



Canadian Online Ipsos-Reid Express

Visa Banner 1

Table of Contents

1	1. Have you made an online purchase or purchases in the last 12 months?
2	2. When making an online purchase, do you typically read the 'terms and conditions of sale'?
3	3. Typically, when you make online purchases, do you find the 'terms and conditions of sale' easy to understand?
4	4. When you receive your credit card statements at the end of each month, do you review them for unauthorized charges?
5	4. (Rebased) When you receive your credit card statements at the end of each month, do you review them for unauthorized charges?
6	5. Were you aware of deceptive marketing practices before now?
7	6. Have you ever been a victim of unauthorized charges being charged to your credit card without your permission as a result of an offer you accepted online or over the phone?

1. Have you made an online purchase or purchases in the last 12 months?

	Total	GENDER		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
Base: All Respondents	1013	A	B	C	D	E	F	G	H	I
Weighted	1013	514	499	236	388	389	83	343	475	112
		490	523	283	402	328	96*	404	330	183
Yes	573	283	290	188	220	164	32	194	201	145
	57%	58%	55%	67%	55%	50%	34%	48%	61%	79%
No				DE				F	FG	FGH
	426	202	224	90	176	161	61	205	126	34
	42%	41%	43%	32%	44%	49%	64%	51%	38%	19%
Don't know					C	C	GHI	HI	I	
	14	5	8	5	6	4	2	5	3	4
	1%	1%	2%	2%	1%	1%	2%	1%	1%	2%

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E - F/G/H/I Overlap formulae used. * small base

2. When making an online purchase, do you typically read the 'terms and conditions of sale'?

	Total	GENDER		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
Base: Those who have made purchases in the last 12 months	560	A	B	C	D	E	F	G	H	I
Weighted	573	288	272	156	213	191	28	161	284	87
		283	290	188	220	164	32**	194	201	145*
I read the entire 'terms and conditions of sale'	122	61	61	23	52	47	7	55	41	20
	21%	22%	21%	12%	24%	29%	21%	28%	20%	14%
					C	C		I		
I read a portion of the 'terms and conditions of sale'	318	151	167	116	110	93	21	93	116	88
	56%	53%	58%	62%	50%	57%	64%	48%	58%	61%
				D					G	
I do not read the 'terms and conditions of sale'	132	70	62	49	58	25	5	46	44	37
	23%	25%	21%	26%	26%	15%	14%	24%	22%	26%
				E	E					

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E - F/G/H/I Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

3. Typically, when you make online purchases, do you find the 'terms and conditions of sale' easy to understand?

	Total	GENDER		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
Base: Those who have made purchases in the last 12 months	437	A	B	C	D	E	F	G	H	I
Weighted	440	221	216	116	159	162	24	124	223	66
		212	228	139	162	139	28**	148	157	108*
Yes	232	113	119	73	89	70	11	82	87	52
	53%	53%	52%	52%	55%	50%	39%	56%	55%	48%
No	208	100	109	66	73	69	17	66	70	56
	47%	47%	48%	48%	45%	50%	61%	44%	45%	52%

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E - F/G/H/I Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

4. When you receive your credit card statements at the end of each month, do you review them for unauthorized charges?

	Total	GENDER		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
Base: All Respondents	1013	A	B	C	D	E	F	G	H	I
Weighted	1013	514	499	236	388	389	83	343	475	112
		490	523	283	402	328	96*	404	330	183
Yes	802	392	410	192	319	291	67	295	275	165
	79%	80%	78%	68%	79%	89%	70%	73%	83%	90%
No					C	CD			FG	FG
	81	40	41	43	26	12	9	39	21	12
	8%	8%	8%	15%	6%	4%	9%	10%	6%	7%
I don't have a credit card				DE						
	130	59	72	48	57	25	19	70	35	6
	13%	12%	14%	17%	14%	8%	20%	17%	11%	3%
				E	E		HI	HI	I	

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E - F/G/H/I Overlap formulae used. * small base

4. (Rebased) When you receive your credit card statements at the end of each month, do you review them for unauthorized charges?

	Total	GENDER		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
Base: Credit card holders	888	A	B	C	D	E	F	G	H	I
Weighted	883	453	435	197	331	360	67	287	426	108
		431	451	235	345	303	76*	334	295	177
Yes	802	392	410	192	319	291	67	295	275	165
	91%	91%	91%	82%	92%	96%	88%	88%	93%	93%
No					C	C			G	
	81	40	41	43	26	12	9	39	21	12
	9%	9%	9%	18%	8%	4%	12%	12%	7%	7%
				DE				H		

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E - F/G/H/I Overlap formulae used. * small base

5. Were you aware of deceptive marketing practices before now?

	Total	GENDER		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
Base: All Respondents	1013	A	B	C	D	E	F	G	H	I
Weighted	1013	514	499	236	388	389	83	343	475	112
		490	523	283	402	328	96*	404	330	183
Yes	794	414	380	197	327	271	68	292	275	159
	78%	84%	73%	70%	81%	82%	71%	72%	83%	87%
No		B			C	C			FG	FG
	219	76	143	86	75	58	27	112	56	25
	22%	16%	27%	30%	19%	18%	29%	28%	17%	13%
			A	DE			HI	HI		

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E - F/G/H/I Overlap formulae used. * small base

6. Have you ever been a victim of unauthorized charges being charged to your credit card without your permission as a result of an offer you accepted online or over the phone?

	Total	GENDER		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
Base: Those who have a credit card	888	A	B	C	D	E	F	G	H	I
Weighted	883	453	435	197	331	360	67	287	426	108
		431	451	235	345	303	76*	334	295	177
Yes	177	105	72	47	71	59	21	67	53	36
	20%	24%	16%	20%	21%	20%	27%	20%	18%	20%
No		B								
	681	315	366	175	265	242	55	256	236	135
	77%	73%	81%	75%	77%	80%	73%	77%	80%	76%
Don't know		A								
	24	11	13	13	9	2	0	11	7	6
	3%	3%	3%	6%	3%	1%	-	3%	2%	3%
				E	E					

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E - F/G/H/I Overlap formulae used. * small base