



# Holiday Contracts

**CONSUMER LAW PRESENTATION  
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J.S. WOOD LIBRARY**



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**DISCLAIMER**

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## **CELL PHONES**

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Things to remember:

1. Ask yourself lots of questions:
  - a. Why do I need this phone?
  - b. Who am I going to call?
  - c. From where?
  - d. How often am I going to call?
  - e. What else am I going to do with my phone?
  - f. Would a pre-paid plan be better? Will I use the phone infrequently, or do I have credit issues?
  
2. Ask them lots of questions:
  - a. What can I expect to spend per month for the cost of the cell phone and basic plans
  - b. Based on my needs, what packages can you offer me to help cut my costs?
  - c. Show me a map of your coverage area?
  - d. What is your activation fee?
  - e. Do you require a deposit from me?
  - f. What are your roaming charges?
  - g. When are peak and non-peak hours?
  - h. What is the duration of your contract?
  - i. What steps would I need to take to terminate the contract earlier?
  - j. What is the termination fee?

- k. At renewal time - what incentive do you have for me to stay with you (if you are my existing provider) or switch to you (if you compete with my existing provider)?



## **E-BAY**

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Always remember, and never forget - BIDS ARE IRREVOCABLE!!!

Before you make the bid.....

1. Check the fee quoted for shipping and handling - if it isn't listed, then ask!!!
2. Beware of the duty issue - you must pay duty on purchases that originate from outside Canada.
3. Check the seller's feedback from previous buyers....
4. Be suspicious of the REALLY REALLY REALLY good deal!
5. Confirm authenticity if the item is a collectible.
6. Ask the seller questions - how long between payment and shipping, method of shipping, whether tracking number available - how well they communicate before they get your money can be a sign of how they might treat you after they get your money.

OK, so you have done your homework...before you hit confirm....

1. How are you going to pay? PayPal, credit card? Money Order?
2. The seller may require payment within a certain number of days after the close of the auction - you should register with PayPal, make sure funds are available, etc., before you confirm your bid.

And, when things go wrong.....

1. PayPal will reverse any unauthorized payments made from your account.
2. PayPal has a dispute resolution service that allows you to file a dispute when the item is either not received, or the item received is significantly different than what was described in the listing.
  - a. You must file a dispute within 45 days of payment
  - b. You have 20 days from the date you file the dispute to upgrade it to a claim
  - c. The seller has 10 days to respond to your claim
  - d. You may be obliged, ultimately, to ship the item back at your own expense in order to claim a full refund.
  - e. This process can take months.
3. Certain items are covered by PayPal buyer protection up to \$1,000.00 USD.
4. Another option, if you paid by credit card, either directly or through PayPal, is to pursue the matter through your credit card company.
5. EBay may suspend a repeat offender seller if the abuse is substantial.

6. If you don't pay for an item, you can be subjected to an Unpaid Item Dispute with EBay. EBay will issue a strike, and, just like baseball - too many strikes and you are out of there.



## **GYM MEMBERSHIPS**

Questions to ask yourself prior to joining a gym:

1. What do you want to accomplish?
2. What do you enjoy?
3. When can you work out?

Do your homework:

1. Tour the gym - is it clean, well lit, and well set up for your needs?
2. Is the location going to work for you?
3. Does the gym require you to "pre-pay"?? If so, how much? Is this gym going to be there in 6-months time?

Ask the nice gym person:

1. Will they offer you a "no-strings attached" trial membership?
2. Do they have month-to-month memberships?
3. Is there a membership fee to join? If so, how much?
4. What happens if you get sick or injured? Will they freeze the membership? If so, do you need a doctor's note?
5. Do they offer refunds if you are unhappy?
6. Do they offer a passport program?
7. Are their memberships transferable?

8. How can I terminate my contract? How much notice does the gym require?
9. Are there any penalties with regard to termination? If so, how much?