

SAFETY FIRST, SHOPPING SECOND: HOW TO SHOP ONLINE SAFELY

By Billie Sarcauga

Online shopping is convenient, with items arriving at your doorstep after a few clicks. However, it's important to be aware of the risks. With countless websites and platforms, one mistake can compromise your safety and privacy, exposing personal and banking information. Products may also differ from their online descriptions. As a consumer, it's your right to protect yourself and ensure the product matches what was advertised.

Potential Threats in Online Shopping

When shopping online, you face several risks, including identity theft, hacking, and financial loss. Some common threats include fake e-commerce sites, where fraudulent websites collect your personal and payment information after you've made a fake purchase. Fraudulent payment sites also pose a risk by tricking you into paying for non-existent goods through third-party arrangements. Unencrypted websites can expose your sensitive information to hackers, as they lack proper encryption measures. An unencrypted website is a website that doesn't protect the information you send or receive. This means that if you're on an unencrypted website, things like passwords or personal info could be easily seen or stolen by others, especially if you're on a public Wi-Fi network. Lastly, untrustworthy sellers on some websites increase the chances of fraud, as these sites may not be reputable or may feature counterfeit products.

Online fraudsters are constantly finding new ways to steal people's money, and one of the latest scams involves e-transfer payments on digital marketplaces.

These scams have become so widespread that Conexus Credit Union has issued a warning. The scam works by criminals making purchases on online platforms, and when the seller accepts the e-transfer payment, it redirects them to a fraudulent banking site. The site prompts the seller to enter their online banking credentials to confirm and accept the e-transfer. Unfortunately, once the seller does this, the fraudster gains access to their banking information and can carry out fraudulent activities, as explained by Mark Millham, chief risk and compliance officer at Conexus Credit Union.

Warning Signs of a Fraudulent Website

To avoid falling victim to fraud, it's important to watch for red flags indicating a website may not be safe.

1. Poor website design with low-quality visuals or broken links may suggest lack of security.
2. Check for the padlock next to the website link; an unlocked padlock means the site isn't secure. However, even secure sites can still be scams.
3. Look out for typos in the website's address or suspicious URLs mimicking a familiar company's name.
4. Lack of clear contact information or hard-to-find return and privacy policies can signal an untrustworthy site.
5. Unusual pricing, such as extremely low prices or deals that seem too good to be true, often signals counterfeit or unsafe products.

continued on page 3

SaskWatch Spring 2025

Published by:
Consumer Association of
Saskatchewan

Contributors: Billie Sarcauga,
Lou Hammond Ketilson, Patricia
Lewis, Dr. Lisa Jewell, Dr. Bryce
Stoliker, Brea Lowenberger,
Heather Heavin, and Trisha
Esmeralda

Consumer Association of
Saskatchewan Inc. (CASK)
P.O. Box 7344
Saskatoon, SK
S7K 4J3
Ph: 306.242-4909
Email: office.cask@sasktel.net

CASK Board of Directors
President: Lou Hammond Ketilson
Vice-President: Patricia Lewis
Secretary: Courtney Pickard
Treasurer: Koby Kelln

SaskWatch is available online at
www.consumersask .com

Check us out on Facebook:
facebook.com/
ConsumerSaskatchewan
Instagram:
@consumerassociationsk

THE NEW CASK WEBSITE IS LAUNCHED!



CASK is excited to announce that we have launched a new website. Designed by Rob Gilhuly Consulting, the website has a new look and great information. It provides consumer resources, updates on our activities, as well as the latest SaskWatch. You can also contact us through our website, which can be viewed at <http://consumersask.com>

INTRODUCING OUR NEW STAFF

We’re thrilled to introduce **Anna Olatunbosun** as the new Office Administrator at CASK. Anna brings experience and a passion for helping others. The only thing that matches her commitment to service is her need for order and organization—something that’s both a strength and a challenge as a mom of two young children. When she’s not chasing after her little ones, Anna is busy running a part-time baking business, exploring new recipes, and diving into her latest hobby—gardening. A graduate of the University of Saskatchewan, Anna has worked with several local non-profits and is eager to bring her skills and dedication to support the CASK team in her new role.

We would like to introduce **Billie Sarcauga**, who has recently joined us as our Communications Coordinator. Billie brings experience in social media coordination and correspondence, having worked with local businesses and administration. Billie is eager to contribute to the team and support CASK by overseeing the creation of SaskWatch and managing our social media platforms to effectively share our work and provide valuable consumer information. Outside of work, Billie enjoys spending time with her family and friends and exploring local restaurants in Saskatoon.

Continued from page 1

The CHECK System: Protecting Yourself from Unsafe Products

When shopping online, especially for consumer products or cosmetics, it's vital to ensure the items meet safety standards. You could unknowingly purchase counterfeit, mislabelled, or banned products, which can pose serious risks. To protect yourself and your family, always use Health Canada's CHECK system.

- **C**onfirm the product hasn't been recalled by checking out the Health Canada's recalls and safety alerts database for consumer products and cosmetics.
- **H**ave an eye out for deals that seem too good to be true and stay away from products with ads that have spelling mistakes and blurry photos. These are both signs that the products may be counterfeit.
- **E**xplore whether the consumer product or cosmetic is banned from sale in Canada and confirm if the seller is in Canada.
- **C**heck for product warnings, safety messages, instructions, age recommendations and certifications.
- **K**now who you're buying from.

How to Protect Yourself While Shopping Online

In addition to using the CHECK system for product safety, there are various steps you can take to protect your personal and financial information. Begin by researching the retailer, reading their privacy and return policies, and verifying the legitimacy of vendors, particularly when shopping on social media platforms like Facebook or Instagram.

When browsing, always use websites that start with HTTPS, and look for a green lock icon in the address bar, which indicates a secure connection. Protect your accounts by creating unique passwords for each and using multi-factor authentication (MFA) whenever possible. For safe payments, opt for credit cards from major institutions that offer fraud protection, or use virtual credit card numbers for added security.

To protect your privacy, avoid sharing unnecessary personal information during checkout, such as your social insurance number. Whenever possible, use guest checkout to prevent websites from storing sensitive data. Make sure your devices are updated with the latest software patches, and always connect to secure Wi-Fi networks. It's also best to steer clear of public networks when shopping online. Finally, be cautious of email scams and never click on links in unsolicited emails.

What To Do if You've Been Scammed

If you become a victim to an online scam, take immediate action. Report the incident to your organization's security department or contact your credit card company to alert them of the issue. Reset your account credentials, including passwords for related accounts like email or social media. You should also report the scam to the Canadian Anti-Fraud Centre either online or by calling 1-888-495-8501.

Sources:

1. Government of Canada, Canadian Centre for Cyber Security, <https://www.cyber.gc.ca/en/guidance/how-shop-online-safely-itsap00071>
2. Government of Canada, Health Canada, <https://www.canada.ca/en/health-canada/services/buying-consumer-products-online.html>
3. Wayne Mantyka, CTV News, <https://www.ctvnews.ca/regina/article/conexus-credit-union-warns-of-facebook-marketplace-scam/>

RESPONDING TO CONSUMER NEEDS MORE EFFECTIVELY TO FURTHER ACCESS TO JUSTICE: A LEGAL NEEDS SURVEY IN THE PROVINCE OF SASKATCHEWAN

By Dr. Lisa Jewell, Dr. Bryce Stoliker, Brea Lowenberger, Heather Heavin, and Trisha Esmeralda

Approximately 50% of Canadians have experienced a justice-related problem within a two-year period [1] and about 1 in 5 Canadians have experienced a legal dispute or problem which was serious and challenging to resolve in the last three years.[2] A survey conducted by the World Justice Project in 2019 revealed that the top three most common legal problems that Canadians experience were related to consumerism, housing, and money and debt.[3] In Saskatchewan, the most commonly reported serious problems residents experienced were related to a large purchase or service they received where they did not get what they paid for and the seller did not fix the problem.[4] In the current study, both lawyers and legal and non-legal service providers reported that the most commonly experienced justice-related problems that Saskatchewan residents experience relate to money or debt, criminal matters, and family matters.[5]

It is concerning that these justice-related problems could give rise to a variety of legal needs, which unfortunately for many Canadians, are left unmet.[6] When legal needs are unmet, they could remain unresolved and, in some cases, become worse [7] or lead to more problems. In fact, Saskatchewan residents who have experienced three or more serious problems reported that their serious problems caused or contributed to losing their jobs, and two-thirds reported experiencing a mental health problem as a result of their most serious problem.[8]

It is therefore important to understand consumers' legal needs in order to identify which service gaps have to be addressed. Identifying consumers' legal needs could in turn alleviate access to justice barriers and increase the likelihood of more legal problems being resolved.

The purpose of the Legal Needs study was to take the first step toward achieving equal access to justice by assessing justice-related problems, legal needs, and barriers within communities in Saskatchewan.

The researchers hoped that the insights produced in this study could assist legal service providers and justice stakeholders in responding to consumer needs more effectively.

What did the researchers find?

A survey [9] of 67 representatives from community-based organizations providing legal and/or nonlegal services/supports and 272 practicing and non-practicing lawyers who have provided legal supports and services in Saskatchewan was conducted.

Although both participant groups indicated that the major justice-related problems that their clients face relate to criminal matters and family matters, both participant groups also reported that about a quarter to a third of their clients' problems were related to money or debt. In addition, community-based organization representatives reported that almost half of the problems their clients experience relate to social assistance and housing.

The most common barriers to resolving these justice-related problems are the cost of accessing legal and non-legal services and the lack of awareness of these available services in the clients' communities. Unfortunately, people's limited awareness of available legal services could lead to inaction, and more unresolved justice-related problems.

The cost of accessing non-legal and legal supports is the major barrier to resolving justice-related problems. Costs of these services could include financial, time, or energy involved in solving justice-related problems. Both participant groups noted that people are less likely to take action to resolve their justice-related problems that have higher costs.

It is unsurprising then that participants identified low-income earners, Indigenous peoples, persons with mental illness, and homeless persons in Saskatchewan as the ones needing legal supports the most but are not being adequately served.

Relatedly, participants in the current study agreed that the majority of justice-related problems could be resolved outside of the formal legal system. As such, more access to informal legal and non-legal supports could also assist in finding resolutions for Saskatchewan residents' legal problems.

Further, representatives of community-based organizations noted that their clients most often needed non-legal supports including *general consumer information, consultation, and guidance, and other non-legal supports, such as culturally appropriate services and access tools (e.g., Internet, transportation)*.

In addition to enhancing free or low-cost legal supports, representatives of community-based organizations noted that the following strategies could increase accessibility of legal supports:

- Increasing public awareness of available legal support through target advertisements and information sessions;
- Developing dedicated services to assist clients navigate the legal system;
- Integrating social and legal services, such as by having legal practitioners collaborate with community-based services to meet clients at community organizations; and
- Increasing access to cultural support, such as providing translation services and increasing support materials languages other than English.

In conclusion, this study was the first to investigate access to justice gaps experienced by Saskatchewan residents from the perspective of those who provide legal and or non-legal supports and services necessary to resolve justice-related problems. Its findings provide a more comprehensive understanding of potential avenues to bridge gaps surrounding legal (and non-legal) services and supports in Saskatchewan. Findings from this study can serve to guide decision- and policy- makers in developing justice programs, policies, and services aimed at improving access to justice for Saskatchewan residents.

CASK notes that an excellent application of these recommendations can be found in the Consumer Rights Pathway on the Financial and Consumer Affairs Authority website. This pathway is a free online solution to resolve disputes between businesses and consumers. A consumer with a complaint can use the pathway to:

- *determine if the dispute could be valid*
- *learn their respective rights and responsibilities*
- *file a claim and achieve a fair resolution with the help of mediators and negotiators if necessary*

You can learn more about the Consumer Rights pathway by searching www.fcaa.gov.sk.ca Consumer Rights.

About the researchers

Dr. Lisa Jewell (PhD) is a Research Associate and **Dr. Bryce Stoliker (PhD)** is a Research Officer at the Centre for Forensic Behavioural Science and Justice Studies. **Brea Lowenberger** is the Access to Justice Coordinator for the Province of Saskatchewan and Director of CREATE Justice. **Heather Heavin** is an Associate Professor and Associate Dean Research and Graduate Studies, College of Law, University of Saskatchewan. Thank you to **Trisha Esmeralda**, 3rd year College of Law student and CREATE research assistant, who helped draft this research snapshot. A copy of the full report can be found on the Centre for Research, Evaluation, and Action Towards Equal Justice (CREATE Justice) website at:
<https://law.usask.ca/createjustice/projects/legal-needs-survey-report-final-2023-03-31952.pdf>.

The Law Foundation of Saskatchewan and the Law Society of Saskatchewan funded this research.

Sources:

1. Farrow, T. C. W., Currie, A., Aylwin, N., Jacobs, L., Northrup, D., & Moore, L. (2016). Everyday legal problems and the cost of justice in Canada: Overview report. Canadian Forum on Civil Justice. <http://www.cfcj-fcjc.org/sites/default/files/Everyday%20Legal%20Problems%20and%20the%20Cost%20of%20Justice%20in%20Canada%20-%20Overview%20Report.pdf>; Savage, L., & McDonald, S. (2022). Experiences of serious problems or disputes in the Canadian provinces, 2021. Statistics Canada; Savage and McDonald, 2022; World Justice Project. (2019a). Global insights on access to justice: Findings from the World Justice Project general population poll in 101 countries. World Justice Project. <https://worldjusticeproject.org/sites/default/files/documents/WJP-A2J-2019.pdf>
2. Savage, L., & McDonald, S. (2022). *Experiences of serious problems or disputes in the Canadian provinces, 2021*. Statistics Canada.
3. Supra note 1.
4. Supra note 2.
5. Supra note 1.
6. Supra note 1.
7. Currie, A. (2006). A national survey of the civil justice problems of low- and moderate-income Canadians: Incidence and patterns. *International Journal of the Legal Profession*, 13(3), 217-242.
8. Supra note 2.
9. *The survey was comprised of close-ended and open-ended questions to gather the perspective of legal and non-legal service providers on a number of access to justice components including types of justice related problems and legal needs in their communities, most in demand areas of law and barriers to accessing services thereof, and social groups most in need of legal supports/services. Responses to close-ended survey questions were analysed through descriptive quantitative analysis whereas open-ended survey questions were analysed using thematic analysis.*

FEBRUARY 2025 WAS FRAUD PREVENTION MONTH: CONSULT THESE USEFUL RESOURCES

Canadian Anti-fraud Centre (CAFC) is Canada's national anti-fraud call centre and fraud data repository. As of March 31, 2025 there were 12,815 victims with 9,092 losing \$165 million dollars. The call takers are trained anti-fraud specialists who provide advice on the steps that victims should take to recover lost funds and to protect themselves in the future. They also play a crucial role in educating the public about specific fraudulent telemarketing pitches and in collecting and disseminating victim evidence, statistics and documentation, all of which are made available to law enforcement agencies. Check out CAFC's web for a list and description of common scams plus some tips on how to avoid being caught in one. If you're reporting a fraud, start with your local police agency and then contact the CAFC toll free at: **1.888.495-8501** or go to their web: **antifraudcentre-centreantifraude.ca**

The Little Black Book of Scams is a compact, easy-to-use reference guide aimed to increase awareness of the many different kinds of scams targeting Canadians. It provides information on how to recognize scams, how both consumers and businesses can protect themselves, contact information for reporting a scam, and offers a step-by-step guide for victims to reduce their losses and avoid becoming repeat victims. Every year, Canadians lose millions of dollars to scammers who bombard us with online, mail, door-to-door and telephone scams targetting people of all backgrounds, ages and income levels. The best way to fight fraud is to avoid becoming a victim.

Learn more at **competition-bureau.canada.ca**

CHARTER OF CONSUMER RIGHTS

The Eight International Consumer Rights and Responsibilities + One

1. Basic Needs

- The right to basic goods and services which guarantee survival.
- The responsibility to use these goods and services appropriately. To take action to ensure that basic needs are available.

2. Safety

- The right to be protected against goods or services that are hazardous to health and life.
- The responsibility to read instructions and take precautions. To take action to choose safety equipment, use products as instructed and teach safety to children.

3. Information

- The right to be given the facts needed to make an informed choice, to be protected against misleading advertising or labelling.
- The responsibility to search out and use available information. To take action to read and follow labels and research before purchase.

4. Choice

- The right to choose products and services at competitive prices with an assurance of satisfactory quality.
- The responsibility to make informed and responsible choices. To take action to resist high-pressure sales and to comparison shop.

5. Representation

- The right to express consumer interests in the making of decisions.
- The responsibility to make opinions known. To take action to join an association such as the Consumers Council to make your voice heard and to encourage others to participate.

6. Redress

- The right to be compensated for misrepresentation, shoddy goods or unsatisfactory services.
- The responsibility to fight for the quality that should be provided. Take action by complaining effectively and refusing to accept shoddy workmanship.

7. Consumer Education

- The right to acquire the knowledge and skills necessary to be an informed consumer.
- The responsibility to take advantage of consumer opportunities. Take action by attending seminars and workshops, work to ensure consumer education takes place in schools.

8. Healthy Environment

- The right to live and work in an environment that is neither threatening nor dangerous and which permits a life of dignity and well-being.
- The responsibility to minimize environmental damage through careful choice and use of consumer goods and services. Take action to reduce waste, to reuse products whenever possible and to recycle whenever possible.

PLUS – Privacy

- The right to privacy particularly as it applies to personal information.
- The responsibility to know how information will be used and to divulge personal information only when appropriate.

YOU'RE INVITED TO THE
CONSUMER ASSOCIATION
OF SASKATCHEWAN
ANNUAL GENERAL MEETING

June 20th, 2025

1:30 PM

McClure United Church

4025 Taylor St E

Saskatoon, SK

featuring guest speaker:

DR. LISA JEWELL

Research Associate at the Centre for Forensic Behavioural
Science and Justice Studies, University of Saskatchewan

***“RESPONDING TO CONSUMER NEEDS MORE
EFFECTIVELY TO FURTHER ACCESS TO JUSTICE:
A LEGAL NEEDS SURVEY IN THE PROVINCE
OF SASKATCHEWAN”***

Admission is free. All are welcome.