

Two in Ten (20%) Canadians say Their Credit Card Has Been Charged Without Their Permission as a Result of an Offer They Accepted Online or by Telephone

*Many Canadians Falling Victim to Deceptive Marketing Despite
Most (78%) Being Aware of These Practices*

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Toronto, ON - Two in ten (20%) Canadians say they've been a victim of unauthorized charges being charged against their credit card without their permission as a result of an offer they've accepted online or over the phone, according to a new Ipsos Reid poll conducted on behalf of Visa. A further 3% are unsure if they've fallen victim in this way, while 77% say they have not.

Moreover, many Canadians are falling victim to these deceptive marketing tactics despite the fact that most (78%) say that they are aware of the existence of such practices. Just two in ten (22%) admit to being in the dark about these kinds practices. Deceptive marketers victimize unassuming consumers in a number of ways, such as by pre-checking consent boxes, burying the details of the offers in the terms and conditions and making cancellations or returns difficult.

Perhaps in an effort to protect themselves and to ensure that only legitimate charges are placed upon their card, most (91%) Canadians with a credit card say they review their credit card statement for unauthorized charges at the end of the month. Furthermore, eight in ten



(77%) say they read the “terms and conditions of sale” (21% entire/56% a portion) when making an online purchase, and a majority (53%) finds that when making online purchases they find the “terms and conditions” of sale easy to understand. Still, nearly half (47%) do not find these terms and conditions easy to understand.

These are some of the findings of an Ipsos Reid poll conducted between July 8 and 15, 2010, on behalf of Visa. For this survey, a sample of 1,018 adults from Ipsos' Canadian online panel was interviewed online. Weighting was then employed to balance demographics and ensure that the sample's composition reflects that of the adult population according to Census data and to provide results intended to approximate the sample universe. A survey with an unweighted probability sample of this size and a 100% response rate would have an estimated margin of error of +/-3.1 percentage points, 19 times out of 20, of what the results would have been had the entire population of adults in Canada been polled. All sample surveys and polls may be subject to other sources of error, including, but not limited to coverage error, and measurement error.

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