



Canadian Online Ipsos-Reid Express

Visa Banner 2

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

	Total	REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
Base: All Respondents	1013	A	B	C	D	E	F	G	H	I	J	K
Weighted	1013	112	109	79	355	265	93	221	326	466	135	878
		134*	103*	66*	388	247	75*	224	311	478	156	857
Yes	573	81	66	40	243	104	39	99	159	315	105	467
	57%	61%	64%	61%	63%	42%	51%	44%	51%	66%	67%	55%
No		E	E	E	E					GH	K	
	426	48	35	26	141	141	35	124	144	158	49	377
	42%	36%	34%	39%	36%	57%	47%	55%	46%	33%	31%	44%
Don't know						ABCD		HI	I			J
	14	4	3	0	4	3	1	1	8	5	2	12
	1%	3%	2%	-	1%	1%	2%	1%	3%	1%	1%	1%

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

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

	Total	REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
Base: Those who have made purchases in the last 12 months	560	A	B	C	D	E	F	G	H	I	J	K
Weighted	573	69	67	49	215	112	48	98	165	297	89	471
		81*	66*	40*	243	104*	39*	99*	159	315	105*	467
I read the entire 'terms and conditions of sale'	122	12	16	10	54	19	11	30	39	54	14	108
	21%	15%	25%	25%	22%	18%	28%	30%	24%	17%	13%	23%
								I			J	
I read a portion of the 'terms and conditions of sale'	318	45	37	20	130	63	23	47	82	190	66	252
	56%	56%	57%	51%	53%	61%	58%	48%	51%	60%	62%	54%
								G				
I do not read the 'terms and conditions of sale'	132	24	12	10	59	22	5	22	39	71	26	106
	23%	30%	19%	24%	24%	21%	13%	22%	24%	23%	24%	23%

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

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

	Total	REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
Base: Those who have made purchases in the last 12 months	437	A	B	C	D	E	F	G	H	I	J	K
Weighted	440	57*	54*	31*	184	82*	33*	77*	120	243	80*	361
Yes	232	31	24	14	102	45	16	45	60	127	41	191
	53%	54%	45%	46%	56%	55%	46%	59%	50%	52%	52%	53%
No	208	26	29	17	82	37	18	31	61	116	38	170
	47%	46%	55%	54%	44%	45%	54%	41%	50%	48%	48%	47%

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

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

	Total	REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K
Base: All Respondents	1013	112	109	79	355	265	93	221	326	466	135	878
Weighted	1013	134*	103*	66*	388	247	75*	224	311	478	156	857
Yes	802	102	85	57	307	189	62	140	243	419	112	689
	79%	76%	83%	87%	79%	76%	82%	62%	78%	88%	72%	80%
No	81	17	9	2	25	22	6	20	24	37	24	57
	8%	13%	9%	3%	6%	9%	7%	9%	8%	8%	16%	7%
I don't have a credit card		CD									K	
	130	15	9	6	56	36	8	65	45	21	19	111
	13%	11%	9%	10%	14%	15%	11%	29%	14%	4%	12%	13%
								HI	I			

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K 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	REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
Base: Credit card holders	888	A	B	C	D	E	F	G	H	I	J	K
Weighted	883	101	100	72	303	228	84	157	285	446	119	769
		119*	94*	59*	332	211	67*	159	266	457	137	746
Yes	802	102	85	57	307	189	62	140	243	419	112	689
	91%	86%	91%	96%	92%	89%	92%	88%	91%	92%	82%	92%
No				A								J
	81	17	9	2	25	22	6	20	24	37	24	57
	9%	14%	9%	4%	8%	11%	8%	12%	9%	8%	18%	8%
		C									K	

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

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

	Total	REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
Base: All Respondents	1013	A	B	C	D	E	F	G	H	I	J	K
Weighted	1013	112	109	79	355	265	93	221	326	466	135	878
		134*	103*	66*	388	247	75*	224	311	478	156	857
Yes	794	114	89	56	310	167	58	184	229	381	102	692
	78%	85%	86%	85%	80%	67%	77%	82%	74%	80%	65%	81%
No		E	E	E	E			H			J	
	219	20	14	10	78	81	17	40	82	97	54	165
	22%	15%	14%	15%	20%	33%	23%	18%	26%	20%	35%	19%
						ABCD			G		K	

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K 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	REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
Base: Those who have a credit card	888	A	B	C	D	E	F	G	H	I	J	K
Weighted	883	101	100	72	303	228	84	157	285	446	119	769
		119*	94*	59*	332	211	67*	159	266	457	137	746
Yes	177	28	22	9	78	28	13	35	52	90	21	156
	20%	23%	24%	15%	23%	13%	19%	22%	20%	20%	15%	21%
No		E	E	E	E	E	E	E	E	E	E	E
	681	87	72	49	246	176	52	116	207	358	112	569
	77%	73%	76%	82%	74%	83%	78%	72%	78%	78%	82%	76%
Don't know		AD	AD	AD	AD	AD	AD	AD	AD	AD	AD	AD
	24	5	0	1	9	7	2	9	7	9	4	21
	3%	4%	-	3%	3%	4%	3%	6%	3%	2%	3%	3%

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