



Text prepared by  
M<sup>e</sup> Myriam Bouchard,  
Chicoutimi legal aid office

**Contact Us**

Commission des  
services juridiques  
Communications Department  
2 Complexe Desjardins  
East Tower  
Suite 1404  
P.O. Box 123  
Succursale Desjardins  
Montreal, Québec  
H5B 1B3

Telephone: (514) 873-3562

Fax: (514) 864-2351

[www.csj.qc.ca](http://www.csj.qc.ca)

\* The information set out in this document is not a legal interpretation.

The masculine is used to designate persons solely in order to simplify the text.

**WHAT YOU NEED TO KNOW ABOUT ONLINE PURCHASES**

Online shopping is now commonplace. But is it secure? The answer to this question depends on the precautions taken during the purchasing process.

The first thing to check involves the seller. Some businesses are now well known and make the majority of their sales online. When this is not the case, however, it is important to dig a little deeper.

If you want to make a purchase after receiving a promotional email, make sure the email really comes from the business you want to buy from.

Often, a quick look at the sender's email address will allow you to determine whether the transmission is fraudulent. When in doubt, the best safety measure you can take is to not make the purchase.

If you want to buy from a Quebec business, it's a good idea to check whether the business is registered in the Registre des entreprises (Quebec business register). You can also check whether the business has been the subject of complaints made to the Office de la protection du consommateur (consumer protection office).

You should also consider checking the comments left by previous purchasers. Use your favourite search engine rather than the comments found on the seller's website. That way, you'll be sure the comments are not fake ones placed there just to put you at ease.

Also check shipping costs, applicable taxes and any other fees that may be charged to you (e.g., customs duties).

If you are making a purchase from a business located outside of Canada, make sure the amounts are in Canadian dollars to avoid paying much more than you expected. Also remember that some goods may be confiscated at the border (e.g., alcohol).

Before making your payment, make sure you are browsing on a secure website. You can easily do this by looking for the little image of a locked padlock and the name "https: //" at the beginning of the website address.

Of course, you should never disclose information not required for the transaction, such as your social insurance number.

Lastly, you should know that it is possible to request the cancellation of an online purchase and obtain a refund, but only under certain conditions.

Online purchases are governed by the *Consumer Protection Act*<sup>1</sup> ("CPA"), more specifically, sections 54.1 to 54.16. Section 54.4 CPA sets out the specific information that must be disclosed to a consumer before the purchase. This information must also appear in the contract, of which a written copy must be sent to the consumer within 15 days of the purchase (ss. 54.6 and 54.7 CPA). The terms and conditions for cancelling an online purchase and obtaining a refund are set out in sections 54.8 to 54.16 CPA.

For more information, please consult the website of the Office de la protection du consommateur<sup>2</sup> or contact a legal aid lawyer.

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Don't hesitate to have your eligibility for legal aid evaluated by making an appointment at the legal aid office nearest you. To find the contact information for your legal aid office, please visit our website at [www.csj.qc.ca](http://www.csj.qc.ca).

<sup>1</sup> CQLR, c. P-40.1

<sup>2</sup> <https://www.opc.gouv.qc.ca/en/consumer/topic/purchase/online-purchase/>