid Percent
The problem was not or has not been fixed.	36	64%
The business took steps to fix the problem.	12	21%
The body I contacted sided with the business.	2	4%
The body I contacted required / ordered the business to fix the problem.	1	2%
Other	5	9%

Source: *Consumer Experiences Survey* (2022).

Valid n=56.

#### 4.4 Other Concerns in Buying and Leasing Motor Vehicles

##### 4.4.1 Cash-Back Loans

Of 55 respondents who provided an answer to the question about cash-back loans, only six (11%) reported that they had gotten, or considered getting, a cash-back loan with the financing of their vehicle purchase. Given the small number of survey respondents who provided information regarding cash-back loans with vehicle financing, further survey responses have not been reported as they should not be interpreted to be indicative of consumer experiences.

##### 4.4.2 Disclosure of Prior Damages

As discussed in **Section 4.2.1**, seven survey respondents who experienced challenges with vehicle purchase or lease reported that the vehicle they received had prior damage that had been repaired, but not disclosed by the dealer. Further, eight respondents reported that the vehicles they received had existing, unrepaired damage. Of these 15 reports, five cases included undisclosed powertrain problems and four included other undisclosed damage or problems with the vehicle.

Survey respondents were asked what they felt was a fair requirement for disclosure of previous damage to a vehicle, based on the dollar value of the repair. The large majority of respondents (70%) indicated that all previous damage, regardless of dollar amount, should be required to be reported, while approximately one in five respondents (18%) felt that an amount between \$750 and \$2,500 was a reasonable minimum for damage to be reported. **Table 4.5** below summarizes responses to this question.

**Table 4.5: Minimum Repair Value Required to be Reported by Dealers in Vehicle Sales**

Suggested Value	Frequency	Valid Percent
All known damage regardless of the amount	99	70%
Other: \$750 or more	1	1%
\$2,000 of damage or more	23	16%
Other: \$2,500 of damage or more	1	1%
\$3,000 of damage or more	4	3%
\$4,000 of damage or more	2	1%
\$5,000 of damage or more	11	8%
Other: \$17,500 of damage or more	1	1%

Source: *Consumer Experiences Survey* (2022).

Valid n=142.



## 5 WHAT WE HEARD: USING CREDIT-RELATED PRODUCTS AND SERVICES

### 5.1 Overview

This section of the survey asked respondents about their experiences with using, or considering the use of, a variety of credit products and services: credit rebuilding loans, credit counselling and repair services, credit insurance, credit monitoring, and credit reports. None of these products or services were reported to have been used, or considered, by more than a small number of people (i.e., fewer than 60), and even fewer reported having experienced challenges with the product or service. The survey items in this section asked for information related to credit products and services sought out only within the past five years.

This section of the survey varies from other sections, as it was designed to capture consumers' experiences both using *or considering the use of* credit-related products and services. By capturing both, consumers could report on issues that occurred before or without a transaction being completed. As a result, the analysis for this section does not include actions taken to resolve problems, outcomes or impacts.

The purpose of asking about credit-related products and services is to identify business practices that may be harmful to consumers and help inform potential future policy decisions to address these issues. The Ministry of Public Safety and Solicitor General will be conducting further research, and stakeholder consultations, in the future to learn more about how transactions involving these types of products and services are affecting consumers.

### 5.2 Challenges Encountered in Using Credit-Related Products and Services

#### 5.2.1 Credit Rebuilding Loans

Twenty-eight survey respondents reported using, or considering using, a credit rebuilding loan within the past five years; of these, 12 (43%) reported experiencing problems with the loan, either while taking the loan out or maintaining it.

**Table 5.1: Types of Challenges Experienced with Credit Rebuilding Loans**

Challenge or Issue	Frequency	Valid Percent
Having to pay an administration fee to set up the loan	5	42%
Having to pay non-refundable interest in addition to scheduled payments	5	42%
Receiving aggressive marketing of credit rebuilding loan products	4	33%
Not receiving interest on the loan monies being held in trust	3	25%
Not receiving back the money expected	2	17%
Payment records failing to improve credit scores	2	17%
Payments not being reported to credit bureaus	1	8%

Source: *Consumer Experiences Survey (2022)*.

Valid  $n=12$ .

Please note that respondents could select as many responses as applied to their situation, therefore percentages may add to more than 100%.



## 5.2.2 Credit Counselling and Repair Services

Twenty-nine survey respondents reported that they have used, or considered using, credit counselling or credit repair services in the past five years. Of these 29, 22 reported having had at least one of the experiences identified in the survey in that time. **Table 5.2** below summarizes the types of experiences.

**Table 5.2: Experiences Encountered with Credit Counselling and Repair Services**

Challenge or Issue	Frequency	Valid Percent
They claimed to be able to improve my credit rating.	10	34%
They referred me to a licensed Insolvency Trustee as part of their recommendations.	10	34%
I had to pay upfront before receiving any services	9	31%
They recommended I apply for a loan to help repair my credit rating.	8	28%
I was approached by another lender that my name had been shared with and offered credit products.	5	17%
They claimed to be able to have negative information removed from my credit report.	3	10%
Other	3	10%

Source: *Consumer Experiences Survey (2022)*.

Valid  $n=29$ .

Please note that respondents could select as many responses as applied to their situation, therefore percentages may add to more than 100%.

## 5.2.3 Credit Monitoring Services

Fifty-seven survey respondents reported that they had used, or considered using, a credit monitoring service within the past five years. Of these, 16 (28%) reported having challenges.

One-half of respondents that reported having challenges ( $n=8$ ) claimed that the cost of the service was too high; other issues included aggressive or misleading sales practices, and the product or service failing to deliver what was promised. One respondent explained their experience:

*"I tried to cancel the credit monitoring service several times without success. I have paid for 7 months of a service I didn't want or use."*

**Table 5.3** below summarizes the survey responses to this question.



**Table 5.3: Types of Challenges Experienced with Credit Monitoring Products and Services**

Challenge or Issue	Frequency	Valid Percent
The cost of the product or service was too high.	8	50%
Aggressive or misleading sales practices.	7	44%
The product or service was not effective or did not deliver what was promised.	6	38%
The credit monitoring product or service was not placed on my credit file in a timely way, or at all.	5	31%
I was charged an extra fee to have the product or service changed or cancelled.	5	31%
The product or service expired but I was not notified.	4	25%
Other	3	19%

Source: *Consumer Experiences Survey (2022)*.

Valid  $n=16$ .

Please note that respondents could select as many responses as applied to their situation, therefore percentages may add to more than 100%.

#### 5.2.4 Credit Insurance Products

Twenty-five survey respondents reported that they had used, or considered using, a credit insurance product or service in the past five years. Of these, ten (40%) reported having experienced problems. The most common issue reported was aggressive or misleading sales practices. **Table 5.4** summarizes all responses to the question regarding what types of problems were encountered.

**Table 5.4: Types of Challenges Experienced with Credit Insurance Products and Services**

Challenge or Issue	Frequency	Valid Percent
Aggressive or misleading sales practices.	8	80%
I was led to believe the credit insurance was mandatory when it was not.	4	40%
The premium for the credit insurance was too high.	4	40%
The credit insurance was bundled with other products or services without my consent.	2	20%
I was not told about my cancellation and refund rights, or how to exercise them.	2	20%
I was led to believe I had to buy the product or service directly from the credit card company or lender, instead of from another business.	1	10%
Other	1	10%

Source: *Consumer Experiences Survey (2022)*.

Valid  $n=10$ .

Please note that respondents could select as many responses as applied to their situation, therefore percentages may add to more than 100%.

#### 5.2.5 Correcting Credit Reports

Thirty-four survey respondents reported that they had contacted a credit bureau to dispute or correct information on their credit report in the past five years. Of these 34, 22 (65%) experienced challenges or problems while doing so.

The most common problems reported were general slowness to respond to inquiries (64% of respondents with challenges) and slowness to update the credit report (59% of respondents with challenges). All challenges reported by respondents are listed below in **Table 5.5**.



**Table 5.5: Types of Challenges Experienced with Disputing or Correcting Credit Report**

<b>Challenge or Issue</b>	<b>Frequency</b>	<b>Valid Percent</b>
The credit bureau was slow to respond to my inquiries.	14	64%
The credit bureau was slow to update my credit report.	13	59%
It was challenging to prove that outdated or incorrect information was wrong.	12	55%
It was challenging to prove that fraud or identity theft had occurred.	5	23%
It was challenging to prove my identity to the credit bureau's satisfaction.	4	18%
Other	2	9%

Source: *Consumer Experiences Survey* (2022).

Valid  $n=22$ .

Please note that respondents could select as many responses as applied to their situation, therefore percentages may add to more than 100%.

A few respondents provided more insight into their experiences contacting these agencies. One respondent explained their experience as frustrating, while another said they did not get answers to their questions.



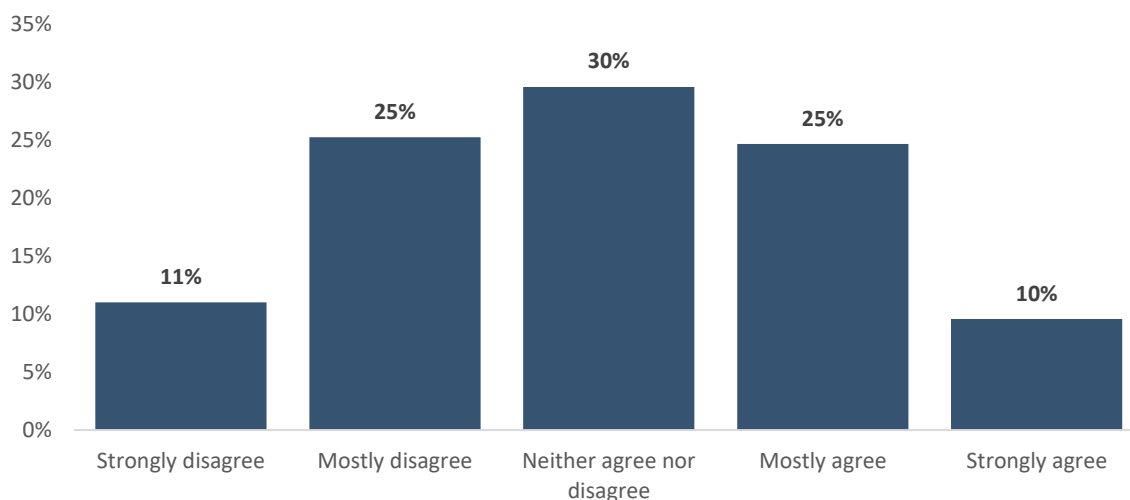


## 6 SUMMARY

### 6.1 Awareness of Rights under BC Consumer Protection Laws

Survey respondents reported varying degrees of awareness of their rights as a consumer in B.C. Self-reported awareness of rights as consumers was split into roughly thirds among respondents: slightly more than one-third disagreed that they were aware of their rights, slightly less than one-third did not agree or disagree, and slightly more than one-third agreed that they were aware of their rights. **Figure 6.1** below illustrates responses to this question.

**Figure 6.1: Respondents Awareness of their Rights as Consumers in B.C.**



Source: *Consumer Experiences Survey* (2022).

Valid n=345.

Older individuals (those aged 50 and older) were significantly more likely than those aged 19 to 49 to agree that they are aware of their rights as consumers in B.C.<sup>13</sup> In addition, respondents who identified as being a person of colour or a member of a minority group were significantly more likely than others to report they were *not* aware of their rights as consumers in B.C.<sup>14</sup>

### 6.2 Top Issues in Products and Services Purchase and Leasing

Among problematic products and services purchases and leasing, personal and recreational goods and services was the most commonly reported category among survey respondents; this may reflect the high volume of goods and services that British Columbians consume that fall into this category, rather than indicating a uniquely problematic marketplace.

The main issues or challenges associated with products and services purchase and leasing were broken or incomplete products / services, being charged unexpected fees with products or services, and prices paid being more than what was advertised. The most common impacts of these issues cited by survey

<sup>13</sup>  $\chi^2(6, n=337)=26.692, p<.01$ .

<sup>14</sup>  $\chi^2(2, n=320)=9.450, p<.01$ .



respondents were delays or waiting time to resolve the issue, financial impacts, and inadequate customer support or other issues with the seller.

In one-quarter of the cases reported on, the business resolved the issue. Approximately one in five respondents made no attempts to resolve the problem, and fewer than one in five respondents took direct action to find a resolution or minimize the impact of the issue on their lives (e.g., contacting Consumer Protection BC, contacting their credit card or bank to reverse charges). The most common response among consumers who experienced a challenge was to write a negative review – slightly less than one in three respondents reported doing so in response to a poor consumer experience.

### **6.3 Top Issues in Motor Vehicle Purchase and Leasing from Dealers**

Among respondents who reported purchasing or leasing a motor vehicle from a dealer within the past ten years, approximately one-third reported an issue with the transaction. The most common complaints about transactions were that consumers felt rushed or pressured into a purchase, and that they were charged hidden or unexpected administration fees by the dealer. Approximately two in five respondents reported financial impacts as a result of the transaction, while about one in five respondents reported issues with the quality of the vehicle.

About one-half of respondents directly spoke with the dealer regarding their concerns about the transaction, while nearly one-quarter did not take any action at all. Similar to general products and services transactions, approximately one in three respondents reported writing a negative review in response to their experience. In nearly two-thirds of cases, the issue with the vehicle or the purchase/lease agreement was not resolved. In about one in five cases, the business took steps to resolve the problem themselves.

### **6.4 Top Issues in Credit-Related Products and Services**

Among the five different types of credit products and services examined, each had varying rates of reported experiences among survey respondents.

- **Credit Rebuilding Loans:** 28 respondents reported using or considering using such a product, and 12 reported problems with the product;
- **Credit Counseling and Repair Services:** 29 respondents reporting using or considering such a product (specifically problematic experiences were not asked about in the survey);
- **Credit Monitoring Services:** 57 respondents reported using or considering such a service, and 16 reported having challenging experiences;
- **Credit Insurance Products:** 25 respondents reported using or considering such a service, and 10 reported having challenging experiences; and
- **Credit Report Changes:** 34 respondents reported being in touch with credit bureaus to update their credit reports, and 22 reported having challenging experiences.

Respondents who used or considered using credit insurance products or credit monitoring services reported aggressive or misleading sales tactics as the most common issue. Both of these products and services can be described as ‘add-on’ services that are typically offered alongside another credit product such as a credit card.



Approximately two-thirds of respondents who tried to address issues with credit reports experienced problems. The most common problems were credit bureaus being slow to respond to general inquiries, and slow to make updates to credit reports once the consumer had demonstrated that the information was incorrect or out of date.



## APPENDIX A: QUESTIONNAIRE

# BC Consumer Experiences Survey

The Ministry of Public Safety and Solicitor General would like to hear about your experiences with buying products and services, including new and used vehicles, and with credit-related products and services. Your feedback will help inform government's review of B.C.'s consumer protection laws to ensure that they are responsive to modern business practices, have strong protections for British Columbians – particularly vulnerable consumers – and support a strong economy.

This survey will take 10-15 minutes to complete.

Feedback will be accepted until June 13, 2022 at 4:00 pm.

The results of the survey will be communicated in a public report that will be accessible on the **govTogetherBC** (<https://engage.gov.bc.ca/govtogetherbc/>) website in Summer 2022.

**Please note:** This online feedback form supports Internet Explorer 11 and all newer comparable browsers like Firefox, Chrome, Opera etc. with activated JavaScript. Your browser settings must have cookies enabled for the questionnaire to run properly and inactivity on the questionnaire for longer than one hour will result in the questionnaire timing out.

**Collection Notice:** Your personal information will be collected for the purposes of informing the Consumer Protection engagement. If you have any questions about the collection of this personal information, please contact: Director, Citizen Engagement, [citizenengagement@gov.bc.ca](mailto:citizenengagement@gov.bc.ca) (<mailto:citizenengagement@gov.bc.ca>). This information is being collected by the Ministry of Citizens' Services on behalf of the Ministry of Public Safety and Solicitor General under the authority of section 26(c) and 26(e) of the Freedom of Information and Protection of Privacy Act ("FOIPPA").

Please do not include any personally identifiable information about yourself or others in your response.

There are 60 questions in this survey.

## Sorting Q

## Which of the following experiences have you had that you would like to provide comments on? Please select all that apply. \*

Please choose **all** that apply:

- Buying products and/or services from businesses (including leases and subscriptions) in the past five years
- Buying or leasing a motor vehicle from a dealer in the past ten years
- Using or considering the use of credit-related products and services within the past five years (includes credit rebuilding loans, credit repair and credit counselling services, credit monitoring and credit insurance products and services, and interactions with credit bureaus)

## Part 1: Buying or leasing products and services

### Part 1: Buying or leasing products and services

For questions in Part 1 of this survey:

- Buying includes a lease or subscription
- Only include information about experiences you have had as an individual buying from a business – do not include your experiences buying from other individuals who are not businesses (e.g., buying furniture from another person through Facebook Marketplace), or purchases you have made that were for a business
- Only include information about experiences you have had in the past five years
- A “contract” is a written or electronic agreement between a consumer and a business where they agree to certain terms and conditions for the supply of a product or service.
- A consumer may enter into a contract by signing a document or clicking “I accept” on a website.

## **In the past five years, have you experienced problems when buying a product or service from a business?**

Only answer this question if the following conditions are met:

Answer was 'Buying products and/or services from businesses (including leases and subscriptions) in the past five years' at question '1 [Q1]' (Which of the following experiences have you had that you would like to provide comments on? Please select all that apply.)

Please choose **only one** of the following:

Yes

No

*Please think back to this challenging experience you had. If you have had more than one such experience in the past five years, please pick one to describe here; for example, you could pick a purchase that you made recently, or the one that was most impactful to you. If you would like to describe a problem with another buying, leasing or subscription experience, there will be an opportunity to do that later in this survey.*

Only answer this question if the following conditions are met:

Answer was 'Yes' at question '2 [G1Q1]' (In the past five years, have you experienced problems when buying a product or service from a business?)

## What type of product or service was it?

Only answer this question if the following conditions are met:

Answer was 'Buying products and/or services from businesses (including leases and subscriptions) in the past five years' at question '1 [Q1]' (Which of the following experiences have you had that you would like to provide comments on? Please select all that apply.) *and* Answer was 'Yes' at question '2 [G1Q1]' (In the past five years, have you experienced problems when buying a product or service from a business?)

Please choose **only one** of the following:

- Personal or recreational products or services (e.g., food, clothing, sporting goods, spa services)
- Household goods (e.g., furniture, appliances)
- Home renovation or repair (e.g., home heating systems, roof repair, landscaping)
- Auto repair and/or parts
- Communications (e.g., cellphone, Internet services)
- Streaming and online services (e.g., Netflix, Spotify, Amazon Prime, Meal Kits)
- Ticketed event (e.g., sporting event, concert)
- Other entertainment (e.g., books, video games, equipment)
- Travel (e.g., flight, hotel, vacation rentals, camping reservation)
- Gym membership or fitness-related instruction (e.g., training, dancing, self-defence)
- Other, please describe:



## What problem did you experience with the product or service? Please select all that apply.

Only answer this question if the following conditions are met:

Answer was 'Buying products and/or services from businesses (including leases and subscriptions) in the past five years' at question '1 [Q1]' (Which of the following experiences have you had that you would like to provide comments on? Please select all that apply.) *and* Answer was 'Yes' at question '2 [G1Q1]' (In the past five years, have you experienced problems when buying a product or service from a business?)

Please choose **all** that apply:

- The business misled or pressured me into the purchase
- The price I paid was more than what was advertised
- I did not receive the product or service when it was promised
- I never received the product or service
- The product or service was defective, broken, or incomplete
- I was charged an unexpected fee with the product or service
- The product or service changed or was discontinued after I purchased it

Other, please describe::

## Did your experience involve a written or electronic contract?

Only answer this question if the following conditions are met:

Answer was 'Buying products and/or services from businesses (including leases and subscriptions) in the past five years' at question '1 [Q1]' (Which of the following experiences have you had that you would like to provide comments on? Please select all that apply.) *and* Answer was 'Yes' at question '2 [G1Q1]' (In the past five years, have you experienced problems when buying a product or service from a business?)

Please choose **only one** of the following:

- Yes
- No

## Did you experience any of the following problems related to your contract for this product or service? Please select all that apply.

Only answer this question if the following conditions are met:

Answer was 'Buying products and/or services from businesses (including leases and subscriptions) in the past five years' at question '1 [Q1]' (Which of the following experiences have you had that you would like to provide comments on? Please select all that apply.) *and* Answer was 'Yes' at question '2 [G1Q1]' (In the past five years, have you experienced problems when buying a product or service from a business?) *and* Answer was 'Yes' at question '6 [G1Q4]' (Did your experience involve a written or electronic contract?)

Please choose **all** that apply:

- I was not able to see the contract before I agreed to it
- I never received a copy of the contract
- The contract was too complex or long to understand
- The price or terms of the contract changed without my knowledge
- The contract did not disclose important information or policies (e.g., warranty, refund, or cancellation policies)
- The contract was renewed, extended, or cancelled without my knowledge
- None of the above / I did not have a problem with the contract I signed
- The contract contained unfair terms or conditions. Please describe::

**Did you experience any other problems related to your contract for this product or service that were not captured above? If so, please describe:**

Only answer this question if the following conditions are met:

Answer was 'Buying products and/or services from businesses (including leases and subscriptions) in the past five years' at question '1 [Q1]' (Which of the following experiences have you had that you would like to provide comments on? Please select all that apply.) *and* Answer was 'Yes' at question '2 [G1Q1]' (In the past five years, have you experienced problems when buying a product or service from a business?) *and* Answer was 'Yes' at question '6 [G1Q4]' (Did your experience involve a written or electronic contract?)

Please write your answer here:

Please do not include any personally identifiable information about yourself or others in your response.

## Do you have any additional comments about the problem (e.g., how it impacted you)?

Only answer this question if the following conditions are met:

Answer was 'Buying products and/or services from businesses (including leases and subscriptions) in the past five years' at question '1 [Q1]' (Which of the following experiences have you had that you would like to provide comments on? Please select all that apply.) *and* Answer was 'Yes' at question '2 [G1Q1]' (In the past five years, have you experienced problems when buying a product or service from a business?)

Please write your answer here:

Please do not include any personally identifiable information about yourself or others in your response.

## Where did you buy the product or service?

Only answer this question if the following conditions are met:

Answer was 'Buying products and/or services from businesses (including leases and subscriptions) in the past five years' at question '1 [Q1]' (Which of the following experiences have you had that you would like to provide comments on? Please select all that apply.) *and* Answer was 'Yes' at question '2 [G1Q1]' (In the past five years, have you experienced problems when buying a product or service from a business?)

Please choose **only one** of the following:

- In person at a store
- Through a website
- Through an app on my mobile device (e.g., smartphone or tablet)
- From a door-to-door seller
- By telephone
- Other, please describe:

## When were you supposed to receive the product or service?

Only answer this question if the following conditions are met:

Answer was 'Buying products and/or services from businesses (including leases and subscriptions) in the past five years' at question '1 [Q1]' (Which of the following experiences have you had that you would like to provide comments on? Please select all that apply.) *and* Answer was 'Yes' at question '2 [G1Q1]' (In the past five years, have you experienced problems when buying a product or service from a business?)

Please choose **only one** of the following:

- Immediately at the time of purchase
- At a later time or date
- Ongoing (subscription or membership for a continuing service)

## Did the business resolve your problem?

Only answer this question if the following conditions are met:

Answer was 'Buying products and/or services from businesses (including leases and subscriptions) in the past five years' at question '1 [Q1]' (Which of the following experiences have you had that you would like to provide comments on? Please select all that apply.) *and* Answer was 'Yes' at question '2 [G1Q1]' (In the past five years, have you experienced problems when buying a product or service from a business?)

Please choose **only one** of the following:

Yes

No

## Did you take any of the following actions to resolve the problem? Please select all that apply.

Only answer this question if the following conditions are met:

Answer was 'Buying products and/or services from businesses (including leases and subscriptions) in the past five years' at question '1 [Q1]' (Which of the following experiences have you had that you would like to provide comments on? Please select all that apply.) *and* Answer was 'Yes' at question '2 [G1Q1]' (In the past five years, have you experienced problems when buying a product or service from a business?) *and* Answer was 'No' at question '12 [G1Q9]' (Did the business resolve your problem?)

Please choose **all** that apply:

- I wrote a negative review
- I contacted Consumer Protection BC
- I contacted my credit card company or bank to see if they would cancel or reverse my payment
- I contacted a lawyer / took legal action
- I contacted the Civil Resolution Tribunal
- I contacted the police
- I did not try to resolve the problem
- I contacted somebody else, please specify: :

## Did you take any other actions to resolve the problem that were not captured above? If so, please describe.

Only answer this question if the following conditions are met:

Answer was 'Buying products and/or services from businesses (including leases and subscriptions) in the past five years' at question '1 [Q1]' (Which of the following experiences have you had that you would like to provide comments on? Please select all that apply.) *and* Answer was 'Yes' at question '2 [G1Q1]' (In the past five years, have you experienced problems when buying a product or service from a business?) *and* Answer was 'No' at question '12 [G1Q9]' (Did the business resolve your problem?)

Please write your answer here:

Please do not include any personally identifiable information about yourself or others in your response.



## What was the final outcome? Please select all that apply.

Only answer this question if the following conditions are met:

Answer was 'Buying products and/or services from businesses (including leases and subscriptions) in the past five years' at question '1 [Q1]' (Which of the following experiences have you had that you would like to provide comments on? Please select all that apply.) *and* Answer was 'Yes' at question '2 [G1Q1]' (In the past five years, have you experienced problems when buying a product or service from a business?)

Please choose **all** that apply:

- The business supplied the product or service I was promised
- The business took other steps to fix the problem (e.g., provided a refund)
- The body I contacted (Consumer Protection BC, a court, etc.) required / ordered the business to fix the problem
- The body I contacted (Consumer Protection BC, a court, etc.) sided with the business
- My payment was cancelled or reversed by my bank or credit card
- The problem was not or has not been fixed

Other, please describe::

## Would you like to describe problems you have had with another experience buying a product or service from a business in the past five years?

Only answer this question if the following conditions are met:

Answer was 'Buying products and/or services from businesses (including leases and subscriptions) in the past five years' at question '1 [Q1]' (Which of the following experiences have you had that you would like to provide comments on? Please select all that apply.) *and* Answer was 'Yes' at question '2 [G1Q1]' (In the past five years, have you experienced problems when buying a product or service from a business?)

Please choose **only one** of the following:

- Yes
- No

***Please think back to this challenging experience you had. If you have had more than one such experience in the past five years, please pick one to describe here; for example, you could pick a purchase that you made recently, or the one that was most impactful to you.***

Only answer this question if the following conditions are met:

Answer was 'Yes ' at question '16 [G1Q12]' (Would you like to describe problems you have had with another experience buying a product or service from a business in the past five years?)

## What type of product or service was it?

Only answer this question if the following conditions are met:

Answer was 'Buying products and/or services from businesses (including leases and subscriptions) in the past five years' at question '1 [Q1]' (Which of the following experiences have you had that you would like to provide comments on? Please select all that apply.) *and* Answer was 'Yes ' at question '16 [G1Q12]' (Would you like to describe problems you have had with another experience buying a product or service from a business in the past five years?)

Please choose **only one** of the following:

- Personal or recreational products or services (e.g., food, clothing, sporting goods, spa services)
- Household goods (e.g., furniture, appliances)
- Home renovation or repair (e.g., home heating systems, roof repair, landscaping)
- Auto repair and/or parts
- Communications (e.g., cellphone, Internet services)
- Streaming and online services (e.g., Netflix, Spotify, Amazon Prime, Meal Kits)
- Ticketed event (e.g., sporting event, concert)
- Other entertainment (e.g., books, video games, equipment)
- Travel (e.g., flight, hotel, vacation rentals, camping reservation)
- Gym membership or fitness-related instruction (e.g., training, dancing, self-defence)
- Other, please describe:

## What problem did you experience with the product or service? Please select all that apply.

Only answer this question if the following conditions are met:

Answer was 'Buying products and/or services from businesses (including leases and subscriptions) in the past five years' at question '1 [Q1]' (Which of the following experiences have you had that you would like to provide comments on? Please select all that apply.) *and* Answer was 'Yes ' at question '16 [G1Q12]' (Would you like to describe problems you have had with another experience buying a product or service from a business in the past five years?)

Please choose **all** that apply:

- The business misled or pressured me into the purchase
- The price I paid was more than what was advertised
- I did not receive the product or service when it was promised
- I never received the product or service
- The product or service was defective, broken, or incomplete
- I was charged an unexpected fee with the product or service
- The product or service changed or was discontinued after I purchased it

Other, please describe::

## Did your experience involve a written or electronic contract?

Only answer this question if the following conditions are met:

Answer was 'Buying products and/or services from businesses (including leases and subscriptions) in the past five years' at question '1 [Q1]' (Which of the following experiences have you had that you would like to provide comments on? Please select all that apply.) *and* Answer was 'Yes ' at question '16 [G1Q12]' (Would you like to describe problems you have had with another experience buying a product or service from a business in the past five years?)

Please choose **only one** of the following:

Yes

No

## Did you experience any of the following problems related to your contract for this product or service? Please select all that apply.

Only answer this question if the following conditions are met:

Answer was 'Buying products and/or services from businesses (including leases and subscriptions) in the past five years' at question '1 [Q1]' (Which of the following experiences have you had that you would like to provide comments on? Please select all that apply.) *and* Answer was 'Yes ' at question '16 [G1Q12]' (Would you like to describe problems you have had with another experience buying a product or service from a business in the past five years?) *and* Answer was 'Yes' at question '20 [G1Q4B]' (Did your experience involve a written or electronic contract?)

Please choose **all** that apply:

- I was not able to see the contract before I agreed to it
- I never received a copy of the contract
- The contract was too complex or long to understand
- The price or terms of the contract changed without my knowledge
- The contract did not disclose important information or policies (e.g., warranty, refund, or cancellation policies)
- The contract was renewed, extended, or cancelled without my knowledge
- None of the above / I did not have a problem with the contract I signed
- The contract contained unfair terms or conditions. Please describe::

Please do not include any personally identifiable information about yourself or others in your response.

**Did you experience any other problems related to your contract for this product or service that were not captured above? If so, please describe:**

Only answer this question if the following conditions are met:

Answer was 'Buying products and/or services from businesses (including leases and subscriptions) in the past five years' at question '1 [Q1]' (Which of the following experiences have you had that you would like to provide comments on? Please select all that apply.) *and* Answer was 'Yes ' at question '16 [G1Q12]' (Would you like to describe problems you have had with another experience buying a product or service from a business in the past five years?) *and* Answer was 'Yes' at question '20 [G1Q4B]' (Did your experience involve a written or electronic contract?)

Please write your answer here:

Please do not include any personally identifiable information about yourself or others in your response.

## Do you have any additional comments about the problem (e.g., how it impacted you)?

Only answer this question if the following conditions are met:

Answer was 'Buying products and/or services from businesses (including leases and subscriptions) in the past five years' at question '1 [Q1]' (Which of the following experiences have you had that you would like to provide comments on? Please select all that apply.) *and* Answer was 'Yes ' at question '16 [G1Q12]' (Would you like to describe problems you have had with another experience buying a product or service from a business in the past five years?)

Please write your answer here:



## Where did you buy the product or service?

Only answer this question if the following conditions are met:

Answer was 'Buying products and/or services from businesses (including leases and subscriptions) in the past five years' at question '1 [Q1]' (Which of the following experiences have you had that you would like to provide comments on? Please select all that apply.) *and* Answer was 'Yes ' at question '16 [G1Q12]' (Would you like to describe problems you have had with another experience buying a product or service from a business in the past five years?)

Please choose **only one** of the following:

- In person at a store
- Through a website
- Through an app on my mobile device (e.g., smartphone or tablet)
- From a door-to-door seller
- By telephone

Other, please describe:

## When were you supposed to receive the product or service?

Only answer this question if the following conditions are met:

Answer was 'Buying products and/or services from businesses (including leases and subscriptions) in the past five years' at question '1 [Q1]' (Which of the following experiences have you had that you would like to provide comments on? Please select all that apply.) *and* Answer was 'Yes ' at question '16 [G1Q12]' (Would you like to describe problems you have had with another experience buying a product or service from a business in the past five years?)

Please choose **only one** of the following:

- Immediately at the time of purchase
- At a later time or date
- Ongoing (subscription or membership for a continuing service)

## Did the business resolve your problem?

Only answer this question if the following conditions are met:

Answer was 'Buying products and/or services from businesses (including leases and subscriptions) in the past five years' at question '1 [Q1]' (Which of the following experiences have you had that you would like to provide comments on? Please select all that apply.) *and* Answer was 'Yes ' at question '16 [G1Q12]' (Would you like to describe problems you have had with another experience buying a product or service from a business in the past five years?)

Please choose **only one** of the following:

Yes

No

## Did you take any of the following actions to resolve the problem? Please select all that apply.

Only answer this question if the following conditions are met:

Answer was 'Yes ' at question '16 [G1Q12]' (Would you like to describe problems you have had with another experience buying a product or service from a business in the past five years?) *and* Answer was 'No' at question '26 [G1Q9B]' (Did the business resolve your problem?)

Please choose **all** that apply:

I wrote a negative review

I contacted Consumer Protection BC

I contacted my credit card company or bank to see if they would cancel or reverse my payment

I contacted a lawyer / took legal action

I contacted the Civil Resolution Tribunal

I contacted the police

I did not try to resolve the problem

I contacted somebody else, please specify: :

## Did you take any other actions to resolve the problem that were not captured above? If so, please describe:

Only answer this question if the following conditions are met:

Answer was 'Yes ' at question '16 [G1Q12]' (Would you like to describe problems you have had with another experience buying a product or service from a business in the past five years?) *and* Answer was 'No' at question '26 [G1Q9B]' (Did the business resolve your problem?)

Please write your answer here:

Please do not include any personally identifiable information about yourself or others in your response.

## What was the final outcome? Please select all that apply.

Only answer this question if the following conditions are met:

Answer was 'Yes ' at question '16 [G1Q12]' (Would you like to describe problems you have had with another experience buying a product or service from a business in the past five years?)

Please choose **all** that apply:

- The business supplied the product or service I was promised
- The business took other steps to fix the problem (e.g., provided a refund)
- The body I contacted (Consumer Protection BC, a court, etc.) required / ordered the business to fix the problem
- The body I contacted (Consumer Protection BC, a court, etc.) sided with the business
- My payment was cancelled or reversed by my bank or credit card
- The problem was not or has not been fixed

Other, please describe::

## Part 2: Buying or leasing a motor vehicle from a dealer

### Part 2: Buying or leasing a motor vehicle from a dealer

For all questions in Part 2 of this survey:

- A motor vehicle does not include electric bikes, all-terrain vehicles, farm tractors, personal mobility scooters, or construction, mining or logging machinery
- A dealer is someone who is in the business of selling or leasing vehicles and does not include a private seller (e.g., individuals selling their vehicles through market listings, such as Facebook Marketplace)

#### **Within the past ten years, have you experienced problems when purchasing or leasing a motor vehicle from a dealer?**

Only answer this question if the following conditions are met:

Answer was 'Buying or leasing a motor vehicle from a dealer in the past ten years' at question '1 [Q1]' (Which of the following experiences have you had that you would like to provide comments on? Please select all that apply.)

Please choose **only one** of the following:

Yes

No

## What problems did you encounter during this experience? Please select all that apply.

Only answer this question if the following conditions are met:

Answer was 'Buying or leasing a motor vehicle from a dealer in the past ten years' at question '1 [Q1]' (Which of the following experiences have you had that you would like to provide comments on? Please select all that apply.) *and* Answer was 'Yes' at question '30 [G2Q1]' (Within the past ten years, have you experienced problems when purchasing or leasing a motor vehicle from a dealer?)

Please choose **all** that apply:

- The interest rate that the dealer told me at the dealership was higher than the one they advertised
- I was charged hidden or unexpected administrative or finance placement fees by the dealer (e.g., for financing or processing documents)
- I was told that I would be able to refinance and negotiate a better interest rate later on but found out later it could not be honoured
- I purchased or leased a motor vehicle that had a powertrain problem (e.g., a problem with the engine, transmission, and/or drivetrain) that was not disclosed by the dealer
- I purchased or leased a motor vehicle that had another problem not disclosed by the dealer (e.g., hidden body damage, non-functioning elements such as power windows or stereo)
- Damages to the motor vehicle that had been repaired were not disclosed by the dealer
- I felt pressured or rushed into a purchase or lease that I later regretted
- Other, please describe:

## How did the problem(s) impact you?

Only answer this question if the following conditions are met:

Answer was 'Buying or leasing a motor vehicle from a dealer in the past ten years' at question '1 [Q1]' (Which of the following experiences have you had that you would like to provide comments on? Please select all that apply.) *and* Answer was 'Yes' at question '30 [G2Q1]' (Within the past ten years, have you experienced problems when purchasing or leasing a motor vehicle from a dealer?)

Please write your answer here:

Please do not include any personally identifiable information about yourself or others in your response.

## What steps did you take to resolve the problem? Please select all that apply.

Only answer this question if the following conditions are met:

Answer was 'Buying or leasing a motor vehicle from a dealer in the past ten years' at question '1 [Q1]' (Which of the following experiences have you had that you would like to provide comments on? Please select all that apply.) *and* Answer was 'Yes' at question '30 [G2Q1]' (Within the past ten years, have you experienced problems when purchasing or leasing a motor vehicle from a dealer?)

Please choose **all** that apply:

- I talked to the dealer
- I wrote a negative review
- I contacted the Vehicle Sales Authority of BC
- I contacted the Canadian Motor Vehicle Arbitration Plan
- I contacted the Civil Resolution Tribunal
- I contacted a lawyer / took legal action
- I did not take any actions to resolve the issue

Other, please describe::

## What was the final outcome? Please select all that apply.

Only answer this question if the following conditions are met:

Answer was 'Buying or leasing a motor vehicle from a dealer in the past ten years' at question '1 [Q1]' (Which of the following experiences have you had that you would like to provide comments on? Please select all that apply.) *and* Answer was 'Yes' at question '30 [G2Q1]' (Within the past ten years, have you experienced problems when purchasing or leasing a motor vehicle from a dealer?)

Please choose **all** that apply:

- The business took steps to fix the problem (e.g., repaired the vehicle or provided a refund)
- The body I contacted (Vehicle Sales Authority of BC, a court, etc.) required / ordered the business to fix the problem
- The body I contacted (Vehicle Sales Authority of BC, a court, etc.) sided with the business
- The problem was not or has not been fixed
- Other, please describe:

## Did you receive, or consider getting, a cash-back loan on the financing of your vehicle purchase?

Only answer this question if the following conditions are met:

Answer was 'Buying or leasing a motor vehicle from a dealer in the past ten years' at question '1 [Q1]' (Which of the following experiences have you had that you would like to provide comments on? Please select all that apply.) *and* Answer was 'Yes' at question '30 [G2Q1]' (Within the past ten years, have you experienced problems when purchasing or leasing a motor vehicle from a dealer?)

Please choose **only one** of the following:

- Yes
- No



**If you received, or were considering, a cash-back loan, were you aware of the following information? Please select all that apply.**

Only answer this question if the following conditions are met:

Answer was 'Buying or leasing a motor vehicle from a dealer in the past ten years' at question '1 [Q1]' (Which of the following experiences have you had that you would like to provide comments on? Please select all that apply.) *and* Answer was 'Yes' at question '35 [G2Q6]' (Did you receive, or consider getting, a cash-back loan on the financing of your vehicle purchase?)

Please choose **all** that apply:

- I had to pay additional fees to the dealer to arrange the cash-back loan
- I had to pay additional tax on the purchase of the vehicle
- I had to pay an additional amount to insure the vehicle
- If I had an accident, the insurance would only cover the value of the car and not the cash-back portion of the loan
- I was aware of all terms / not surprised by any terms afterwards
- Other, please describe:

## If a motor vehicle has had repairs for prior damage, what is a reasonable amount to require a dealer to disclose?

*Currently, a dealer must disclose damage of \$2000 or more for a used vehicle, or damage that is 20% of the price of a new vehicle.*

Only answer this question if the following conditions are met:

Answer was 'Buying or leasing a motor vehicle from a dealer in the past ten years' at question '1 [Q1]' (Which of the following experiences have you had that you would like to provide comments on? Please select all that apply.)

Please choose **only one** of the following:

- All known damage regardless of the amount
- \$2,000 of damage or more
- \$3,000 of damage or more
- \$4,000 of damage or more
- \$5,000 of damage or more
- Only damage over \_\_\_\_\_ (please specify):

## Part 3: Credit-related products and services

## In the past five years, have you ever used, or considered using, a credit rebuilding loan?

*Credit rebuilding loans, sometimes referred to as “savings loans,” are a type of loan that can help you establish or rebuild your credit rating. Unlike some loans, though, you don’t receive the money up-front when you take out the loan. Instead, you make regular payments to fund the loan over time, with your activity reported to credit bureaus as a way to establish or improve your credit rating.*

Only answer this question if the following conditions are met:

Answer was 'Using or considering the use of credit-related products and services within the past five years (includes credit rebuilding loans, credit repair and credit counselling services, credit monitoring and credit insurance products and services, and interactions with credit bureaus)' at question '1 [Q1]' (Which of the following experiences have you had that you would like to provide comments on? Please select all that apply.)

Please choose **only one** of the following:

Yes

No

## Did you experience any problems when taking out, or maintaining, such a loan?

Only answer this question if the following conditions are met:

Answer was 'Using or considering the use of credit-related products and services within the past five years (includes credit rebuilding loans, credit repair and credit counselling services, credit monitoring and credit insurance products and services, and interactions with credit bureaus)' at question '1 [Q1]' (Which of the following experiences have you had that you would like to provide comments on? Please select all that apply.) *and* Answer was 'Yes' at question '38 [G3Q1]' (In the past five years, have you ever used, or considered using, a credit rebuilding loan? Credit rebuilding loans, sometimes referred to as “savings loans,” are a type of loan that can help you establish or rebuild your credit rating. Unlike some loans, though, you don’t receive the money up-front when you take out the loan. Instead, you make regular payments to fund the loan over time, with your activity reported to credit bureaus as a way to establish or improve your credit rating. )

Please choose **only one** of the following:

Yes

No

## What problems did you experience when considering or using your credit rebuilding loan? Please select all that apply.

Only answer this question if the following conditions are met:

Answer was 'Using or considering the use of credit-related products and services within the past five years (includes credit rebuilding loans, credit repair and credit counselling services, credit monitoring and credit insurance products and services, and interactions with credit bureaus)' at question '1 [Q1]' (Which of the following experiences have you had that you would like to provide comments on? Please select all that apply.) *and* Answer was 'Yes' at question '39 [G3Q2]' (Did you experience any problems when taking out, or maintaining, such a loan?)

Please choose **all** that apply:

- I had to pay an administration fee to set up the loan
- I had to pay non-refundable interest in addition to scheduled payments
- I received no interest on the loan monies being held in trust for me
- I didn't receive the money back that I was expecting
- The product was marketed to me aggressively when I applied for a normal loan from the institution I borrowed from
- I found out the loan payments were not reported to the credit bureau
- Payments were reported to the credit bureau, but they didn't improve my credit score
- Other, please describe:

## In the past five years, have you ever used or considered using credit counselling or credit repair services?

Only answer this question if the following conditions are met:

Answer was 'Using or considering the use of credit-related products and services within the past five years (includes credit rebuilding loans, credit repair and credit counselling services, credit monitoring and credit insurance products and services, and interactions with credit bureaus)' at question '1 [Q1]' (Which of the following experiences have you had that you would like to provide comments on? Please select all that apply.)

Please choose **only one** of the following:

- Yes, I have used or considered using a service like this
- No, I have not used or considered using a service like this

## Have you experienced any of the following things when using or considering the use of credit counselling or credit repair services? Please select all that apply.

Only answer this question if the following conditions are met:

Answer was 'Using or considering the use of credit-related products and services within the past five years (includes credit rebuilding loans, credit repair and credit counselling services, credit monitoring and credit insurance products and services, and interactions with credit bureaus) ' at question '1 [Q1]' (Which of the following experiences have you had that you would like to provide comments on? Please select all that apply.) *and* Answer was 'Yes, I have used or considered using a service like this ' at question '41 [G3Q4]' (In the past five years, have you ever used or considered using credit counselling or credit repair services?)

Please choose **all** that apply:

- I had to pay upfront before receiving any services
- They claimed to be able to improve my credit rating
- They claimed to be able to have negative information removed from my credit report
- They referred me to a licensed Insolvency Trustee as part of their recommendations
- They recommended I apply for a loan to help repair my credit rating (consolidation loan, credit rebuilding loan, high-cost credit loan)
- I was approached by another lender that my name had been shared with and offered credit products

Other, please describe:

## **In the past five years, have you ever used, or considered using, a credit monitoring product or service?**

*Credit monitoring products or services - often called "fraud alerts", "security alerts" or "credit alerts" - are sometimes used by people who are concerned about identity theft or want to keep updated on changes that can impact their credit score. An alert is placed on your file at the credit bureau telling businesses to verify the identity of anyone applying for credit in your name. Some of these products or services notify you when someone makes an inquiry about you to a credit bureau or applies for credit in your name.*

Only answer this question if the following conditions are met:

Answer was 'Using or considering the use of credit-related products and services within the past five years (includes credit rebuilding loans, credit repair and credit counselling services, credit monitoring and credit insurance products and services, and interactions with credit bureaus) ' at question '1 [Q1]' (Which of the following experiences have you had that you would like to provide comments on? Please select all that apply.)

Please choose **only one** of the following:

- Yes, I have used or considered using a product or service like this
- No, I have not used or considered using a product or service like this



## Have you experienced any problems when using or considering the use of credit monitoring services?

Only answer this question if the following conditions are met:

Answer was 'Using or considering the use of credit-related products and services within the past five years (includes credit rebuilding loans, credit repair and credit counselling services, credit monitoring and credit insurance products and services, and interactions with credit bureaus)' at question '1 [Q1]' (Which of the following experiences have you had that you would like to provide comments on? Please select all that apply.) *and* Answer was 'Yes, I have used or considered using a product or service like this' at question '43 [G3Q6]' (In the past five years, have you ever used, or considered using, a credit monitoring product or service? Credit monitoring products or services - often called "fraud alerts", "security alerts" or "credit alerts" - are sometimes used by people who are concerned about identity theft or want to keep updated on changes that can impact their credit score. An alert is placed on your file at the credit bureau telling businesses to verify the identity of anyone applying for credit in your name. Some of these products or services notify you when someone makes an inquiry about you to a credit bureau or applies for credit in your name. )

Please choose **only one** of the following:

Yes

No

## What problems did you experience when using, or considering the use of, a credit monitoring service? Please select all that apply.

Only answer this question if the following conditions are met:

Answer was 'Using or considering the use of credit-related products and services within the past five years (includes credit rebuilding loans, credit repair and credit counselling services, credit monitoring and credit insurance products and services, and interactions with credit bureaus)' at question '1 [Q1]' (Which of the following experiences have you had that you would like to provide comments on? Please select all that apply.) *and* Answer was 'Yes' at question '44 [G3Q7]' (Have you experienced any problems when using or considering the use of credit monitoring services?)

Please choose **all** that apply:

- Aggressive or misleading sales practices
- The cost of the credit monitoring product or service was too high
- The credit monitoring product or service was not placed on my credit file in a timely way, or at all
- The credit monitoring product or service was not effective, or did not deliver what was promised
- The credit monitoring product or service expired but I was not notified
- I was charged an extra fee to have the credit monitoring product or service changed or cancelled
- Other, please describe:

## In the past five years, have you ever used or considered using a credit insurance product or service?

*Credit insurance products or services make your minimum credit card / loan payments for you, or pay off your balance, if you are unable to do so for certain reasons such as unemployment, illness or disability. These products and services are commonly sold as "payment protector insurance" or "balance insurance". Note that this definition does not include mortgage or "CMHC" insurance.*

Only answer this question if the following conditions are met:

Answer was 'Using or considering the use of credit-related products and services within the past five years (includes credit rebuilding loans, credit repair and credit counselling services, credit monitoring and credit insurance products and services, and interactions with credit bureaus)' at question '1 [Q1]' (Which of the following experiences have you had that you would like to provide comments on? Please select all that apply.)

Please choose **only one** of the following:

- Yes, I have used or considered using a product like this
- No, I have not used or considered using a product like this

## Did you experience any problems when using or considering the use of credit insurance products or services?

Only answer this question if the following conditions are met:

Answer was 'Using or considering the use of credit-related products and services within the past five years (includes credit rebuilding loans, credit repair and credit counselling services, credit monitoring and credit insurance products and services, and interactions with credit bureaus)' at question '1 [Q1]' (Which of the following experiences have you had that you would like to provide comments on? Please select all that apply.) *and* Answer was 'Yes, I have used or considered using a product like this' at question '46 [G3Q9]' (In the past five years, have you ever used or considered using a credit insurance product or service? Credit insurance products or services make your minimum credit card / loan payments for you, or pay off your balance, if you are unable to do so for certain reasons such as unemployment, illness or disability. These products and services are commonly sold as "payment protector insurance" or "balance insurance". Note that this definition does not include mortgage or "CMHC" insurance. )

Please choose **only one** of the following:

- Yes
- No

## What problems did you experience when using or considering the use of credit insurance products or services? Please select all that apply.

Only answer this question if the following conditions are met:

Answer was 'Using or considering the use of credit-related products and services within the past five years (includes credit rebuilding loans, credit repair and credit counselling services, credit monitoring and credit insurance products and services, and interactions with credit bureaus)' at question '1 [Q1]' (Which of the following experiences have you had that you would like to provide comments on? Please select all that apply.) *and* Answer was 'Yes' at question '47 [G3Q10]' (Did you experience any problems when using or considering the use of credit insurance products or services?)

Please choose **all** that apply:

- Aggressive or misleading sales practices
- The credit insurance was bundled with other products or services without my consent
- I was led to believe the credit insurance was mandatory when it was not
- The premium for the credit insurance was too high
- I was led to believe I had to buy the product or service directly from the credit card company or lender, instead of from another business
- I was not told about my cancellation and refund rights, or how to exercise them
- Other, please describe:

## In the past five years, have you ever contacted a credit bureau (Equifax or TransUnion), to dispute or correct information on your credit report?

Only answer this question if the following conditions are met:

Answer was 'Using or considering the use of credit-related products and services within the past five years (includes credit rebuilding loans, credit repair and credit counselling services, credit monitoring and credit insurance products and services, and interactions with credit bureaus)' at question '1 [Q1]' (Which of the following experiences have you had that you would like to provide comments on? Please select all that apply.)

Please choose **only one** of the following:

- Yes
- No

## Did you experience any challenges or problems when trying to address issues with your credit report?

Only answer this question if the following conditions are met:

Answer was 'Using or considering the use of credit-related products and services within the past five years (includes credit rebuilding loans, credit repair and credit counselling services, credit monitoring and credit insurance products and services, and interactions with credit bureaus)' at question '1 [Q1]' (Which of the following experiences have you had that you would like to provide comments on? Please select all that apply.) *and* Answer was 'Yes' at question '49 [G3Q12]' (In the past five years, have you ever contacted a credit bureau (Equifax or TransUnion), to dispute or correct information on your credit report?)

Please choose **only one** of the following:

- Yes
- No

## What problems did you face when trying to address issues with your credit report? Please select all that apply.

Only answer this question if the following conditions are met:

Answer was 'Using or considering the use of credit-related products and services within the past five years (includes credit rebuilding loans, credit repair and credit counselling services, credit monitoring and credit insurance products and services, and interactions with credit bureaus)' at question '1 [Q1]' (Which of the following experiences have you had that you would like to provide comments on? Please select all that apply.) *and* Answer was 'Yes' at question '50 [G3Q13]' (Did you experience any challenges or problems when trying to address issues with your credit report?)

Please choose **all** that apply:

- It was challenging to prove my identity to the credit bureau's satisfaction
- It was challenging to prove that outdated or incorrect information was wrong
- It was challenging to prove that fraud or identity theft had occurred
- The credit bureau was slow to respond to my inquiries
- The credit bureau was slow to update my credit report
- Other, please describe::

## General knowledge and demographics

## I know my rights as a consumer under B.C. Consumer Protection laws.

Please choose **only one** of the following:

- 1 – Strongly disagree
- 2 – Mostly disagree
- 3 – Neither agree nor disagree
- 4 – Mostly agree
- 5 – Strongly agree
- Prefer not to answer

## How old are you?

Please choose **only one** of the following:

- Under 19 years old
- 19 to 29 years old
- 30 to 49 years old
- 50 to 69 years old
- 70 years or older
- Prefer not to answer



## What gender do you identify with?

Please choose **only one** of the following:

- Man
- Woman
- Two-spirit
- Gender-diverse
- Prefer not to answer
- Don't know

## What region of the province do you live and/or work in?

Please choose **only one** of the following:

- Mainland / Southwest
- Vancouver Island / Coast
- Thompson-Okanagan
- Kootenay
- North Coast / Nechako
- Northeast
- Cariboo
- Outside of B.C.
- Prefer not to answer

## What was your total household income, before taxes, in 2021?

Please choose **only one** of the following:

- \$24,000 or less
- Between \$24,001 and \$42,800
- Between \$42,801 and \$62,200
- Between \$62,201 and \$88,300
- \$88,301 or more
- Prefer not to answer

## Do you identify as Indigenous?

Please choose **only one** of the following:

- Yes
- No
- Prefer not to answer

## Which of the following Indigenous heritages do you identify with? Please select all that apply.

Only answer this question if the following conditions are met:

Answer was 'Yes' at question '57 [G4Q6]' (Do you identify as Indigenous?)

Please choose **all** that apply:

- First Nations
- Métis
- Inuit
- Other North American Indigenous
- Prefer not to answer

## Do you identify as a person of colour or person of minority background, other than North American Indigenous?

Please choose **only one** of the following:

- Yes
- No
- Prefer not to answer

## What is the first language you learned during childhood which you still understand?

Please choose **only one** of the following:

- English
- French
- Mandarin
- Cantonese
- Tagalog
- Spanish
- Japanese
- Vietnamese
- Hindi
- Farsi
- Korean
- Punjabi
- Arabic
- Prefer not to answer

Other, please specify:

Thank you for taking the time to provide your feedback!

The Ministry of Public Safety and Solicitor General will use feedback from this survey to prepare a public What We Heard Report. The feedback will also inform government's review of B.C.'s consumer protection laws.

13.06.2022 – 16:19

Submit your survey.

Thank you for completing this survey.