

Quick Tips

Protect Yourself!

- Never give cash – make cheques payable to the charity's full name.
- Never give out personal information.
- Ask for a tax receipt.
- Check facts. Reject vague answers.

Plan your Giving:

- Decide how much you can afford to give. Set a charity budget and stick to it.
- Spread out your giving over the year.
- Consider those charities that mean the most to you. There are many who need your help to provide help and advice to children, fund medical research, provide meals to the elderly, support the homeless.

Consumers in Ontario can also contact the Ministry of Small Business and Consumer Services' Consumer Protection Branch if they have questions, complaints or comments. You can reach the branch by calling **416-326-8800** in the Greater Toronto Area or toll-free at **1-800-889-9768**.

Visit the Ministry of Small Business and Consumer Services' Consumer Protection Branch's website at www.ontario.ca/consumerprotection for information on topics such as:

- Home Renovations
- Real estate fraud
- Car repairs
- Cancelling a contract
- Gift cards
- Identity Theft – and more.

To find out about your rights as a consumer, how to file a complaint against a business and ways you can protect yourself in the marketplace, please contact:

Ministry of Small Business and Consumer Services

Consumer Protection Branch
p | 416-326-8800 | 1-800-889-9768
e | consumer@ontario.ca
w | ontario.ca/consumerprotection

Order a free copy of our Smart Consumer Calendar at www.serviceontario.ca/publications or call **(416) 326-5300** in the Greater Toronto Area or toll-free at **1-800-668-9938**

WHAT YOU NEED TO KNOW ABOUT CHARITABLE DONATIONS



Smart consumers are
good for business

Ontario is a leader in consumer protection and has clear rules for consumers and businesses. Know your rights – shop smart and protect yourself in the marketplace.



Get the Facts Before You Give

Giving to charity is something many of us do regularly to help those less fortunate than ourselves. Many charities are grateful for the contributions they receive. But beware of con artists who pretend to raise money for charity, but keep the donations for themselves.

Con artists can contact you through mail, e-mail, telephone, or by knocking on your door. Once you make a donation, there is usually nothing you can do to get your money back.

Your Rights

Before you make a donation, remember that you have the right to think about your decision and ask for more information.

Genuine charities will respect your right to think things through and will be happy to answer your questions.

If you suspect that a charity is a scam or you have a complaint against a charity, here are steps you can take:

1. Write to the organization and explain your concerns in detail.
2. Keep a proof of delivery of your complaint and any other communication with the organization.
3. Contact PhoneBusters at **1-888-495-8501**. PhoneBusters is a Canadian anti-fraud call centre. It is a partnership between the Ontario Provincial Police, Royal Canadian Mounted Police and the Competition Bureau of Canada and plays a key role in educating the public about fraud.
4. To find out if a charity is registered for tax purposes, call the Canada Revenue Agency, Charities Directorate at **1-800-267-2384** or visit the CRA website at **www.cra.gc.ca/donors**.

5. If you feel there may have been a misuse of charitable property, call Ontario's Office of the Public Guardian and Trustee, Charitable Property Program, at **1-800-366-0335**.
6. If you are still not satisfied, file a formal complaint with the Ministry of Small Business and Consumer Services' Consumer Protection Branch by visiting **www.ontario.ca/consumerprotection**.

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Never give in to pressure. Real charities don't use high-pressure tactics.

What to Ask Before You Give:

- Can I get a tax receipt?
- What's your charitable registration number?
- How much of my donation goes directly to helping others?
- How much goes to administration and fundraising costs?
- Can you mail more information to me before I donate?

Beware of:

- High-pressure callers who want you to contribute immediately.
- Someone who calls and thanks you for a pledge you don't remember.
- Names that sound like well-known charities. Con artists use copycat names.
- A mailbox address instead of a street address.
- Temporary tables in public places where you are asked for spare change.