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Agence de la consommation
en matière financière du Canada

Financial Consumer Agency of Canada

Financial Consumers' Rights and Responsibilities - 2016

Final Report

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Mike Colledge
President
Ipsos – Public Affairs Canada



Executive Summary

A. Background

In support of its 2016–2017 Business Plan, which includes the priority to promote public awareness of consumers' financial rights and responsibilities, the Financial Consumer Agency of Canada (FCAC) sought to obtain data from consumers to evaluate their knowledge of their rights and responsibilities with respect to making informed financial decisions.

A measurement of the current financial literacy of Canadians on a range of specific measures will allow FCAC to assess the effectiveness of its consumer education and financial literacy initiatives and ensure it provides consumers with appropriate information to educate them about their rights and responsibilities, and enable them to make informed decisions and manage their financial affairs confidently.

The contract value for the research was \$76,112.42, including HST.

B. Research objectives

The research objectives included the following:

- to measure the extent to which Canadians are aware of their financial rights and responsibilities; and
- To provide comparable data that could be benchmarked against data collected in previous years (2011 and 2006, as required).

This research provides insight into the Canadian general public's awareness and knowledge of their rights and responsibilities with respect to making informed financial decisions.

C. Methodology

Ipsos conducted an 11-minute survey among a nationwide sample of n=2,000 Canadian adults between July 28 and August 11, 2016. The sample was a probability sample generated by random digit dialing (RDD). Canadians were selected from households at random, first, by asking for the youngest person in the household (aged 18+), and if that person was not available or unwilling to participate, by identifying and interviewing the member of the household who had their birthday last (the "birthday method").

Eight hundred (n=800) surveys were completed of a cellphone sample to boost representation of younger Canadians and Canadians who may no longer have landlines accessible through RDD. The cellphone sample included Canadians with a landline and a cellphone, but who identify their cellphone as their primary telephone for personal calls. Wireless samples were selected on a provincial level (as it is not practical to accurately select by market given the mobile nature of the technology) from a database containing all possible numbers in 1000-blocks of area codes and exchanges dedicated to wireless numbers. A detailed description of the methodology employed can be found in Appendix A.

D. Reading this report

This report provides a summary of the findings of the 2016 study and includes comparisons, where possible,¹ with the studies conducted in 2011 and 2006. Differences between subgroups and year-over-year changes are noted when they are deemed to be statistically significant through T-testing. In addition, the report identifies changes of five percentage points or less that were not deemed significant through T-testing as a possible trend. Ipsos Public Affairs conducted the 2011 and 2016 waves of the research. The 2006 study was conducted by another supplier.

E. Key findings

Knowledge of banking rights and responsibilities

- When asked whether a series of six statements about consumer rights and responsibilities when dealing with financial institutions were true or false, 61% answered half or more of the questions correctly, and 37% answered one or two questions correctly.
- Regarding the statements tested, Canadians most commonly answered correctly (85%) that it is true that “When you open an account, the bank must give you a written statement of all service fees and charges” (compared with 80% in 2011 and 88% in 2006).
- Half of Canadians (51%) continued to believe incorrectly that “You won’t pay interest on a cash advance as long as you pay your credit card balance in full by the due date indicated on your statement” (compared with 52% in 2011 and 49% in 2006).
- Only one third (33%) of Canadians were aware that it is false that “If you deposit a cheque at a branch with a bank teller, the bank does not have to give you access to any of your funds immediately.”
- Seven in ten (68%) Canadians correctly stated that “The card-holder only” is responsible if any funds are lost after a card and PIN are found in a lost wallet, down from 2011 (72%).

Views on dealing with financial institutions

- In line with the 2011 results, nine in ten Canadians (93% compared with 92% in 2011) agreed either strongly (72%) or somewhat (21%) that “Financial institutions have a legal duty to provide clear information to consumers.”
- Overall agreement with the statement “You are very clear about your rights if you have a problem with a financial institution” has increased since 2011 (69% compared with 63% in 2011). The 2016 results show an increase in strong agreement among those with less than a high school education (29% compared with 21% in 2011); however, there was a decrease among those with a post-secondary education (27% compared with 21%).

¹ Since the first iteration of the study in 2006, changes have been made to the questionnaire. Some new questions were added and others, modified. Changes to the results may be attributable to these modifications. In some cases, it is impossible to say whether there has been a change in the result from one year to the next.

Knowledge of responsibility for joint accounts

- In the case of jointly held accounts, nine in ten Canadians (87%) correctly stated that “Both persons are responsible for the entire account,” which is consistent with 2011 (86%) and significantly higher than in 2006 (73%).
- When asked how responsible a primary credit card holder who has arranged for a second person to use the card is when that person incurs a debt, three quarters (74%) of Canadians correctly stated that the primary card holder is “entirely responsible for any debt the other person incurs on the card.”

Knowledge about credit reports

- Consistent with the 2011 results (10%), around one in ten Canadians (8%) correctly stated that they can obtain a credit report for “No cost by mail but some costs by the Internet”; however, this percentage has increased since 2006 (5%). A third of Canadians (33%) incorrectly stated that there are “Some costs both by mail and the Internet” for a credit report.
- Canadians were asked whether they would know “how to dispute an entry on [their] credit report,” with four in ten (43%) stating that they would, up from 2011 (38%).

Knowledge about credit card rights and responsibilities

- When given three possible responses, a strong majority (94%) correctly selected “contacting the financial institution that issued your credit card” to complete the sentence: “You can cancel your credit card by”
- Three quarters (75%) of Canadians correctly answered that it is false that “A bank can issue you a credit card without your prior approval”; however, one in five (19%) thought this to be true.
- Seven in ten Canadians (71%) correctly answered false to the statement “There is no time limit for reporting fraudulent transactions on your credit card to your financial institution.”

Knowledge about prepaid card rights and responsibilities

- Close to two thirds of Canadians (65%) correctly stated that it is true that “All fees associated with a prepaid card must be listed on the packaging of the prepaid card.” One in 10 (9%) incorrectly believed this to be false.

Detailed findings

Section 1: Knowledge of banking rights and responsibilities

1.1 *General knowledge of banking rights and responsibilities*

Canadians were asked five true/false questions to test their knowledge of consumers' rights and responsibilities when dealing with financial institutions.

Consistent with the results of the previous two iterations of this study, of the statements tested, the one Canadians most often (85%) correctly described as being true was "When you open an account, the bank must give you a written statement of all service fees and charges." This shows an increase from 80% in 2011, and is more in line with the result recorded in 2006 (88%). Knowledge levels were also high when it came to whether financial institutions allow you to share your PIN with family members. Seven in ten Canadians (70%) correctly stated that it is false that "Financial institutions permit account holders to share their PIN with other family members, such as a spouse." This shows a statistically significant increase over 2011 and 2006 (67% in both years).

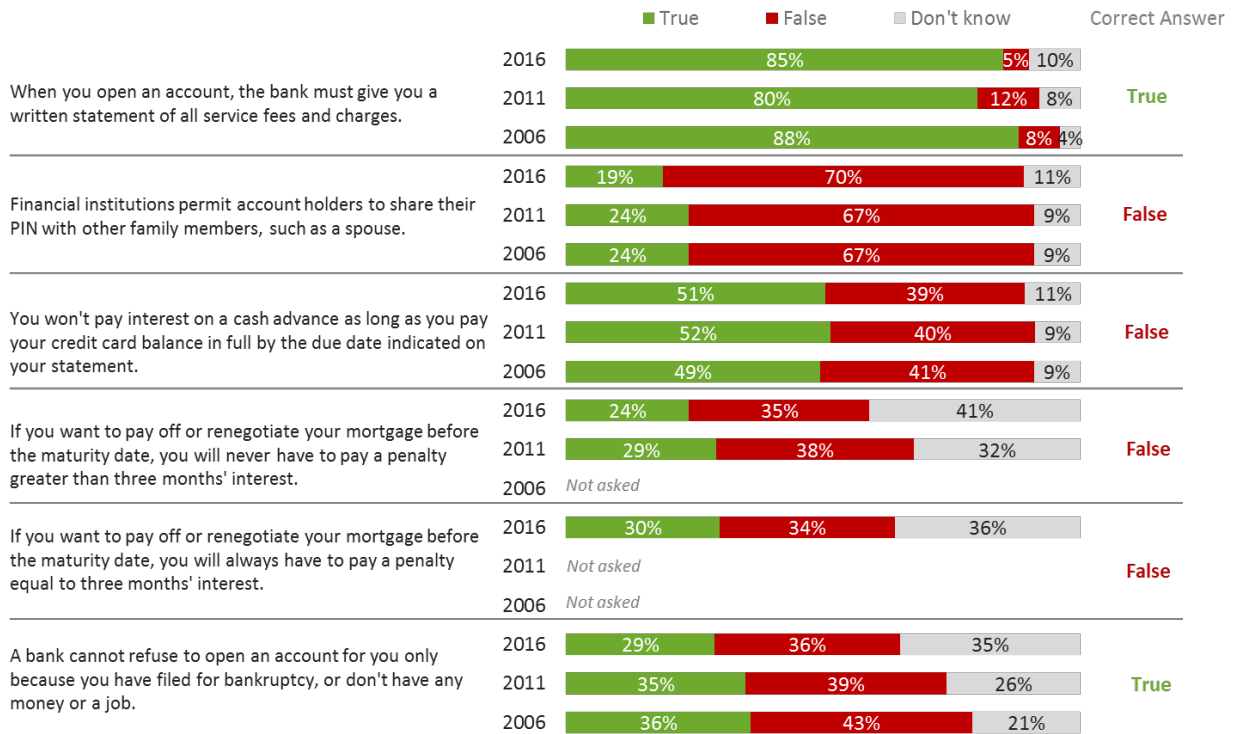
Half of Canadians (51%) continued to incorrectly believe that "You won't pay interest on a cash advance as long as you pay your credit card balance in full by the due date indicated on your statement" (compared with 52% in 2011 and 49% in 2006).

Knowledge was also low when it came to the other statements tested. Only three in ten Canadians (29%) correctly answered that it is true that "A bank cannot refuse to open an account for you only because you have filed for bankruptcy, or don't have any money or a job." This shows a decline from 2006 (36%) and 2011 (35%). However, fewer Canadians provided the incorrect answer than in previous years (36% compared with 39% in 2011, and 43% in 2006).

When it comes to paying off or renegotiating your mortgage early, only one third (35%) correctly answered that it is false that "If you want to pay off or renegotiate your mortgage before the maturity date, you will never have to pay a penalty greater than three months' interest." This is consistent with 2011, where a similar proportion (38%) provided the correct answer. However, this year's results show a decline in the number of people who incorrectly answered the question (24%) and an increase in those who stated "Don't know" (41% compared with 32% in 2011).

Three in ten Canadians (30%) incorrectly answered that it is true that "If you want to pay off or renegotiate your mortgage before the maturity date, you will always have to pay a penalty equal to three months' interest."

FIGURE 1: True/false statements

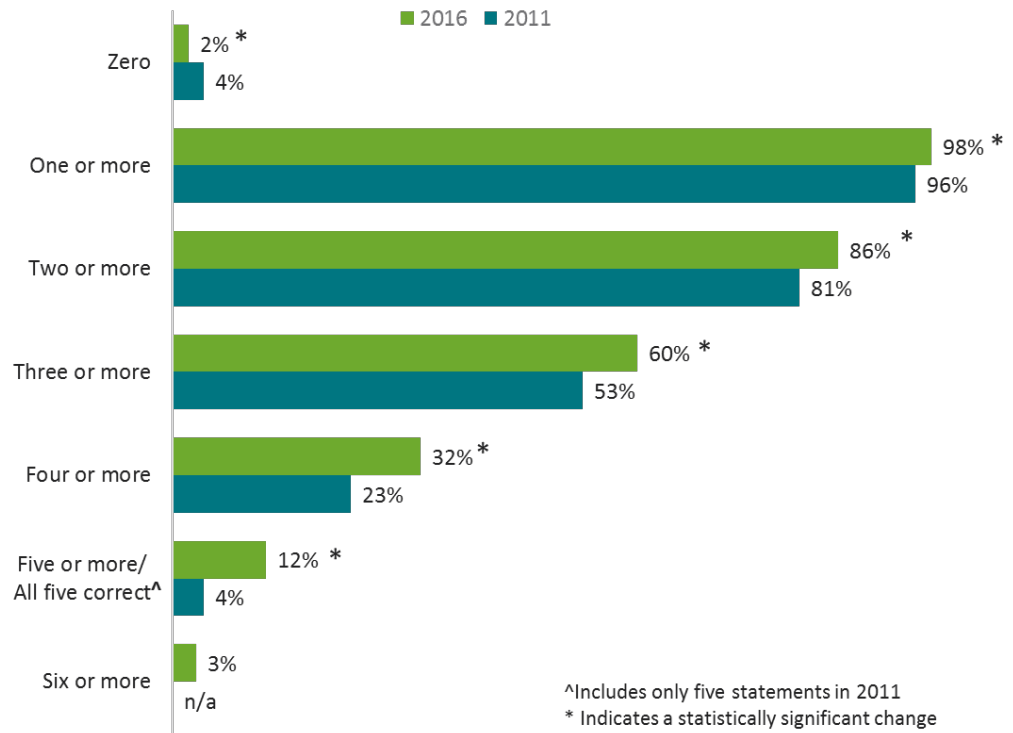


Q1_Q6. I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false – or if you don't know. The first/next statement is...

Base: All Respondents 2016 (n= 2000); 2011 (n=2002); 2006 (n=1700)

On average, Canadians answered 2.9 out of 6 questions correctly. Only 2% of Canadians answered all six questions incorrectly, compared with 4% in 2011. A similar proportion, 3%, answered all six questions correctly. One in ten (12%) answered five or more correctly, and just one third (32%) correctly responded to four or more questions.

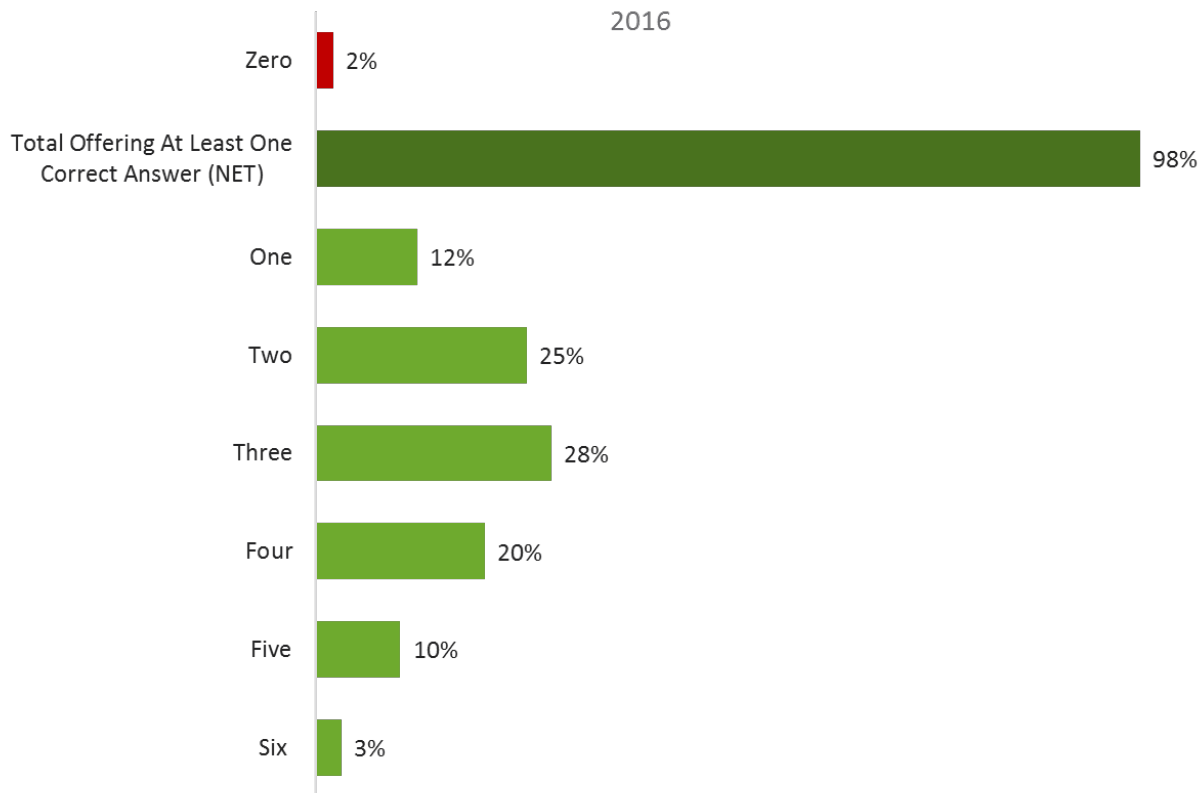
FIGURE 2: Summary of correct responses



Q1_Q6. I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false – or if you don't know. The first/next statement is...
Base: All Respondents 2016 (n= 2000); 2011 (n=2002)

Looking at the actual number of correct answers by proportion of the population, nearly four in ten Canadians (37%) answered either one (12%) or two (25%) questions correctly, nearly one third (28%) answered three questions correctly, while only three in ten (30%) answered four (20%) or five (10%) questions correctly. Just 3% answered all questions correctly.

FIGURE 3: True/false – number of correct answers



Q1_Q6. I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false – or if you don't know. The first/next statement is...
Base: All Respondents 2016 (n= 2000)

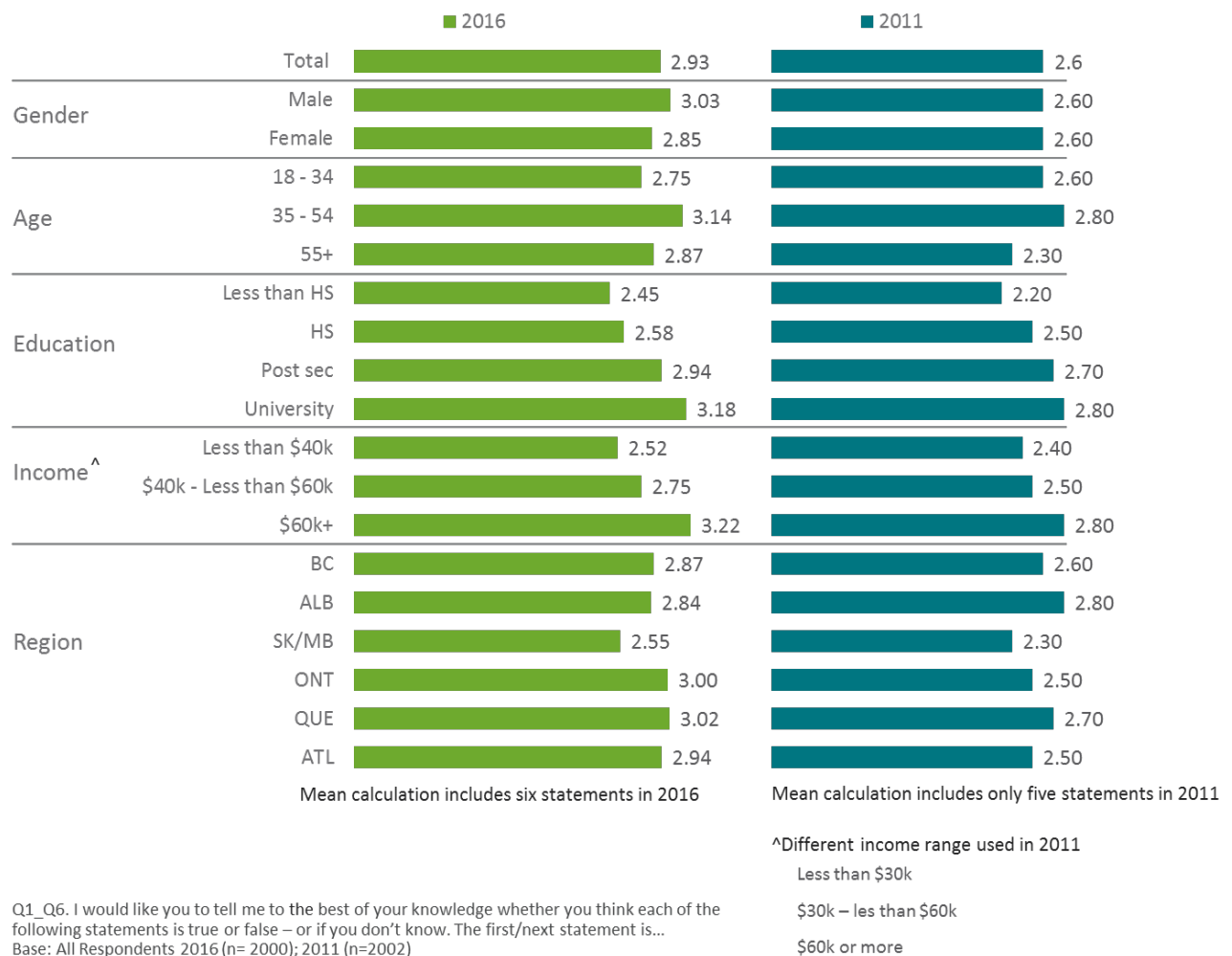
1.2 General knowledge of banking rights and responsibilities – demographic and regional differences

Men (3.03) were more likely than women (2.85) to answer correctly. Middle-aged Canadians (35 to 54 years of age) (3.14), Canadians earning \$60K or more (3.22) and Canadians with a university degree (3.18) were most likely to answer more questions correctly.

From a regional perspective, residents of Quebec (3.02) and Ontario (3.00) were most likely to answer a greater number of questions correctly than on average. Residents of Saskatchewan and Manitoba answered the fewest number of questions correctly (2.55).

While we cannot make a direct comparison between the 2016 and 2011 results because they aren't based on the same number of statements, the results show similar trends year over year in terms of age, income and education. However, the 2011 results revealed no difference between men and women (2.6 compared with 2.6) and revealed a different regional trend. In 2011, Albertans gave the highest average number of correct responses, ahead of Quebec (2.7) and Ontario (2.5). Saskatchewan and Manitoba residents gave the lowest average number of correct responses in both years.

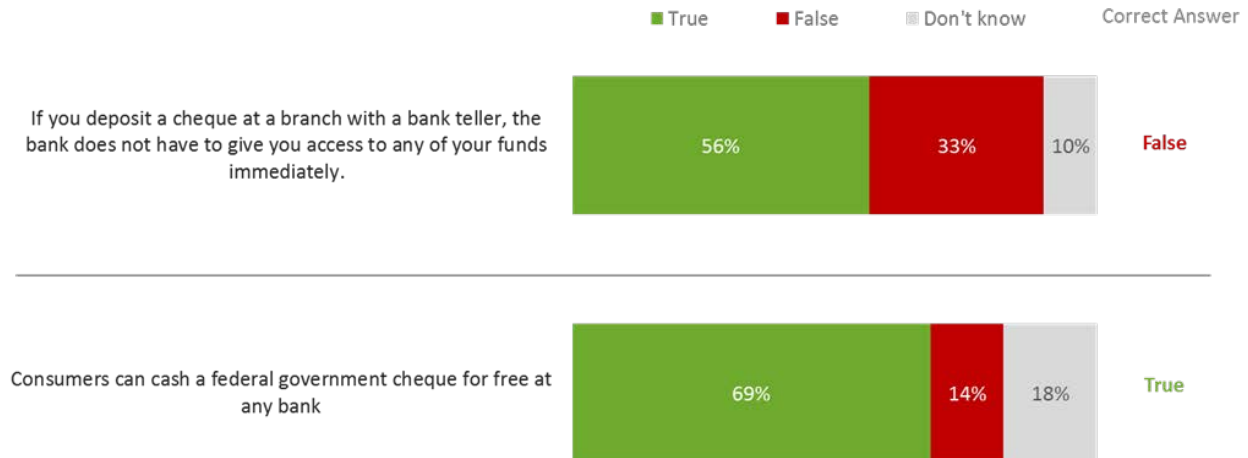
FIGURE 4: True/false – mean number of correct answers



1.3 Knowledge of rights: cashing cheques

Canadians were also tested on their knowledge of their rights when cashing a cheque. Only one third (33%) answered correctly that it is false that “If you deposit a cheque at a branch with a bank teller, the bank does not have to give you access to any of your funds immediately.” Over half (56%) incorrectly believed this statement to be true. One in ten Canadians (10%) stated that they didn’t know.

FIGURE 5: Knowledge of rights – cashing cheques

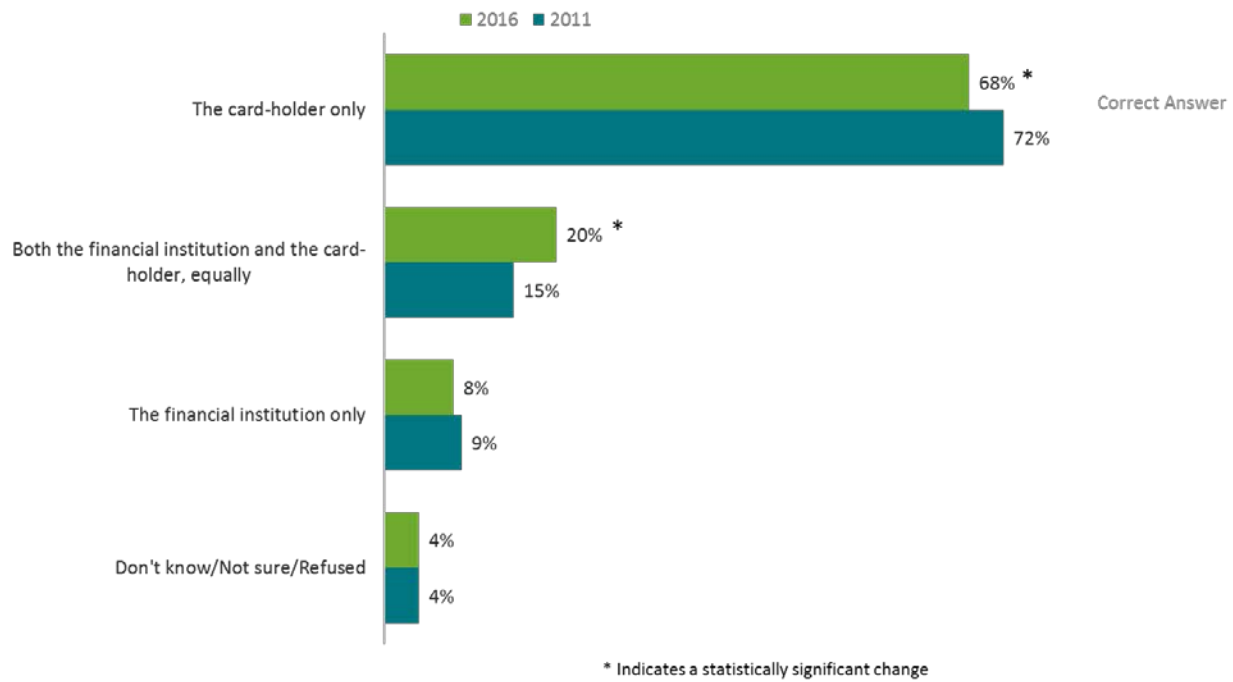


Q18_Q19. I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false – or if you don't know.
Base: All Respondents 2016 (n= 2000)

1.4 Knowledge of responsibilities: personal identification numbers (PINs)

When asked about their responsibility for any loss of money if both their PIN and their bank card were found in their wallet, seven in ten Canadians (68%) correctly stated that “The card-holder only” is responsible if any funds are lost. This shows a slight decrease over 2011, when 72% gave the same answer. Two in ten Canadians (20%) attributed responsibility to “Both the financial institution and the card-holder, equally.” This is an increase over 2011 (15%). About one in ten Canadians (8%) continued to believe that “The financial institution only” is responsible for lost funds (compared with 9% in 2011), and 4% stated that they didn’t know or weren’t sure, or refused to answer. This is consistent with 2011 (4%).

FIGURE 6: Responsibility for loss if PIN is found in wallet



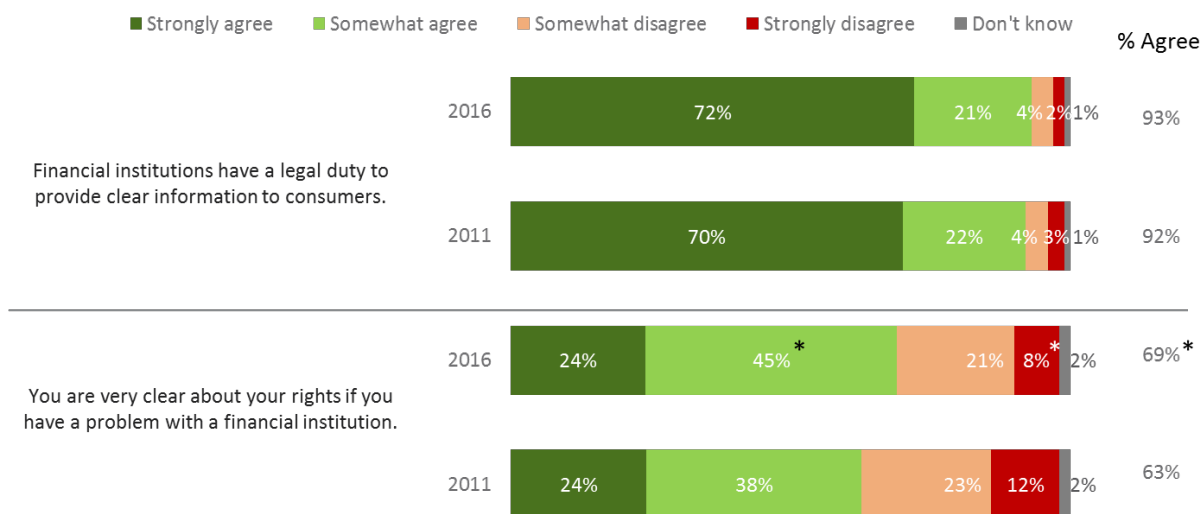
Q9. Some people keep their PIN on a piece of paper in their wallet, along with their debit card. If the wallet is stolen and the card and PIN are used to take money from an account, who is liable for the money lost?
 Base: All Respondents 2016 (n=2000); 2011 (n=2002)

Section 2: Views on dealing with financial institutions

Consistent with the 2011 results, nine in ten Canadians (93% compared with 92% in 2011) agreed either strongly (72%) or somewhat (21%) that “Financial institutions have a legal duty to provide clear information to consumers.” Only 6% disagreed (compared with 7% in 2011). While the agreement scale presented to Canadians in 2006 was different (a three-point scale compared to a five-point scale from 2011 onward), the results appear to be consistent (93% agreed/5% disagreed).

Overall agreement with the statement “You are very clear about your rights if you have a problem with a financial institution” has increased since 2011 (69% compared with 63% in 2011). This increase in agreement is due to a rise in those who somewhat agreed (45% compared with 38% in 2011) and a decrease in those who strongly disagreed (8% compared with 12% in 2011), with the proportion of those who strongly agreed remaining steady at 24% and those who somewhat disagreed staying roughly the same at 21% (compared with 23% in 2011).

FIGURE 7: Views on dealing with financial institutions



Q7_Q8. Please tell me whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree with the following statements.
 Base: All Respondents 2016 (n=2000); 2011 (n=2002)

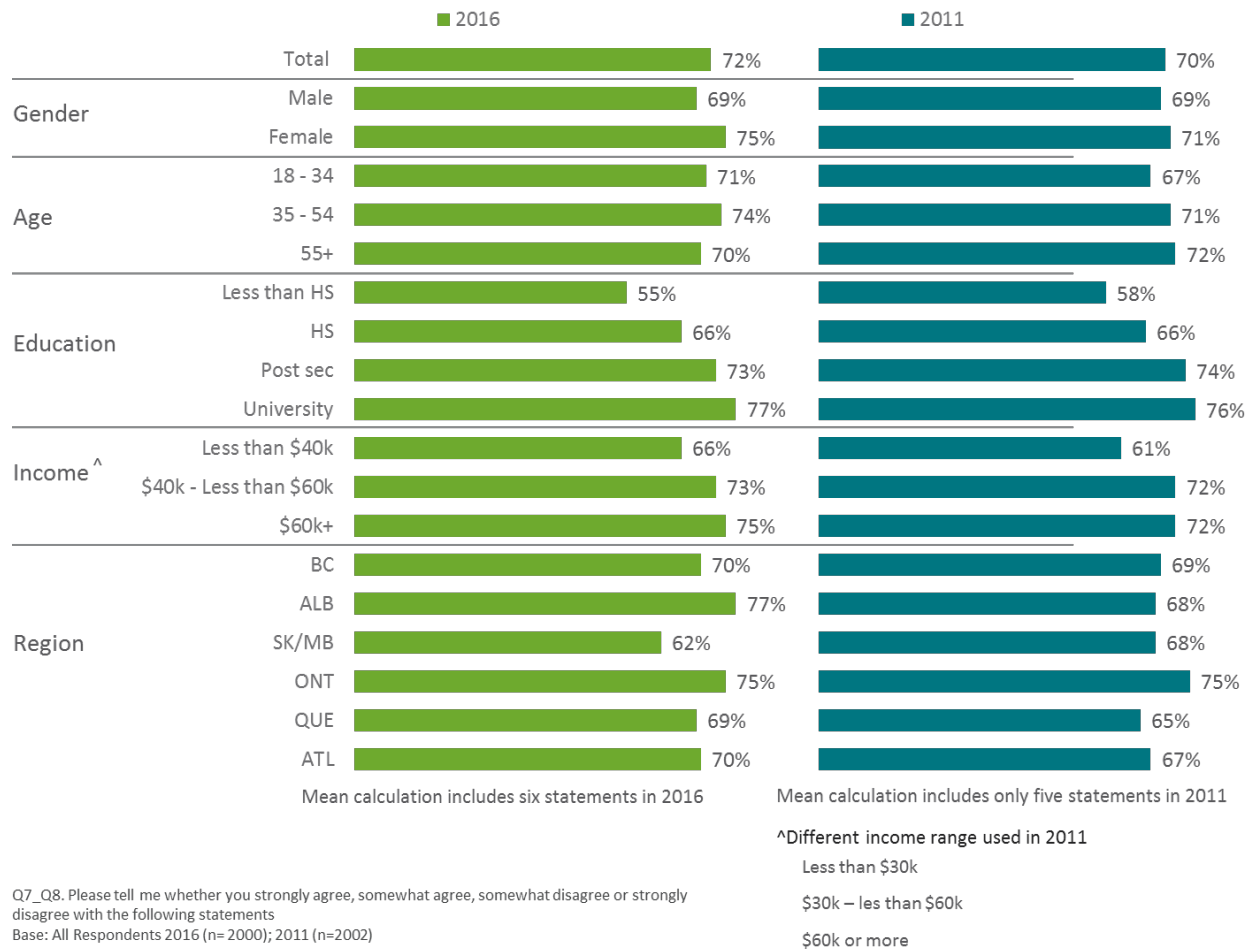
2.1 Views on dealing with financial institutions – demographic and regional differences

The results show few regional and demographic differences and are generally consistent with 2011, with a few notable exceptions.

Women (75%) were more likely than men (69%) to strongly agree that financial institutions have a legal duty to provide clear information to consumers. Canadians in the 35 to 54-year-old age group (74%), with a university degree (77%) or earning \$60K or more (72%) were most likely to strongly agree. From a regional perspective, Albertans (77%) and Ontarians (75%) were most likely to strongly agree with this statement.

Year over year, agreement increased among Albertans (77% compared with 68% in 2011) and decreased among residents of Saskatchewan and Manitoba (62% compared with 68% in 2011).

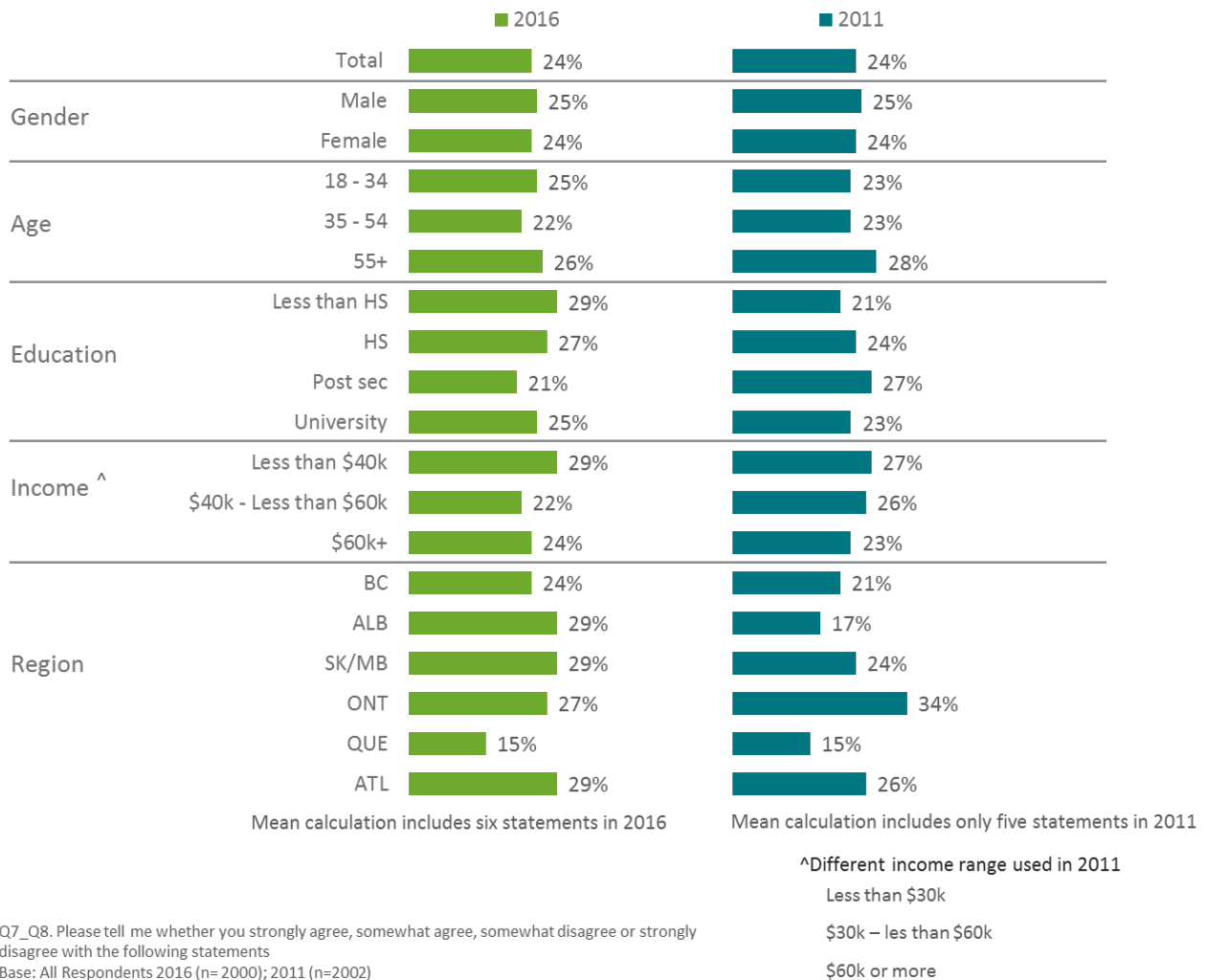
FIGURE 8: Financial institutions have a duty to provide clear information: % strongly agree



When it comes to gender, age, income and education, there are no notable differences between subgroups. From a regional perspective, Albertans (29%), residents of Saskatchewan and Manitoba (29%) and residents of Atlantic Canada (29%) were most likely to strongly agree that they are very clear about their rights if they have a problem with a financial institution.

This year's results show an increase in strong agreement among those with less than a high school education (29% compared with 21% in 2011) and a decrease among those with a post-secondary education (21% compared with 27% in 2011). The year-over year-tracking also reveals noticeable increases among Albertans (29% compared with 17% in 2011) and residents of Saskatchewan and Manitoba (29% compared with 24%), but a decrease among Ontarians (27% compared with 34% in 2011).

FIGURE 9: You are very clear about your rights if you have a problem with a financial institution: % strongly agree



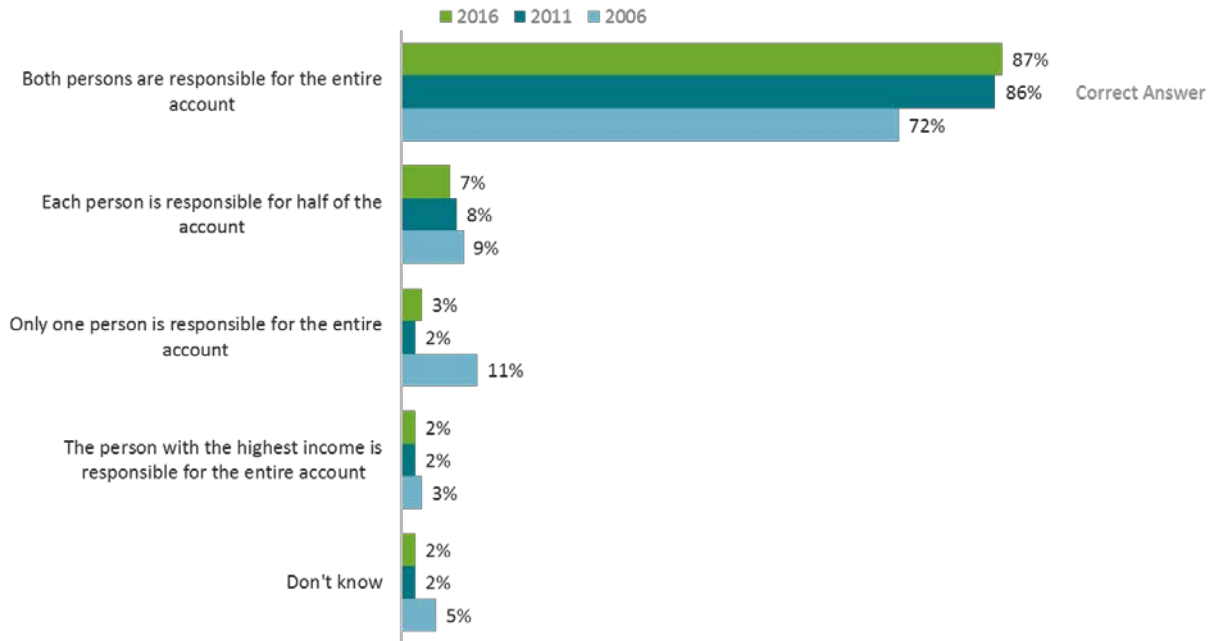
Section 3: Knowledge of responsibility/liability for joint accounts

3.1 Responsibility for a joint account

When asked who is responsible for a savings or chequing account that is held jointly by two individuals, nine in ten Canadians (87%) correctly stated that “Both persons are responsible for the entire account.” This is consistent with the results of the 2011 survey (86%) and shows a significant increase over 2006 (72%). Roughly one in ten Canadians (7%) continued to believe that “Each person is responsible for half of the account” (compared with 8% in 2011 and 9% in 2006). After a marked decrease in 2011 (down to 2% from 11% in 2006), just 3% continued to say that “Only one person is responsible for the entire account.”

A similar proportion (2%) stated that “The person with the highest income is responsible for the entire account.” This is consistent with both 2011 (2%) and 2006 (3%). An equally small proportion (2%) stated that they didn’t know (compared with 2% in 2011 and 5% in 2006).

FIGURE 10: Responsibility for a joint account

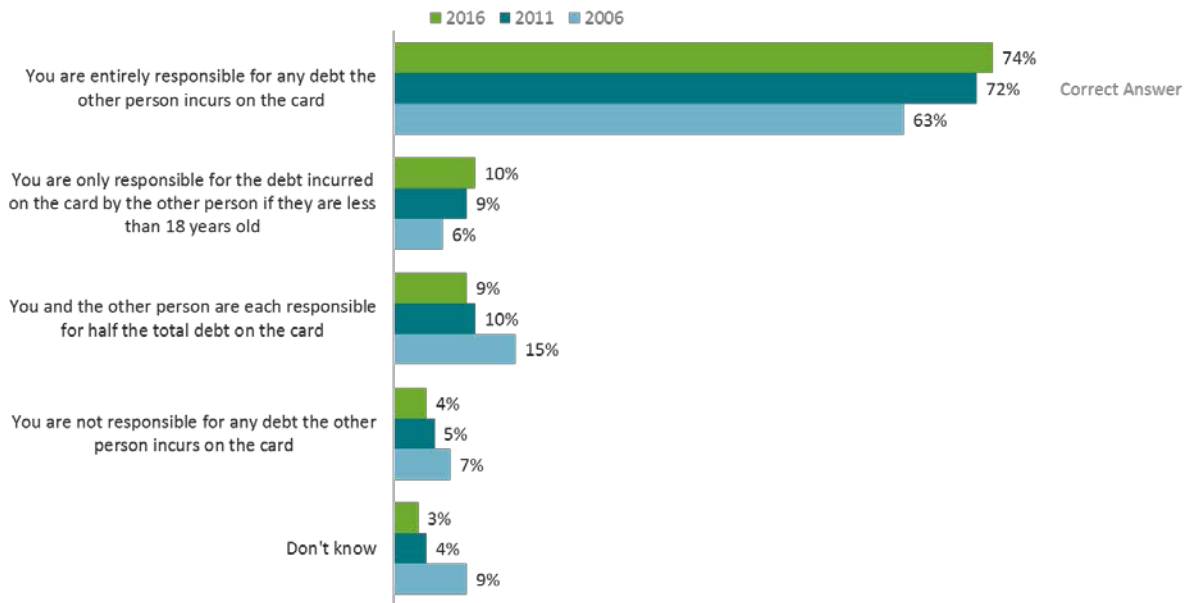


Q10. If two people open a joint savings or chequing account, which ONE of the following most accurately describes who is responsible for that account? Base: All Respondents 2016 (n=2000); 2011 (n=2002); 2006 (n=1638)

3.2 Liability for a joint credit card account

Canadians were also questioned about liability for joint credit card accounts. When asked what happens when “you, as the primary holder of a credit card, arrange for a second person to be able to use your credit card, which ONE of the following most accurately describes your responsibility for debt incurred by that person on the card?”, three quarters of Canadians (74%) correctly stated that they themselves were “entirely responsible for any debt the other person incurs on the card.” One in ten Canadians (10%) stated that they were “only responsible for the debt incurred on the card by the other person if they are less than 18 years of age.” A similar proportion (9%) stated that they “and the other person are each responsible for half the total debt on the card” and 4% stated that they were “not responsible for any debt the other person incurs on the card.” These findings are no different from the 2011 results.

FIGURE 11: Responsibility for charges on second card



Q11. What if you, as the primary holder of a credit card, arrange for a second person to be able to use your credit card, which ONE of the following most accurately describes your responsibility for debt incurred by that person on the card?
 Base: All Respondents 2016 (n=2000); 2011 (n=2002); 2006 (n=1700).

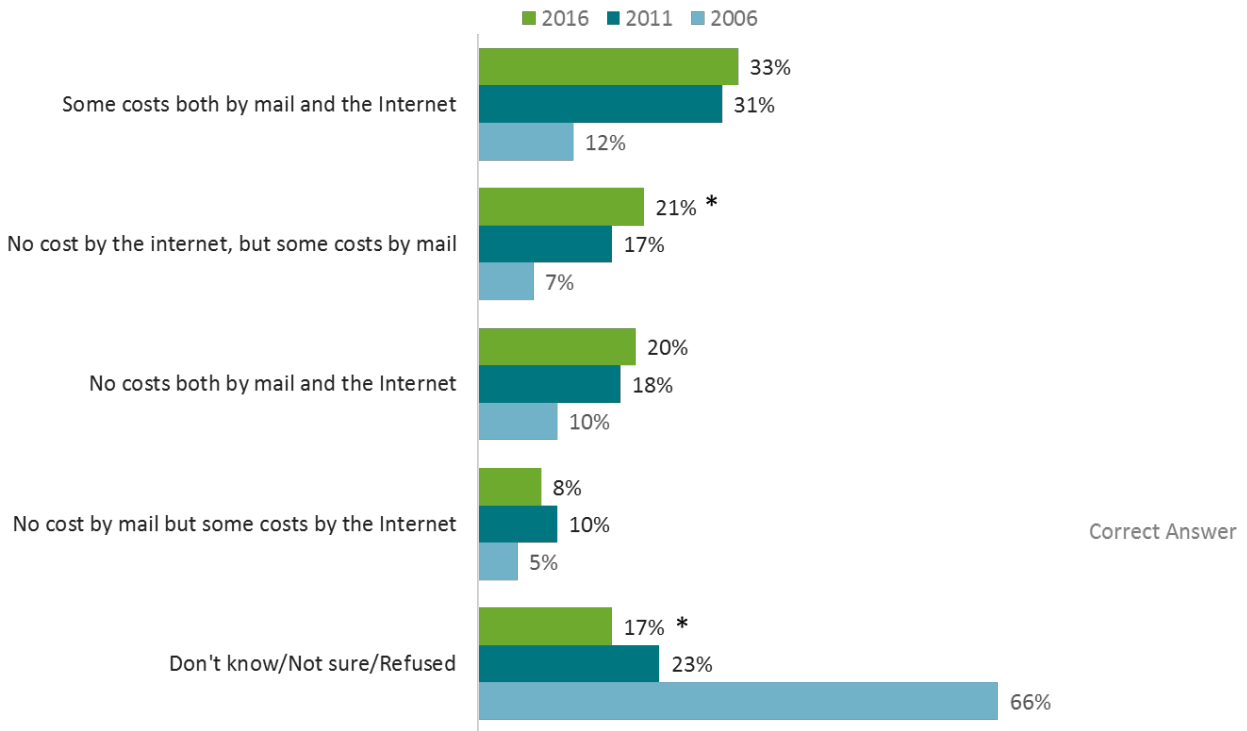
Section 4: Knowledge about credit reports

4.1 Cost of a credit report

Canadians were asked about their knowledge of the costs associated with obtaining a credit report. One third (33%) incorrectly stated that there were “Some costs both by mail and the Internet.” This is consistent with the findings of the 2011 survey, in which 31% chose the same answer, an increase of 19 percentage points over the 2006 study (12%). Two in ten Canadians (21%) incorrectly stated that they could obtain a credit report for “No cost by the internet, but some costs by mail.” This finding demonstrates a steady increase since 2006, when just 7% chose this option, and a slight increase over the 2011 findings (17%).

Just two in ten Canadians (20%) incorrectly stated that they can obtain a credit report for “No costs both by mail and the Internet,” which is consistent with 2011 (18%), but double the 2006 result (10%). In line with the 2011 results (10%), one in ten Canadians (8%) correctly stated that they can obtain a credit report for “No cost by mail but some costs by the Internet,” up from 2006 (5%). The proportion of those who answered “Don’t know” or “Not sure,” or who “Refused” to answer (17%) continued to decline (66% in 2006 and 23% in 2011).

FIGURE 12: Cost of credit report



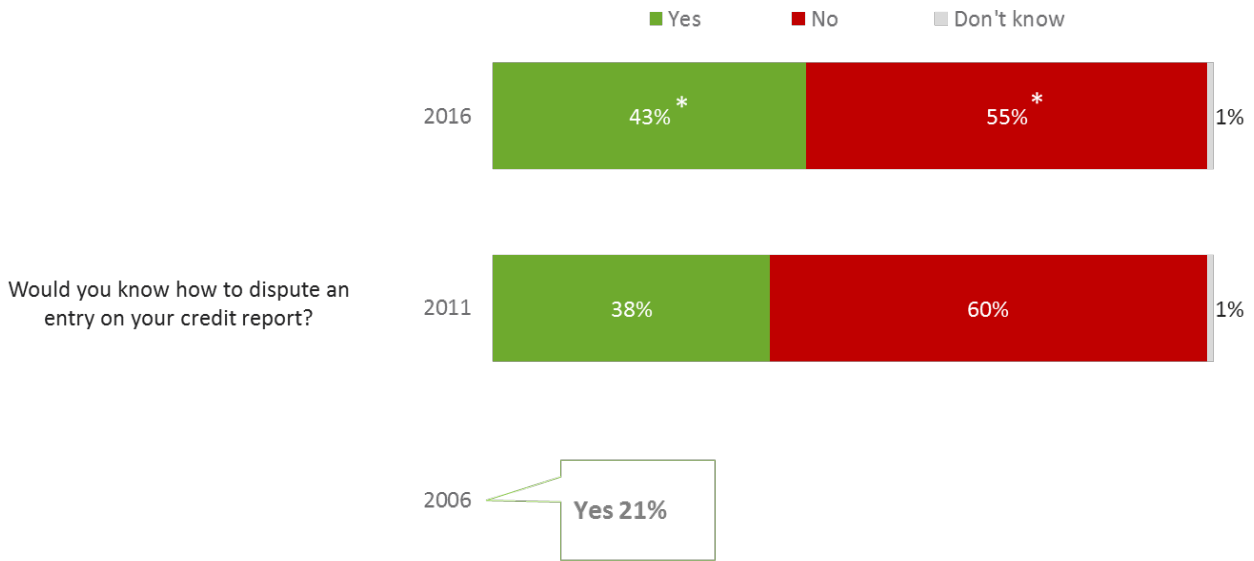
Q12. Do you happen to know the cost of obtaining a copy of your credit report? Would you say...?
Base: All Respondents 2016 (n=2000); 2011 (n=2002); 2011 (n=1700)

* Indicates a statistically significant change - 2011 to 2016

4.2 Disputing a credit report

Canadians were asked whether or not they “would ... know how to dispute an entry on [their] credit report.” Perceived knowledge levels have increased since 2011. Four in ten Canadians (43%) stated that they would know, up from 2011 (38%), while 55% stated that they would not, down from 2011 (60%).

FIGURE 13: Understanding of how to dispute an entry on a credit report



Q13. Would you know how to dispute an entry on your credit report?
Base: All Respondents 2016 (n= 2000); 2011 (n=2002); 2006 (n=1700);

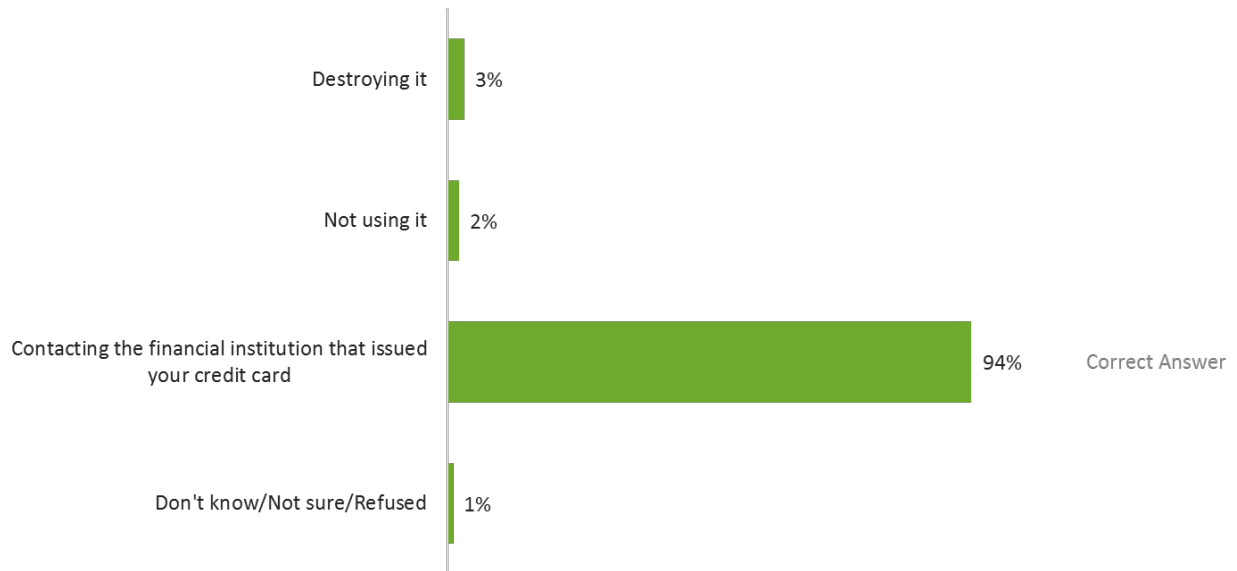
* Indicates a statistically significant change -
2011 to 2016

Section 5: Knowledge about credit card rights and responsibilities

5.1 Cancelling a credit card

Of three possible responses, a strong majority (94%) correctly selected “contacting the financial institution that issued your credit card” to complete the sentence: “You can cancel your credit card by” Just 3% stated that this could be done by “destroying it,” and only 2% stated that it could be done by “not using it.”

FIGURE 14: Cancel a credit card by...



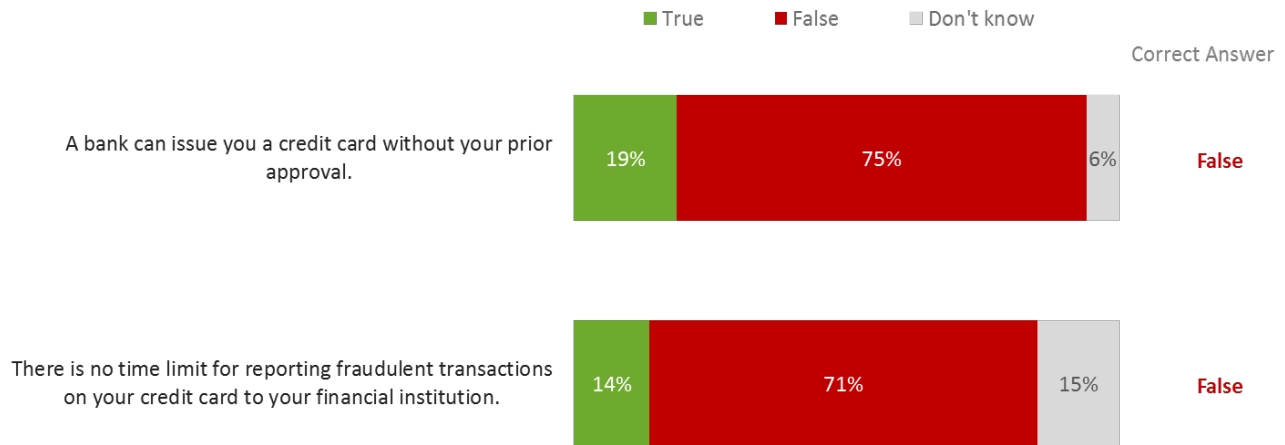
Q15. Next, I will read you a statement and a list of possible responses. Please complete the statement by choosing one response. You can cancel your credit card by: Base: All Respondents 2016 (n=2000)

5.2 Issuing cards and reporting fraud

Three quarters (75%) of Canadians correctly answered that it is false that “A bank can issue you a credit card without your prior approval”; however, two in ten (19%) thought this to be true. Just 6% stated that they didn’t know whether it was true or not.

Seven in ten (71%) Canadians correctly answered that it is false that “There is no time limit for reporting fraudulent transactions on your credit card to your financial institution.” The remaining 29% were split between those who found the statement to be true (14%) and those who didn’t know (15%).

FIGURE 15: Knowledge of rights—issuing credit cards and reporting fraud



Q16_Q17. I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false – or if you don't know. The first/next statement is... Base: All Respondents 2016 (n= 2000)

Canadians aged 35 to 54 years old (77%) and residents of Alberta (81%) and Quebec (79%) were most likely to respond correctly that it is false that “A bank can issue you a credit card without your prior approval.”

Residents of Alberta (79%) were also most likely to answer correctly that it is false that “There is no time limit for reporting fraudulent transactions on your credit card to your financial institution.” The likelihood of a correct response to this question also increased with education (73% of those with a post-secondary education or a university degree) and income level (73% of those earning \$60K or more).

FIGURE 16: Knowledge of rights—issuing credit cards and reporting fraud, subgroups

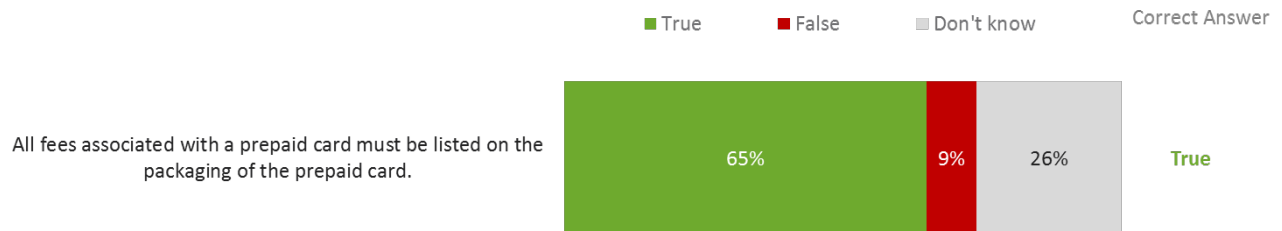
% Correct Summary	Total	Gender		Age			Education				Income			Province					
		Male	Female	18 - 34	35 - 54	55+	Less than HS	HS	Post sec	University	Less than \$40k	\$40k - Less than \$60k	\$60k+	BC	ALB	SK/MB	ONT	QUE	ATL
A bank can issue you a credit card without your prior approval – False	75%	75%	75%	76%	77%	72%	73%	74%	76%	76%	76%	74%	77%	71%	81%	72%	73%	79%	75%
There is no time limit for reporting fraudulent transactions on your credit card to your financial institution - False	71%	70%	71%	68%	71%	72%	60%	68%	73%	73%	67%	73%	73%	72%	79%	68%	69%	68%	75%

Q16_Q17. (Correct Summary) I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false - or if you don't know Base: All Respondents 2016 (n= 2000)

Section 6: Knowledge about prepaid cards rights and responsibilities

Over half (65%) of Canadians correctly stated that it is true that “All fees associated with a prepaid card must be listed on the packaging of the prepaid card.” One in ten (9%) incorrectly believed this to be false, and one quarter of Canadians (26%) didn’t know whether this statement was true or false.

FIGURE 17: All fees associated with a prepaid card must be listed on the packaging of the prepaid card



Q14. I would like you to tell me to the best of your knowledge whether you think the following statement is true or false or if you don't know. Base: All Respondents 2016 (n= 2000);

Section 7: Summary of findings specific to outreach campaign key messages

From March 1, 2016, to December 31, 2016, FCAC conducted an outreach campaign to raise awareness among Canadians of four key areas of knowledge:

- Financial institutions do not permit account holders to share their PIN with anyone, including other family members, such as a spouse.
- Interest must be paid on cash advances from the date the cash advance was made, even if the balance is paid in full and on time.
- The penalty for breaking a mortgage early is usually the greater of three months' interest on the balance of the existing mortgage or the interest rate differential.
- You can receive your credit report for free by mail once a year.

Sharing your PIN

Seven in ten (70%) Canadians correctly stated that it is false that “Financial institutions permit account holders to share their PIN with other family members, such as a spouse.” This shows an increase over 2011 (67%) (stable since 2006 [67%]).

Knowledge that financial institutions do not permit account holders to share their PIN with anyone, including family members, such as a spouse, is highest among middle-aged Canadians and Canadians with higher incomes and higher levels of education. Those most likely to give the correct response included the following:

- 35 to 54 year olds (74%) (compared with 18 to 34 year olds [68%] and those aged 55 years and older [66%]);
- Canadians with a university degree (75%). Knowledge levels appear to be lower among those with a lower level of education, as the lowest levels of knowledge were recorded among those with less than a high school education (58%); and
- higher-income earners (76% of those earning \$60K or more). Knowledge levels appear to be lower among those earning a lower income (in line with lower level of education). The lowest knowledge level was among those earning less than \$40K (61%).

Interest on cash advances from a credit card

The campaign appears to have made no measurable impact on the number of Canadians who know that interest must always be paid on cash advances from a credit card even if the balance is paid in full and on time. Half of Canadians (51%) continued to believe incorrectly that “you won’t pay interest on a cash advance as long as you pay your credit card balance in full by the due date indicated on your statement” (compared with 52% in 2011 and 49% in 2006).

Knowledge is highest among older Canadians with higher income and education levels. Those most likely to give the correct response included the following:

- Canadians aged 35 to 54 years old (42%) and those aged 55 years and older (41%) (compared

- with those aged 18 to 34 years old [32%]);
- Canadians with a university degree (46%). Knowledge levels appear to be lower among those with a lower level of education as the lowest levels of knowledge were recorded among those with less than a high school education (26%); and
- higher-income earners (46% of those earning \$60K or more). Knowledge levels appear to be lower among those earning a lower income (in line with lower level of education). The lowest knowledge level was among those earning less than \$40K (26%).

Mortgage prepayment penalties

About one third (35%) correctly answered that it is false that “If you want to pay off or renegotiate your mortgage before the maturity date, you will never have to pay a penalty greater than three months’ interest.” This indicates a decline from 2011 (38%). However, fewer Canadians answered incorrectly (24% compared with 29% in 2011), but more answered that they didn’t know (41% compared with 32% in 2011). This suggests that while fewer answered correctly, fewer also answered incorrectly, and more Canadians were unclear on this point.

Men, middle-aged Canadians and Canadians with higher incomes and higher levels of education were the most knowledgeable on this question. Those most likely to answer correctly included the following:

- men (38%) (compared with women [31%]);
- 35 to 54 year olds (40%) (compared with 18 to 34 year olds [31%] and those aged 55 years and older [32%]);
- Canadians with a university degree (38%). Knowledge levels appear to be lower among those with a lower level of education as the lowest levels of knowledge were recorded among those with less than a high school education (22%); and
- higher-income earners (42% of those earning \$60K or more). Knowledge levels appear to be lower among those earning a lower income (in line with lower level of education). The lowest knowledge level was among those earning less than \$40K (25%).

Cost of a credit report

While respondents were not specifically tested on their knowledge of whether they could receive their credit report for free by mail once a year, they were questioned on the costs of obtaining a credit report. Consistent with the 2011 results (10%), only one in ten Canadians (8%) correctly stated that they could obtain a credit report for “No cost by mail but some costs by the Internet,” up from 2006 (5%). This increase suggests that the campaign may have contributed to greater knowledge in this area.

Demographics have little impact on the knowledge that you can obtain a credit report for “No cost by mail but some costs by the Internet,” with one exception. Younger Canadians were more likely to answer correctly than older Canadians (10% of 18 to 34 year olds compared with 7% of those aged 55 years or older).



Section 8: Summary of new questions for 2016

Of the statements tested, knowledge levels were highest regarding how to cancel a credit card (95%). Three quarters (75%) of Canadians knew that it is false that “A bank can issue you a credit card without your prior approval.” Almost as many (71%) knew that it is false that “There is no time limit for reporting fraudulent transactions on your credit card” and that “Consumers can cash a federal government cheque for free at any bank” (69%). However, only 65% knew that “all fees associated with a prepaid card must be listed on the packaging” Only one third (33%) were aware that it is false that “If you deposit a cheque at a branch with a bank teller, the bank does not have to give you access to any of the funds immediately.”

Across all of the statements, gender had very little impact on the likelihood of answering correctly. In fact, the only significant difference between men and women was with regard to the requirement to list all fees on the packaging of prepaid cards. Women (68%) were more likely to state correctly that this was true than men (62%). While older Canadians (57% of those aged 55 years or older) were less likely to be knowledgeable about the requirement to list all fees on the packaging of prepaid cards, younger Canadians (64% of those aged 18 to 34) were less likely to know that it is true that “Consumers can cash a federal government cheque for free at any bank.”

Those with higher levels of education and income were more likely to correctly identify all statements as being true or false, except one. Those in the highest income (\$60K+) and education (university) categories were least likely to know that it is false that “If you deposit a cheque at branch with a bank teller, the bank does not have to give you access to any of your funds immediately.”

From a regional perspective, Atlantic Canadians tended to answer correctly most frequently. The proportion of correct responses to four of the six questions was highest in Atlantic Canada.

Residents of Saskatchewan and Manitoba were least likely to answer correctly in all cases but one: they were most likely to answer correctly that it is true that “If you deposit a cheque at branch with a bank teller, the bank does not have to give you access to any of your funds immediately.”



FIGURE 18: Summary of new questions

% Correct Summary	Total	Gender		Age			Education				Income			Province					
		Male	Female	18 - 34	35 - 54	55+	Less than HS	HS	Post sec	University	Less than \$40k	\$40k - Less than \$60k	\$60k+	BC	ALB	SK/MB	ONT	QUE	ATL
You can cancel your credit card by: Contacting the financial institution that issued your credit card	95%	93%	94%	95%	95%	91%	80%	94%	94%	96%	90%	94%	97%	94%	97%	88%	94%	92%	99%
A bank can issue you a credit card without your prior approval – False	75%	75%	75%	76%	77%	72%	73%	74%	76%	76%	76%	74%	77%	71%	81%	72%	73%	79%	75%
There is no time limit for reporting fraudulent transactions on your credit card to your financial institution - False	71%	70%	71%	68%	71%	72%	60%	68%	73%	73%	67%	73%	73%	72%	79%	68%	69%	68%	75%
Consumers can cash a federal government cheque for free at any bank - True	69%	70%	68%	64%	70%	71%	62%	69%	68%	70%	66%	72%	70%	71%	69%	65%	70%	66%	74%
All fees associated with a prepaid card must be listed on the packaging of the prepaid card - True	65%	62%	68%	70%	70%	57%	49%	64%	65%	70%	59%	69%	70%	59%	71%	60%	65%	66%	74%
If you deposit a cheque at a branch with a bank teller, the bank does not have to give you access to any of your funds immediately - False	33%	31%	35%	35%	33%	32%	42%	34%	35%	30%	35%	39%	31%	27%	31%	41%	35%	31%	39%

Q14-Q19. (Correct Summary) I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false - or if you don't know / Next, I will read you a statement and a list of possible responses. Please complete the statement by choosing one response. You can cancel your credit card by: contacting the financial institution that issued your credit card. Base: All Respondents 2016 (n= 2000)

Section 9: Areas of improvement

This year's results reveal a marginal improvement for seven questions.

Knowledge levels in four areas (sharing PINs, the obligation of financial institutions to provide information to consumers and the obligation of financial institutions to provide information when an account is opened, and liability for joint accounts) have increased slightly since 2011.

There is an indication that Canadians are also more likely to agree that:

- they would know how to dispute an entry on their credit report and that they are very clear about their rights if they have a problem with a financial institution; and
- financial institutions have a legal duty to provide clear information to consumers.

FIGURE 19: Areas of improvement

Summary table of results since 2011		2016	2011
When you open an account, the bank must give you a written statement of all service fees and charges.	True	85% ↑	80%
Financial institutions permit account holders to share their PIN with other family members, such as a spouse.	False	70% ↑	67%
Financial institutions have a legal duty to provide clear information to consumers.	No correct answer	72% Agree ↑	70% Agree
You are very clear about your rights if you have a problem with a financial institution.	No correct answer	69% ↑	63%
If two people open a joint savings or chequing account, which ONE of the following most accurately describes who is responsible for that account?	Both persons are responsible for the entire account	87% ↑	86%
What if you, as the primary holder of a credit card, arrange for a second person to be able to use your credit card, which ONE of the following most accurately describes your responsibility for debt incurred by that person on the card?	You are entirely responsible for any debt the other person incurs on the card	74% ↑	72%
Would you know how to dispute an entry on your credit report?	No correct answer	Yes - 43% ↑ No - 55% Don't know - 1%	Yes - 38% No - 60% Don't know - 1%

↑ Improved results
 ↓ Decreased results
 ↔ Not changed results

Section 10: Areas to improve on

Knowledge levels have decreased or remain relatively unchanged in five areas. Compared with 2011, in 2016, Canadians were less likely to answer correctly that it is true that “A bank cannot refuse to open an account for you only because you have filed for bankruptcy, or don’t have any money or a job.” They were also less likely to know that it is false that “You won’t pay interest on a cash advance as long as you pay your credit card balance in full by the due date indicated on your statement,” that “If you want to pay off or renegotiate your mortgage before the maturity date, you will always have to pay a penalty equal to three months’ interest,” or that, in the same circumstance, “you will never have to pay a penalty greater than three months’ interest.”






In 2016, Canadians were less likely than in 2011 to know who is responsible if a wallet is stolen that contains both the card and the PIN and the latter are used to take money from an account, or how much it costs to obtain a copy of their credit report.




FIGURE 20: Areas to improve on

Summary table of results since 2011		2016	2011
A bank cannot refuse to open an account for you only because you have filed for bankruptcy, or don't have any money or a job.	True	29% ↓	35%
You won't pay interest on a cash advance as long as you pay your credit card balance in full by the due date indicated on your statement.	False	39% ↓	40%
If you want to pay off or renegotiate your mortgage before the maturity date, you will never have to pay a penalty greater than three months' interest.	False	35% ↓	38%
Some people keep their PIN on a piece of paper in their wallet, along with their debit card. If the wallet is stolen and the card and PIN are used to take money from an account, who is liable for the money lost?	Card-holder only	68% ↓	72%
Do you happen to know the cost of obtaining a copy of your credit report?	No cost by mail but some costs by internet	8% ↓	10%

↑ Improved results
 ↓ Decreased results
 ↔ Not changed results

FIGURE 21: Areas to improve on, subgroups

Summary table of results since 2011			Total	Gender		Age			Education				Income*			Region					
				M	F	18-34	35-54	55+	<HS	HS	PS	Uni	<\$40k	\$40k- <\$60k	\$60k+	BC	ALB	SK / MB	ONT	QUE	ATL
A bank cannot refuse to open an account for you only because you have filed for bankruptcy, or don't have any money or a job.	True	2016	29% 	35%	36%	38%	38%	31%	31%	34%	38%	35%	40%	37%	35%	23%	24%	23%	29%	37%	30%
		2011	35%	34%	36%	37%	39%	30%	34%	37%	36%	31%	33%	38%	35%	33%	39%	35%	30%	46%	25%
You won't pay interest on a cash advance as long as you pay your credit card balance in full by the due date indicated on your statement.	False	2016	39% 	39%	38%	32%	42%	41%	26%	32%	37%	46%	26%	34%	46%	46%	38%	39%	42%	30%	39%
		2011	40%	40%	40%	37%	46%	35%	26%	39%	41%	49%	29%	34%	50%	46%	49%	37%	40%	30%	44%
If you want to pay off or renegotiate your mortgage before the maturity date, you will never have to pay a penalty greater than three months' interest	False	2016	35% 	38%	31%	31%	40%	32%	22%	30%	36%	38%	25%	28%	42%	31%	38%	27%	35%	35%	41%
		2011	38%	42%	36%	37%	41%	37%	34%	33%	40%	47%	32%	35%	44%	35%	39%	25%	44%	35%	42%
Some people keep their PIN on a piece of paper in their wallet, along with their debit card. If the wallet is stolen and the card and PIN are used to take money from an account, who is liable for the money lost?	Card-holder only	2016	68% 	69%	67%	67%	72%	64%	66%	72%	69%	67%	70%	67%	69%	68%	72%	69%	70%	62%	71%
		2011	72%	74%	69%	75%	72%	69%	78%	75%	69%	67%	73%	76%	69%	74%	79%	78%	69%	67%	81%
Do you happen to know the cost of obtaining a copy of your credit report?	No cost - mail / some costs - internet	2016	8% 	9%	8%	10%	9%	7%	7%	7%	9%	8%	7%	9%	9%	12%	7%	3%	9%	7%	7%
		2011	10%	10%	9%	11%	12%	6%	11%	7%	11%	10%	9%	8%	12%	12%	11%	8%	10%	7%	9%

 Improved results
 Decreased results
 Not changed results

*2011 Income Ranges
 are: <\$30k, \$30k -
 <\$60k, \$60k+

Section 11: Results at a glance

Q1. A bank cannot refuse to open an account for you only because you have filed for bankruptcy, or don't have any money or a job.)	True	False	Don't know/Not sure/Refused
2016	29%	36%	35%
2011	35%	39%	26%
2006	36%	43%	21%
Q2. When you open an account, the bank must give you a written statement of all service fees and charges.	True	False	Don't know/Not sure/Refused
2016	85%	5%	10%
2011	80%	12%	8%
2006	88%	8%	4%
Q3. You won't pay interest on a cash advance as long as you pay your credit card balance in full by the due date indicated on your statement.	True	False	Don't know/Not sure/Refused
2016	51%	39%	11%
2011	52%	40%	9%
2006	49%	41%	9%
Q4. Financial institutions permit account holders to share their PIN with other family members, such as a spouse.	True	False	Don't know/Not sure/Refused
2016	19%	70%	11%
2011	24%	67%	9%
Q5. If you want to pay off or renegotiate your mortgage before the maturity date, you will always have to pay a penalty equal to three months' interest.	True	False	Don't know/Not sure/Refused
2016	30%	34%	36%
Q6. If you want to pay off or renegotiate your mortgage before the maturity date, you will never have to pay a penalty greater than three months' interest	True	False	Don't know/Not sure/Refused
2016	24%	35%	41%
2011	29%	38%	32%

Q7. Financial institutions have a legal duty to provide clear information to consumers.	Strongly agree	Somewhat agree	Somewhat disagree	Strongly disagree	Don't know/Not sure/Refused
2016	72%	21%	4%	2%	1%
2011	70%	22%	4%	3%	1%
Q8. You are very clear about your rights if you have a problem with a financial institution.	Strongly agree	Somewhat agree	Somewhat disagree	Strongly disagree	Don't know/Not sure/Refused
2016	24%	45%	21%	8%	2%
2011	24%	38%	23%	12%	2%

Q9. Some people keep their PIN on a piece of paper in their wallet, along with their debit card. If the wallet is stolen and the card and PIN are used to take money from an account, who is liable for the money lost?	The card-holder only	Both the financial institution and the card-holder, equally	The financial institution only	Don't know/Not sure/Refused
2016	68%	20%	8%	4%
2011	72%	15%	9%	4%
2006	68%	12%	7%	12%

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Q10. If two people open a joint savings or chequing account, which ONE of the following most accurately describes who is responsible for that account?	Both persons are responsible for the entire account	Each person is responsible for half of the account	Only one person is responsible for the entire account	Don't know/Not sure/Refused	The person with the highest income is responsible for the entire account
2016	87%	7%	3%	2%	2%
2011	86%	8%	2%	2%	2%
2006	72%	9%	11%	5%	3%

Q11. What if you, as the primary holder of a credit card, arrange for a second person to be able to use your credit card, which ONE of the following most accurately describes your responsibility for debt incurred by that person on the card?	You are entirely responsible for any debt the other person incurs on the card	You are only responsible for the debt incurred on the card by the other person if they are less than 18 years old	You and the other person are each responsible for half the total debt on the card	You are not responsible for any debt the other person incurs on the card	Don't know/Not sure/Refused
2016	74%	10%	9%	4%	3%
2011	72%	9%	10%	5%	4%
2006	63%	6%	15%	7%	9%

Q12. Do you happen to know the cost of obtaining a copy of your credit report?	Some costs both by mail and the Internet	No cost by the internet, but some costs by mail	No costs both by mail and the Internet	Don't know/Not sure/Refused	No cost by mail but some costs by the Internet
2016	33%	21%	20%	17%	8%
2011	31%	17%	18%	23%	10%

Q13. Would you know how to dispute an entry on your credit report?	Yes	No	Don't know/Not sure/Refused
2016	43%	55%	1%
2011	38%	60%	1%
2006	21%		

Q14. All fees associated with a prepaid card must be listed on the packaging of the prepaid card.	True	False	Don't know/Not sure/Refused
2016	65%	9%	26%

Q15. You can cancel your credit card by:	a. destroying it	b. not using it	c. contacting the financial institution that issued your credit card	Don't know/Not sure/Refused
2016	3%	2%	94%	1%

Financial Consumers' Rights and Responsibilities – Public Opinion Research 2016

Q16. A bank can issue you a credit card without your prior approval.	True	False	Don't know/Not sure/Refused
2016	19%	75%	6%
Q17. There is no time limit for reporting fraudulent transactions on your credit card to your financial institution.	True	False	Don't know/Not sure/Refused
2016	14%	71%	15%
Q18. Consumers can cash a federal government cheque for free at any bank.	True	False	Don't know/Not sure/Refused
2016	69%	14%	18%
Q19. If you deposit a cheque at a branch with a bank teller, the bank does not have to give you access to any of your funds immediately.	True	False	Don't know/Not sure/Refused
2016	56%	33%	10%

Appendices

Appendix A. Methodology 2016

Ipsos conducted an 11-minute telephone survey among a nationwide sample of n=2,000 Canadian adults between July 28th and August 11th, 2016. The sample is a probability sample generated through random digit dialing. Canadians within households were selected at random, first by seeking the youngest person in the household (aged 18+), then if not available/not willing to participate, the “birthday method” (identifying and interviewing the member of the household who had their birthday last) was used.

A sample of n=800 cellphone completes was included to boost representation of younger Canadians and others whom may no longer have landline telephones accessible through RDD. Cellphone sample included those who have a landline and cellphone, who identify their cellphone as their primary telephone for personal calls. Wireless Samples are selected on a provincial level (as it is not practical to accurately select by market given the mobile nature of the technology) from a database containing all possible numbers in 1000-blocks of area codes and exchanges dedicated to wireless numbers.

Extrapolation: The table below indicates the unweighted geographical distribution of the sample, with the associated margins of error (calculated at a 95% confidence interval). Weighting was applied to the sample to ensure that the final data reflects the adult population of Canada by region, age and gender according to the 2011 Census.

Margin of Error: The margin of error expresses the maximum expected difference between the true population parameter and a sample estimate of that parameter. In other words, we expect that, had the whole population participated in the survey, the results would have been the same as the results of the sample collected within a range of 2.2 percentage points, 19 times out of 20. The table below also highlights the margin of error across key demographic variables.

	Unweighted Sample Size	Weighted Sample Size	Margin of Error
Canada	2000	2000	± 2.2
Region			
British Columbia	271	270	± 5.9
Alberta	213	214	± 6.5
Sask./Man.	129	132	± 8.8
ON	766	764	± 3.5
QC	479	478	± 4.5
Atlantic Canada	142	142	± 8.1

Prefer not to disclose	-	-	*Not applicable
Gender			
Male	912	960	± 3.2
Female	1088	1040	± 3.0
Age			
18-34	429	558	± 4.8
35-54	638	740	± 3.8
55+	933	702	± 3.2
Prefer not to disclose	-	-	*Not applicable
Education			
Less than high school	171	162	± 7.4
High school	372	365	± 5.1
Post-Secondary	609	608	± 4.0
University	825	844	± 3.4
Prefer not to disclose	23	21	*Not applicable
Income			
Under \$40K	453	445	± 4.6
\$40K to under \$80K	544	535	± 4.2
\$80K to under \$100K	197	206	± 6.9
\$100K or more	517	543	± 4.3
Prefer not to disclose	289	271	*Not applicable

The following table provides the call dispositions and response rate calculation, as per the MRIA's empirical method of calculating response rates for telephone surveys.

Empirical Calculation for Data Collection	Landline	Cellphone	Total
Total Numbers Attempted	46310	45685	91995
Invalid (NIS, fax/modem, business/non-res.)	25809	27656	53465
Unresolved (U) (Busy, no answer, answering machine)	10162	9897	20059
In-scope - non-responding (IS)	8172	6278	14450
Language problem	239	172	411
Illness, incapable, deaf	61	14	75
Household refusal	7576	5859	13435
Respondent refusal	189	159	348
Qualified respondent break-off	107	74	181
In-scope - Responding units (R)	1353	1134	2487

Over quota	73	15	88
No one 18+	40	281	321
Occupation Disqualified	40	38	78
Completed interviews	1200	800	2000
Response Rate = R/(U+IS+R)	7%	7%	7%

Non-Response Analysis

As with any probability sample there exists within the current sample the possibility of non-response bias. In particular, this survey would not include members of the population who do not have access to a telephone (either landline or cell phone) or who are not capable of responding to a survey in either English or French. In addition, some groups within the population are systemically less likely to answer surveys (for example, younger respondents).

The table below compares the unweighted sample to the 2011 Census results by region, age and gender. The comparison shows an underrepresentation of younger Canadians (18 to 34 years of age). These proportions have been corrected in the weighting to reflect 2011 Census values.

	Unweighted Percent	Census 2011 Proportions
Region		
BC	13%	13%
Alberta	11%	11%
Prairies (MB/SK)	6%	7%
Ontario	38%	38%
Quebec	24%	24%
Atlantic	7%	7%
Gender		
Male	46%	48%
Female	54%	52%
Age		
18-34	21%	28%
35-54	32%	37%
55+	47%	35%
Education		
High School or Less	28%	36%
Some Post-secondary	30%	38%
University or higher	41%	26%

Income		
Under \$40K	22%	19%
\$40K to under \$80K	27%	31%
\$80K to under \$100K	10%	13%
\$100K or more	26%	37%
Don't know/ Refused	16%	N/A

The table below provides the unweighted sample distribution by region, age, and gender overall and within the samples obtained via landline telephone and via cellphone.

	Total Sample	Landline	Cellphone
Canada	2000	1200	800
Region			
British Columbia	13%	13%	13%
Alberta	11%	11%	11%
Sask./Man.	6%	6%	6%
Ontario	38%	38%	38%
Quebec	24%	24%	24%
Atlantic Canada	7%	7%	7%
Gender			
Male	46%	42%	51%
Female	54%	58%	49%
Age			
18-34	21%	11%	38%
35-54	32%	30%	34%
55+	47%	59%	28%
Education			
High School or Less	28%	30%	23%
Some Post-secondary	30%	30%	32%
University or higher	41%	39%	45%
Income			
Under \$40k	22%	22%	23%
\$40k to under \$80k	27%	27%	28%
\$80k to under \$100k	10%	9%	11%
\$100k or more	27%	25%	27%

Throughout this report, comparisons have been made to previous surveys conducted in 2011 (POR 012-11) and 2006 (POR 220-06). Please refer to the Library and Archives Canada website to access these reports using the POR number.

Appendix B. Quantitative Questionnaire 2016 – English

[LANGUAGE OF CALLER RECORDED AT GREETING]

[INTERVIEWER TO PROCEED WITH INTRODUCTION IN LANGUAGE OF RESPONDENT AT GREETING]

[INTRODUCTION]

Good morning/afternoon/evening. My name is _____ and I am calling from Ipsos, a national public opinion research company. Please let me assure you that we are not trying to sell anything.

[FOR USE IN QUEBEC/ATLANTIC CANADA]

Would you prefer to continue in English or French? **(CONTINUE IN LANGUAGE OF PREFERENCE OR ARRANGE CALL BACK IN OTHER LANGUAGE)**

Today, we are conducting a short survey on behalf of the Financial Consumer Agency of Canada, an independent federal Government agency working to protect and inform consumers of financial products and services. This survey will help measure Canadians' knowledge of the rights and responsibilities of financial consumers and financial institutions in Canada.

All responses will be kept strictly confidential and will remain anonymous. Responses are recorded in statistical form only. This survey is registered with the national survey registration system maintained by the Market Research and Intelligence Association (MRIA).

(IF NECESSARY: This survey will take approximately 11 minutes to complete.) Participation in this survey is completely voluntary.

[ASK IF LANDLINE SAMPLE]

[Single Punch PREQUAL]

S1a. We are looking to interview a broad cross section of the public. I'd like to speak to the youngest person in your household who is 18 years of age or older. Would that be you?

Yes

No

[IF YES, CONTINUE]

[IF NO, ALLOW RESPONDENT TO SEEK THE YOUNGEST HOUSEHOLD MEMBER AND REINTRODUCE]

[IF NOT AVAILABLE OR IF YOUNGEST MEMBER NOT INTERESTED, CAN SPEAK WITH MEMBER 18+ WITH THE LAST BIRTHDAY]

[ASK IF CELL SAMPLE]

[Single Punch PREQUAL]

S1b. Are you 18 years of age or older?

Yes **[CONTINUE]**

No **[THANK & TERMINATE]**

Don't know/Not sure/Refused **(DO NOT READ ALLOWED)**

[IF NO/DK/REF THANK & TERMINATE]

[ASK ALL]

[AGEYEAR]

Ageyear. In what year were you born? **(ENTER EXACT YEAR)**

(Valid range is) (1900-1997)

Prefer not to answer **(DO NOT READ ALLOWED)**

[ASK ALL]

[AGE2]

Age2. Have you celebrated your birthday this year or is it yet to come?

Yes

Yet to come

[HIDDEN VARIABLE [AGERANGE] – ALLOCATE FROM [AGE]

[AGERANGE]

18 to 34

35 to 49

50 to 54

55 to 64

65+

NO ANSWER

[ASK IF (CELLPHONE) SAMPLE]

[Single Punch PREQUAL]

C1. Do you have a traditional home phone that is a land line service?

Yes

No

Don't know/Not sure/Refused **(DO NOT READ ALLOWED)**

[IF DK/REF THANK & TERMINATE]

[ASK IF C1 IS 'YES']

[Single Punch PREQUAL]

C2. Which telephone do you consider your primary contact number?

Quel numéro de téléphone considérez-vous comme le principal numéro pour vous joindre ?

Landline

Cell



Both Equally

Don't know/Not sure/Refused (**DO NOT READ ALLOWED**)

[HIDDEN VARIABLE [PhonType]

[PHONTYPE]

	18-34	35+	Grand Total
1-Landline			
2-Cell			
3-Both Equally			
DK/REF			

[ASK FSAPROV, QFSA IF (CELLPHONE SAMPLE); OTHERWISE SKIP TO S2]

[LANDLINE REGION ALLOCATION BASED ON AREA CODE/EXCHANGE]

[ASK FSAPROV IF (CELLPHONE); OTHERWISE SKIP TO S2]

[FSAPROV]

[Single Punch PREQUAL]

[QUOTA]

Fsaprov. And what province do you live in?

British Columbia

Alberta

Saskatchewan

Manitoba

Ontario

Quebec

New Brunswick

Nova Scotia

PEI (Prince Edward Island)

Newfoundland and Labrador

Yukon

North West Territories

Nunavut

Don't know/Not sure/Refused (**DO NOT READ ALOUD**)

[IF FSAProv = DK/REF, THANK & TERMINATE; OTHERWISE CONTINUE]

[HIDDEN VARIABLE [PROVINCE] – ALLOCATE CELLPHONE SAMPLE FROM FSAPROV / ALLOCATE LANDLINE SAMPLE TO PROVINCE BASED ON AREA CODE/EXCHANGE. USE PROVINCE FROM FSAPROV]

[PROVINCE]

BRITISH COLUMBIA



ALBERTA
SASKATCHEWAN
MANITOBA
ONTARIO
QUEBEC
NEW BRUNSWICK
NOVA SCOTIA
PEI (PRINCE EDWARD ISLAND)
NEWFOUNDLAND AND LABRADOR
YUKON
NORTH WEST TERRITORIES
NUNAVUT

[ASK FSAPROV IF (CELLPHONE); OTHERWISE SKIP TO S2]

[NUMERICAL RESPONSE]

QFSA. Just to make sure that you are eligible for the survey, can I get the first three digits of your postal code?

[INSERT POSTAL CODE MODULE]

[IF CELLPHONE AND QFSA=DK/REF, THANK & TERMINATE; OTHERWISE CONTINUE]

[ASK ALL]

[Single Punch PREQUAL]

S2. Do you or does anyone in your household work for an advertising or market research firm or for the media?

Yes

No

Don't know/Not sure/Refused (DO NOT READ ALLOWED)

[IF YES OR DK/REF AT QS2, THANK AND TERMINATE]

[RECORD FOR ALL]

[QUOTA]

[RESP_GENDER]

[Single Punch PREQUAL]

[RESP_GENDER.] [RECORD GENDER – DO NOT ASK]

Male

Female

[MQB]

[ASK ALL]

[SINGLE PUNCH PER ATTRIBUTE]

Q1-Q6. I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false – or if you don't know. The first/next statement is... (READ STATEMENTS, ENTER SINGLE RESPONSE FOR EACH STATEMENT)

[STATEMENTS]

[RANDOMIZE]

Q1_ A bank cannot refuse to open an account for you only because you have filed for bankruptcy, or don't have any money or a job.

Q2_ When you open an account, the bank must give you a written statement of all service fees and charges.

Q3_ You won't pay interest on a cash advance as long as you pay your credit card balance in full by the due date indicated on your statement.

Q4_ Financial institutions permit account holders to share their PIN with other family members, such as a spouse.

Q5_ If you want to pay off or renegotiate your mortgage before the maturity date, you will always have to pay a penalty equal to three months' interest.

Q6_ If you want to pay off or renegotiate your mortgage before the maturity date, you will never have to pay a penalty greater than three months' interest.

[ANSWER OPTIONS]

[SINGLE PUNCH PER ATTRIBUTE]

True

False

Don't know/Not sure/Refused (**DO NOT READ ALOUD**)

[ASK ALL]

[SINGLE PUNCH PER ATTRIBUTE]

Q7-Q8. Please tell me whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree with the following statements. (**READ STATEMENTS, ENTER SINGLE RESPONSE FOR EACH STATEMENT**)

Q7_ Financial institutions have a legal duty to provide clear information to consumers.

Q8_ You are very clear about your rights if you have a problem with a financial institution.

[ANSWER OPTIONS]

[SINGLE PUNCH PER ATTRIBUTE]

Strongly agree

Fortement d'accord

Somewhat agree

Plutôt d'accord

Somewhat disagree

Plutôt en désaccord

Strongly disagree

Fortement en désaccord

Don't know/Not sure/Refused **(DO NOT READ ALOUD)**

Je ne sais pas/Pas sûr/Refus **(NE PAS LIRE)**

[ASK ALL]

Q9. Some people keep their PIN on a piece of paper in their wallet, along with their debit card. If the wallet is stolen and the card and PIN are used to take money from an account, who is liable for the money lost? **(READ STATEMENTS, ENTER SINGLE RESPONSE)**

[SINGLE PUNCH]

[RANDOMIZE]

The financial institution only

Both the financial institution and the card-holder, equally

The card-holder only

Don't know/Not sure/Refused **(DO NOT READ ALOUD)** **[ANCHOR LAST]**

[ASK ALL]

Q10. If two people open a joint savings or chequing account, which ONE of the following most accurately describes who is responsible for that account? **(READ STATEMENTS, ENTER SINGLE RESPONSE)**

[SINGLE PUNCH]

[RANDOMIZE]

Each person is responsible for half of the account

Both persons are responsible for the entire account

Only one person is responsible for the entire account

The person with the highest income is responsible for the entire account

Don't know/Not sure/Refused **(DO NOT READ ALOUD)** **[ANCHOR LAST]**

[ASK ALL]

Q11. What if you, as the primary holder of a credit card, arrange for a second person to be able to use your credit card, which ONE of the following most accurately describes your responsibility for debt incurred by that person on the card? **(READ STATEMENTS, ENTER SINGLE RESPONSE)**

[SINGLE PUNCH]

[RANDOMIZE]

You are not responsible for any debt the other person incurs on the card

You and the other person are each responsible for half the total debt on the card

You are only responsible for the debt incurred on the card by the other person if they are less than 18 years old

You are entirely responsible for any debt the other person incurs on the card

Don't know/Not sure/Refused **(DO NOT READ ALOUD)** **[ANCHOR LAST]**

[ASK ALL]

Q12. Do you happen to know the cost of obtaining a copy of your credit report? Would you say...? **(READ STATEMENTS, ENTER SINGLE RESPONSE)**

[SINGLE PUNCH]

[RANDOMIZE]

- No costs both by mail and the Internet
- Some costs both by mail and the Internet
- No cost by mail but some costs by the Internet
- No cost by the internet, but some costs by mail
- Don't know/Not sure/Refused **(DO NOT READ ALOUD) [ANCHOR LAST]**

[ASK ALL]

Q13. Would you know how to dispute an entry on your credit report? **(SINGLE RESPONSE)**

[ANSWER OPTIONS]

[SINGLE PUNCH]

- Yes
- No
- Don't know/Not sure/Refused **(DO NOT READ ALOUD)**

[ASK ALL]

Q14. I would like you to tell me to the best of your knowledge whether you think the following statement is true or false or if you don't know: **(READ STATEMENT, ENTER SINGLE RESPONSE)**

[STATEMENT]

All fees associated with a prepaid card must be listed on the packaging of the prepaid card.

[ANSWER OPTIONS]

[SINGLE PUNCH]

- True
- False
- Don't know/Not sure/Refused **(DO NOT READ ALOUD)**

[ASK ALL]

Q15. Next, I will read you a statement and a list of possible responses. Please complete the statement by choosing one response. **(READ ALL RESPONSES BEFORE ACCEPTING SINGLE ANSWER)**

[STATEMENT]

You can cancel your credit card by: **(READ STATEMENT, ENTER SINGLE RESPONSE)**

[SINGLE PUNCH]

[HOLD STABLE]

- a. destroying it

- b. not using it
- c. contacting the financial institution that issued your credit card
- Don't know/Not sure/Refused **(DO NOT READ ALOUD) [ANCHOR LAST]**

[ASK ALL]

Q16-Q19. I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false – or if you don't know. The first/next statement is...

(READ STATEMENTS, ENTER SINGLE RESPONSE FOR EACH STATEMENT)

[STATEMENT]

[RANDOMIZE]

Q16_ A bank can issue you a credit card without your prior approval.

Q17_ There is no time limit for reporting fraudulent transactions on your credit card to your financial institution.

Q18_ Consumers can cash a federal government cheque for free at any bank.

Q19_ If you deposit a cheque at a branch with a bank teller, the bank does not have to give you access to any of your funds immediately.

[SINGLE PUNCH PER ATTRIBUTE]

True

False

Don't know/Not sure/Refused **(DO NOT READ ALOUD)**

[DEMOGRAPHICS]

[INTRODUCTION]

Finally, I just have a few questions that allow us to group responses and to sort the information we collect. Please be assured, all your responses will be kept completely confidential.

[ASK ALL]

[Education]

EDU. What is the highest level of formal education that you have completed? **(READ LIST UNTIL INTERRUPTED)**

Grade 8 or less

Some high school

High School diploma or equivalent

Registered Apprenticeship or other trades certificate or diploma

College, CEGEP or other non-university certificate or diploma

University certificate or diploma below bachelor's level

Bachelor's degree

Post graduate degree above bachelor's level

Prefer not to answer **(DO NOT READ ALOUD)**

[Language Spoken at Home]



HLANG. What language do you speak most often at home? **(READ LIST - ACCEPT ALL THAT APPLY)**

English
French
Other **[SPECIFY]**
Prefer not to answer **[DO NOT READ ALOUD]**

[Employment Status]

EMPLOY. Which of the following categories best describes your current employment status? Are you... **(READ LIST IN FULL- ACCEPT ONE ANSWER ONLY)**

Working full-time, that is, 35 or more hours per week?
Working part-time, that is, less than 35 hours per week?
Self-employed?
Unemployed, but looking for work?
A student attending school full-time?
Retired?
Not in the workforce? **[FULL-TIME HOMEMAKER, UNEMPLOYED, NOT LOOKING FOR WORK]**
Other – **(DO NOT SPECIFY)**
Prefer not to answer **(DO NOT READ ALOUD)**

[Household Income]

INCOME. Which of the following categories best describes your total household income? That is, the total income of all persons in your household combined, before taxes? **(READ LIST UNTIL INTERRUPTED)**

Under \$20,000
\$20,000 to just under \$40,000
\$40,000 to just under \$60,000
\$60,000 to just under \$80,000
\$80,000 to just under \$100,000
\$100,000 to just under \$150,000
\$150,000 and above
Prefer not to answer **(DO NOT READ ALOUD)**

Appendix C. Quantitative Questionnaire 2016 – French

[LANGUAGE OF CALLER RECORDED AT GREETING]

[INTERVIEWER TO PROCEED WITH INTRODUCTION IN LANGUAGE OF RESPONDENT AT GREETING]

[INTRODUCTION]

Bonjour/bonsoir. Je m'appelle _____ et je travaille pour Ipsos, une entreprise nationale de recherche sur l'opinion publique. En premier lieu, laissez-moi vous rassurer, je n'essaie pas de vous vendre quoi que ce soit.

Aujourd'hui, nous réalisons un sondage pour l'Agence de la consommation en matière financière du Canada, un organisme indépendant du gouvernement fédéral dont la mission est de protéger et d'informer les consommateurs de produits et de services financiers. Ce sondage permettra d'évaluer les connaissances des Canadiens sur les droits et les responsabilités des consommateurs de produits et de services financiers et des institutions financières au Canada.

[FOR USE IN QUEBEC/ATLANTIC CANADA]

Préférez-vous continuer en français ou en anglais ? **(CONTINUE EN LANGUE DE PRÉFÉRENCE OU RAPPELER)**

Toutes les réponses sont confidentielles et anonymes; elles sont uniquement enregistrées sous forme de statistiques. Ce sondage est enregistré auprès du système national d'enregistrement des sondages de l'Association de la recherche et de l'intelligence marketing (ARIM).

(AU BESOIN : Le sondage dure environ 11 minutes.) La participation au sondage est entièrement volontaire.

[ASK IF LANDLINE SAMPLE]

[Single Punch PREQUAL]

S1a. Nous désirons nous entretenir avec des personnes de tous les horizons. Puis-je parler au plus jeune membre de votre foyer âgé de 18 ans ou plus ? Est-ce vous ?

Oui

Non

[IF YES, CONTINUE]

[IF NO, ALLOW RESPONDENT TO SEEK THE YOUNGEST HOUSEHOLD MEMBER AND REINTRODUCE]

[IF NOT AVAILABLE OR IF YOUNGEST MEMBER NOT INTERESTED, CAN SPEAK WITH MEMBER 18+ WITH THE LAST BIRTHDAY]

[ASK IF CELL SAMPLE]

[Single Punch PREQUAL]

S1b. Avez-vous 18 ans ou plus ?



Oui **[CONTINUE]**

Non **[THANK & TERMINATE]**

Je ne sais pas/Pas sûr/Refus **(NE PAS LIRE)**

[IF NO/DK/REF THANK & TERMINATE]

[ASK ALL]

[AGEYEAR]

Ageyear. En quelle année êtes-vous né ? **(ENTRER L'ANNÉE EXACTE)**

(Valid range is) (1900-1997)

Préfère ne pas répondre **(NE PAS LIRE)**

[ASK ALL]

[AGE2]

Age2. Votre anniversaire de naissance est-il déjà passé ou le fêterez-vous dans les mois à venir ?

Oui

Est encore à venir

[HIDDEN VARIABLE [AGERANGE] – ALLOCATE FROM [AGE]

[AGERANGE]

18 to 34

35 to 49

50 to 54

55 to 64

65+

NO ANSWER

[ASK IF (CELLPHONE) SAMPLE]

[Single Punch PREQUAL]

C1. Avez-vous un service de téléphone fixe traditionnel à votre domicile ?

Oui

Non

Je ne sais pas/Pas sûr/Refus **(NE PAS LIRE)**

[IF DK/REF THANK & TERMINATE]

[ASK IF C1 IS 'YES']

[Single Punch PREQUAL]

C2. Quel numéro de téléphone considérez-vous comme le principal numéro pour vous joindre ?

Téléphone fixe

Téléphone cellulaire

Tous deux également

Je ne sais pas/Pas sûr/Refus **(NE PAS LIRE)**

[HIDDEN VARIABLE [PhonType]

[PHONTYPE]

	18-34	35+	Grand Total
1-Landline			
2-Cell			
3-Both Equally			
DK/REF			

[ASK FSAPROV, QFSA IF (CELLPHONE SAMPLE); OTHERWISE SKIP TO S2]

[LANDLINE REGION ALLOCAITON BASED ON AREA CODE/EXCHANGE]

[ASK FSAPROV IF (CELLPHONE); OTHERWISE SKIP TO S2]

[FSAPROV]

[Single Punch PREQUAL]

[QUOTA]

Fsaprov. Et quelle province habitez-vous ?

Colombie-Britannique

Alberta

Saskatchewan

Manitoba

Ontario

Québec

Nouveau-Brunswick

Nouvelle-Écosse

l'île du Prince-Édouard

Terre-Neuve et Labrador

Yukon

(territoires du) Nord-Ouest

Nunavut

Je ne sais pas/Pas sûr/Refus **(NE PAS LIRE)**

[IF FSAProv = DK/REF, THANK & TERMINATE; OTHERWISE CONTINUE]

[HIDDEN VARIABLE [PROVINCE] – ALLOCATE CELLPHONE SAMPLE FROM FSAPROV / ALLOCATE LANDLINE SAMPLE TO PROVINCE BASED ON AREA CODE/EXCHANGE. USE PROVINCE FROM FSAPROV]

[PROVINCE]

BRITISH COLUMBIA



ALBERTA
SASKATCHEWAN
MANITOBA
ONTARIO
QUEBEC
NEW BRUNSWICK
NOVA SCOTIA
PEI (PRINCE EDWARD ISLAND)
NEWFOUNDLAND AND LABRADOR
YUKON
NORTH WEST TERRITORIES
NUNAVUT

[ASK FSAPROV IF (CELLPHONE); OTHERWISE SKIP TO S2]

[NUMERICAL RESPONSE]

QFSA. Afin de vérifier que vous êtes admissible au sondage, pourriez-vous me donner les trois premiers caractères de votre code postal ?

[INSERT POSTAL CODE MODULE]

[IF CELLPHONE AND QFSA=DK/REF, THANK & TERMINATE; OTHERWISE CONTINUE]

[ASK ALL]

[Single Punch PREQUAL]

S2. Est-ce que vous-même ou un autre membre de votre foyer travaillez pour une agence de publicité, une firme d'étude de marché ou un média ?

Oui

Non

Je ne sais pas/Pas sûr/Refus (**NE PAS LIRE**)

[IF YES OR DK/REF AT QS2, THANK AND TERMINATE]

[RECORD FOR ALL]

[QUOTA]

[RESP_GENDER]

[Single Punch PREQUAL]

[RESP_GENDER.] [RECORD GENDER – DO NOT ASK]

Une homme

Une femme

[MQB]

[ASK ALL]

[SINGLE PUNCH PER ATTRIBUTE]



Q1-Q6. J'aimerais savoir si chacun des énoncés suivants est vrai ou faux à votre connaissance – ou si vous ne savez pas. Le premier/prochain énoncé est... (LIRE LES ÉNONCÉS, INSCRIRE UNE SEULE RÉPONSE POUR CHAQUE ÉNONCÉ)

[STATEMENTS]

[RANDOMIZE]

Q1_ Une banque ne peut refuser de vous ouvrir un compte, seulement parce que vous avez déclaré faillite ou que vous n'avez pas d'argent ou d'emploi.

Q2_ Lorsque vous ouvrez un compte, la banque doit vous fournir un relevé écrit de tous les frais de service et tarifs.

Q3_ Vous ne paierez pas d'intérêt sur une avance de fonds tant que vous paierez au complet le solde de votre carte de crédit avant la date indiquée sur votre relevé.

Q4_ Les institutions financières permettent aux titulaires de compte de communiquer leur numéro d'identification personnel (NIP) aux membres de leur famille, comme un conjoint.

Q5_ Si vous voulez rembourser complètement ou renégocier votre prêt hypothécaire avant la date d'échéance, vous devrez toujours payer une pénalité égale à trois mois d'intérêt.

Q6_ Si vous voulez rembourser complètement ou renégocier votre prêt hypothécaire avant la date d'échéance, vous n'aurez jamais à payer une pénalité de plus de trois mois d'intérêt.

[ANSWER OPTIONS]

[SINGLE PUNCH PER ATTRIBUTE]

Vrai

Faux

Je ne sais pas/Pas sûr/Refus (**NE PAS LIRE**)

[ASK ALL]

[SINGLE PUNCH PER ATTRIBUTE]

Q7-Q8. Veuillez me dire si vous êtes fortement d'accord, plutôt d'accord, plutôt en désaccord ou fortement en désaccord avec les énoncés suivants. (**LIRE LES ÉNONCÉS, INSCRIRE UNE SEULE RÉPONSE POUR CHAQUE ÉNONCÉ**)

Q7_ Les institutions financières ont l'obligation légale de fournir des renseignements clairs aux consommateurs.

Q8_ Vous connaissez bien vos droits en cas de problèmes avec une institution financière.

[ANSWER OPTIONS]

[SINGLE PUNCH PER ATTRIBUTE]

Fortement d'accord

Plutôt d'accord

Plutôt en désaccord

Fortement en désaccord

Je ne sais pas/Pas sûr/Refus (**NE PAS LIRE**)

[ASK ALL]

Q9. Certaines personnes conservent leur NIP sur un papier dans leur portefeuille, ainsi que leur carte de débit. Si le portefeuille est volé et que la carte et le NIP sont utilisés pour retirer de l'argent d'un compte, qui a la responsabilité de l'argent perdu ? **(LIRE LES ÉNONCÉS, INSCRIRE UNE SEULE RÉPONSE)**

[SINGLE PUNCH]

[RANDOMIZE]

- L'institution financière seulement
- L'institution financière et le détenteur de la carte, à parts égales
- Le détenteur de la carte seulement
- Je ne sais pas/Pas sûr/Refus **(NE PAS LIRE) [ANCHOR LAST]**

[ASK ALL]

Q10. Si deux personnes ouvrent un compte d'épargne ou un compte chèques conjoint, LEQUEL des énoncés suivants décrit le mieux qui est responsable pour ce compte ? **(LIRE LES ÉNONCÉS, INSCRIRE UNE SEULE RÉPONSE)**

[SINGLE PUNCH]

[RANDOMIZE]

- Chaque personne est responsable de la moitié du compte
- Les deux personnes sont responsables de l'ensemble du compte
- Une seule personne est responsable de l'ensemble du compte
- La personne au revenu le plus élevé est responsable de l'ensemble du compte
- Je ne sais pas/Pas sûr/Refus **(NE PAS LIRE) [ANCHOR LAST]**

[ASK ALL]

Q11. Si vous, le principal détenteur d'une carte de crédit, acceptiez qu'une seconde personne puisse utiliser votre carte, laquelle des affirmations suivantes décrit le mieux votre responsabilité pour les dettes occasionnées par cette autre personne avec votre carte ? **(LIRE LES ÉNONCÉS, INSCRIRE UNE SEULE RÉPONSE)**

[SINGLE PUNCH]

[RANDOMIZE]

- Vous n'êtes pas responsable des dettes contractées par l'autre personne à l'aide de la carte
- L'autre personne et vous êtes chacun responsable de la moitié de l'ensemble des dettes contractées à l'aide de la carte
- Vous êtes responsable des dettes contractées par l'autre personne à l'aide de la carte seulement si cette personne est âgée de moins de 18 ans
- Vous êtes entièrement responsable des dettes contractées par l'autre personne à l'aide de la carte
- Je ne sais pas/Pas sûr/Refus **(NE PAS LIRE) [ANCHOR LAST]**

[ASK ALL]

Q12. Avez-vous une idée du coût pour obtenir une copie de votre dossier de crédit ? Croyez-vous que...? **(LIRE LES ÉNONCÉS, INSCRIRE UNE SEULE RÉPONSE)**

[SINGLE PUNCH]

[RANDOMIZE]

C'est gratuit par la poste et par Internet

Il en coûte quelque chose par la poste et par Internet

C'est gratuit par la poste, mais il en coûte quelque chose par Internet

C'est gratuit par Internet, mais il en coûte quelque chose par la poste

Je ne sais pas/Pas sûr/Refus **(NE PAS LIRE) [ANCHOR LAST]**

[ASK ALL]

Q13. Sauriez-vous comment contester une entrée dans votre dossier de crédit ? **(UNE SEULE RÉPONSE)**

[ANSWER OPTIONS]

[SINGLE PUNCH]

Oui

Non

Je ne sais pas/Pas sûr/Refus **(NE PAS LIRE)**

[ASK ALL]

Q14. J'aimerais savoir si l'énoncé suivant est vrai ou faux à votre connaissance – ou si vous ne savez pas. **(LIRE L'ÉNONCÉ, INSCRIRE UNE SEULE RÉPONSE)**

[STATEMENT]

Tous les frais liés à une carte prépayée doivent être précisés sur l'emballage de cette carte.

[ANSWER OPTIONS]

[SINGLE PUNCH]

Vrai

Faux

Je ne sais pas/Pas sûr/Refus **(NE PAS LIRE)**

[ASK ALL]

Q15. Je vais maintenant vous lire un énoncé ainsi qu'une liste de réponses possibles. Veuillez compléter l'énoncé en choisissant une réponse. **(LIRE TOUTES LES RÉPONSES AVANT D'EN ACCEPTER UNE)**

[STATEMENT]

Vous pouvez annuler votre carte de crédit en : **(LIRE L'ÉNONCÉ, INSCRIRE UNE SEULE RÉPONSE)**

[SINGLE PUNCH]

[HOLD STABLE]

- a. la détruisant
- b. ne vous en servant pas
- c. communiquant avec l'institution financière qui a émis votre carte

Je ne sais pas/Pas sûr/Refus **(NE PAS LIRE) [ANCHOR LAST]**

[ASK ALL]

Q16-Q19. J'aimerais savoir si chacun des énoncés suivants est vrai ou faux à votre connaissance – ou si vous ne savez pas. Le premier/prochain énoncé est... **(LIRE LES ÉNONCÉS, INSCRIRE UNE SEULE RÉPONSE POUR CHAQUE ÉNONCÉ)**

[STATEMENT]

[RANDOMIZE]

Q16_ Une banque peut émettre une carte de crédit à votre nom sans avoir d'abord reçu votre approbation.

Q17_ Il n'existe aucune date limite pour signaler à votre institution financière des opérations frauduleuses portées à votre compte de carte de crédit.

Q18_ Les consommateurs peuvent encaisser gratuitement dans n'importe quelle banque un chèque du gouvernement fédéral.

Q19_ Si vous déposez un chèque au comptoir d'une succursale, la banque n'est en rien tenue de vous donner immédiatement accès à votre argent, en tout ou en partie.

[SINGLE PUNCH PER ATTRIBUTE]

Vrai

Faux

Je ne sais pas/Pas sûr/Refus **(NE PAS LIRE)**

[DEMOGRAPHICS]

[INTRODUCTION]

Il ne me reste que quelques questions qui nous permettront de regrouper les réponses et trier les informations que nous recueillons. Vous pouvez être assuré que toutes vos réponses resteront strictement confidentielles.

[ASK ALL]

[Education]

EDU. Quel est le niveau de scolarité le plus élevé que vous ayez atteint ? **(LIRE LA LISTE JUSQU'À CE QU'ON VOUS INTERROMPE)**

8e année ou moins

Études secondaires non terminées

Diplôme d'études secondaires ou l'équivalent

Apprentissage enregistré ou diplôme ou certificat d'une école de métiers

Collège, CEGEP, ou certificat ou diplôme non universitaire

Certificat universitaire ou diplôme inférieur au baccalauréat

Baccalauréat
Certificat universitaire supérieur au baccalauréat
Préfère ne pas répondre **[NE PAS LIRE]**

[Language Spoken at Home]

HLANG. Quelle langue parlez-vous le plus souvent à la maison ? **(LIRE LA LISTE - ACCEPTER TOUS LES CHOIX PERTINENTS)**

Anglais
Français
Autre **[PRÉCISER]**
Préfère ne pas répondre **[NE PAS LIRE]**

[Employment Status]

EMPLOY. Laquelle des catégories suivantes décrit le mieux votre emploi actuel ? Êtes-vous :
(LIRE LA LISTE AU COMPLET - N'ACCEPTER QU'UNE SEULE RÉPONSE)

Employé ou employée à temps plein (35 heures par semaine ou plus) ?
Employé ou employée à temps partiel (moins de 35 heures par semaine) ?
Travailleur ou travailleuse autonome ?
Sans emploi, mais à la recherche d'un emploi ?
Étudiant ou étudiante à temps plein ?
Retraité ou retraitée ?
Absent ou absente du marché du travail ? **[AU FOYER À TEMPS PLEIN, SANS EMPLOI ET N'EN RECHERCHANT PAS]**
Autre – **(NE PAS PRÉCISER)**
Préfère ne pas répondre **(NE PAS LIRE)**

[Household Income]

INCOME. Dans quelle échelle salariale se trouve votre revenu familial total, c'est-à-dire le total des revenus avant impôts de toutes les personnes habitant avec vous ? **(LIRE LA LISTE JUSQU'À CE QU'ON VOUS INTERROMPE)**

Moins de 20 000 \$
De 20 000 \$ à moins de 40 000 \$
De 40 000 \$ à moins de 60 000 \$
De 60 000 \$ à moins de 80 000 \$
De 80 000 \$ à moins de 100 000 \$
De 100 000 \$ à moins de 150 000 \$
150 000 \$ et plus
Préfère ne pas répondre **(NE PAS LIRE)**

Appendix D. Tabulated Data

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Table of Contents

Q1-Q6. (Correct Summary) I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false - or if you don't know

Q1-Q6. (Incorrect Summary) I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false - or if you don't know

Q1-Q6. (True Summary) I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false - or if you don't know

Q1-Q6. (False Summary) I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false - or if you don't know

Q1-Q6. (Don't know/Not sure/Refused Summary) I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false - or if you don't know

Q1-Q6. (Correct Answers) I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false - or if you don't know

Q1-Q6. (Number Of Correct Answers) I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false - or if you don't know

Q1. (A bank cannot refuse to open an account for you only because you have filed for bankruptcy, or don't have any money or a job.) I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false - or if you don't know

Q2. (When you open an account, the bank must give you a written statement of all service fees and charges.) I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false - or if you don't know

Q3. (You won't pay interest on a cash advance as long as you pay your credit card balance in full by the due date indicated on your statement.) I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false - or if you don't know

Q4. (Financial institutions permit account holders to share their PIN with other family members, such as a spouse.) I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false - or if you don't know

Q5. (If you want to pay off or renegotiate your mortgage before the maturity date, you will always have to pay a penalty equal to three months' interest.) I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false - or if you don't know

Q6. (If you want to pay off or renegotiate your mortgage before the maturity date, you will never have to pay a penalty greater than three months' interest) I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false - or if you don't know

Q7/Q8. (Strongly Agree/Somewhat Agree Summary) Please tell me whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree with the following statements

Q7/Q8. (Strongly Disagree/Somewhat Disagree Summary) Please tell me whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree with the following statements

Q7. (Financial institutions have a legal duty to provide clear information to consumers.) Please tell me whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree with the following statements

Q8. (You are very clear about your rights if you have a problem with a financial institution.) Please tell me whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree with the following statements

Q9. Some people keep their PIN on a piece of paper in their wallet, along with their debit card. If the wallet is stolen and the card and PIN are used to take money from an account, who is liable for the money lost?

Q10. If two people open a joint savings or chequing account, which ONE of the following most accurately describes who is responsible for that account?

Q11. What if you, as the primary holder of a credit card, arrange for a second person to be able to use your credit card, which ONE of the following most accurately describes your responsibility for debt incurred by that person on the card?

Q12. Do you happen to know the cost of obtaining a copy of your credit report? Would you say...?

Q13. Would you know how to dispute an entry on your credit report?

Q14. I would like you to tell me to the best of your knowledge whether you think the following statement is true or false or if you don't know: All fees associated with a prepaid card must be listed on the packaging of the prepaid card.

Q15. Next, I will read you a statement and a list of possible responses. Please complete the statement by choosing one response. You can cancel your credit card by:

Q16-Q19. (Correct Summary) I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false - or if you don't know

Q16-Q19. (Incorrect Summary) I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false - or if you don't know

Q16-Q19. (True Summary) I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false - or if you don't know

Q16-Q19. (False Summary) I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false - or if you don't know

Q16-Q19. (Don't know/Not sure/Refused Summary) I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false - or if you don't know

Q16-Q19. (Correct Answers) I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false - or if you don't know

Q16-Q19. (Number Of Correct Answers) I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false - or if you don't know

Q16. (A bank can issue you a credit card without your prior approval.) I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false - or if you don't know

Q17. (There is no time limit for reporting fraudulent transactions on your credit card to your financial institution.) I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false - or if you don't know

Q18. (Consumers can cash a federal government cheque for free at any bank.) I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false - or if you don't know

Q19. (If you deposit a cheque at a branch with a bank teller, the bank does not have to give you access to any of your funds immediately.) I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false - or if you don't know

agerange. age range

Province:

sexfix. Sex of respondent:

edu. What is the highest level of formal education that you have completed?

hlang. What language do you speak most often at home?

employ. Which of the following categories best describes your current employment status? Are you...

hinc. Which of the following categories best describes your total household income? That is, the total income of all persons in your household combined, before taxes?

mobile. INTERVIEWER: Record Wave:



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Q1-Q6. (Correct Summary) I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false - or if you don't know

	Province							Gender		Age			Education				Income			Language Used in Household		
	Total	BC	ALB	SK/MB	ONT	QUE	ATL	Male	Female	18 - 34	35 - 54	55+	Less than HS	HS	Post sec	University	Less than \$40k	\$40k - Less than \$60k	\$60k+	English (Any)	French (Any)	Other (Any)
Base: All Respondents	2000	271	213	129	766	479	142	912	1088	429	638	933	171	372	609	825	453	305	953	1426	458	192
Weighted	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
A bank cannot refuse to open an account for you only because you have filed for bankruptcy, or don't have any money or a job.	589	63	52	30	224	177	43	290	299	163	226	200	57	90	184	256	133	85	310	379	167	60
	29%	23%	24%	23%	29%	37%	30%	30%	29%	29%	31%	29%	35%	25%	30%	30%	30%	29%	31%	27%	37%	29%
						BCDE							N								TV	
When you open an account, the bank must give you a written statement of all service fees and charges.	1699	224	181	99	656	420	118	816	883	478	644	577	122	300	526	732	361	260	852	1188	389	188
	85%	83%	85%	75%	86%	88%	83%	85%	85%	86%	87%	82%	75%	82%	86%	87%	81%	86%	86%	84%	86%	89%
				D	D	D					L				M	MN		Q	Q			
You won't pay interest on a cash advance as long as you pay your credit card balance in full by the due date indicated on your statement.	777	125	80	52	318	146	56	378	398	181	309	286	42	118	224	387	115	102	455	597	144	63
	39%	46%	38%	39%	42%	30%	39%	39%	38%	32%	42%	41%	26%	32%	37%	46%	26%	34%	46%	42%	32%	30%
		F			F						J	J			M	MNO		Q	QR	UV		
Financial institutions permit account holders to share their PIN with other family members, such as a spouse.	1392	175	143	78	546	357	93	648	744	379	551	462	94	234	425	630	273	195	748	974	343	127
	70%	65%	67%	59%	72%	75%	65%	68%	72%	68%	74%	66%	58%	64%	70%	75%	61%	66%	76%	69%	76%	60%
					BD	BCDG					JL				M	MNO			QR	V	TV	
If you want to pay off or renegotiate your mortgage before the maturity date, you will always have to pay a penalty equal to three months' interest.	680	99	69	37	262	167	46	375	306	152	290	238	33	84	207	351	112	85	405	483	154	69
	34%	37%	32%	28%	34%	35%	32%	39%	29%	27%	39%	34%	20%	23%	34%	42%	25%	29%	41%	34%	34%	33%
								I			JL	J			MN	MNO			QR			
If you want to pay off or renegotiate your mortgage before the maturity date, you will never have to pay a penalty greater than three months' interest	693	83	80	36	266	169	58	370	323	171	297	224	36	110	217	323	113	84	410	499	166	48
	35%	31%	38%	27%	35%	35%	41%	38%	31%	31%	40%	32%	22%	30%	36%	38%	25%	28%	42%	35%	37%	23%
							BD	I			JL				M	MN			QR	V	V	

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K/L - M/N/O/P - Q/R/S - T/U/V Overlap formulae used.

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Q1-Q6. (Incorrect Summary) I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false - or if you don't know

	Province							Gender		Age			Education				Income			Language Used in Household		
	Total	BC	ALB	SK/MB	ONT	QUE	ATL	Male	Female	18 - 34	35 - 54	55+	Less than HS	HS	Post sec	University	Less than \$40k	\$40k - Less than \$60k	\$60k+	English (Any)	French (Any)	Other (Any)
Base: All Respondents	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V
Weighted	2000	271	213	129	766	479	142	912	1088	429	638	933	171	372	609	825	453	305	953	1426	458	192
	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
A bank cannot refuse to open an account for you only because you have filed for bankruptcy, or don't have any money or a job.	713	88	82	45	266	179	54	335	378	214	280	220	50	126	234	297	176	109	345	501	162	81
	36%	33%	38%	34%	35%	37%	38%	35%	36%	38%	38%	31%	31%	34%	38%	35%	40%	37%	35%	35%	36%	38%
										L	L											
When you open an account, the bank must give you a written statement of all service fees and charges.	108	13	15	15	30	27	8	54	54	30	35	43	12	22	28	46	32	12	49	73	28	11
	5%	5%	7%	11%	4%	6%	6%	6%	5%	5%	5%	6%	7%	6%	5%	5%	7%	4%	5%	5%	6%	5%
				BEF																		
You won't pay interest on a cash advance as long as you pay your credit card balance in full by the due date indicated on your statement.	1012	109	117	64	363	287	72	491	521	311	358	344	91	201	334	377	261	168	455	665	266	120
	51%	40%	55%	49%	48%	60%	51%	51%	50%	56%	48%	49%	56%	55%	55%	45%	59%	57%	46%	47%	59%	57%
			B			BDE	B			KL			P	P	P		S	S		T	T	
Financial institutions permit account holders to share their PIN with other family members, such as a spouse.	389	62	55	34	130	76	32	196	193	119	121	148	43	75	133	133	111	72	155	278	72	52
	19%	23%	26%	26%	17%	16%	23%	20%	19%	21%	16%	21%	26%	21%	22%	16%	25%	24%	16%	20%	16%	25%
		EF	EF	EF						K		K	P		P		S	S				U
If you want to pay off or renegotiate your mortgage before the maturity date, you will always have to pay a penalty equal to three months' interest.	591	75	70	37	214	154	41	279	312	141	218	232	60	123	175	225	131	94	296	409	147	55
	30%	28%	33%	28%	28%	32%	29%	29%	30%	25%	29%	33%	37%	34%	29%	27%	29%	32%	30%	29%	33%	26%
												J	P	P								
If you want to pay off or renegotiate your mortgage before the maturity date, you will never have to pay a penalty greater than three months' interest.	482	66	46	31	179	137	22	242	240	120	173	189	50	90	145	193	129	76	231	313	125	61
	24%	25%	22%	24%	23%	29%	16%	25%	23%	21%	23%	27%	31%	25%	24%	23%	29%	26%	23%	22%	28%	29%
		G			G	EG						J	P				S			T	T	

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K/L - M/N/O/P - Q/R/S - T/U/V Overlap formulae used.

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Q1-Q6. (True Summary) I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false - or if you don't know

	Province							Gender		Age			Education				Income			Language Used in Household		
	Total	BC	ALB	SK/MB	ONT	QUE	ATL	Male	Female	18 - 34	35 - 54	55+	Less than HS	HS	Post sec	University	Less than \$40k	\$40k - Less than \$60k	\$60k+	English (Any)	French (Any)	Other (Any)
Base: All Respondents	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V
Weighted	2000	271	213	129	766	479	142	912	1088	429	638	933	171	372	609	825	453	305	953	1426	458	192
	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
A bank cannot refuse to open an account for you only because you have filed for bankruptcy, or don't have any money or a job.	589	63	52	30	224	177	43	290	299	163	226	200	57	90	184	256	133	85	310	379	167	60
	29%	23%	24%	23%	29%	37%	30%	30%	29%	29%	31%	29%	35%	25%	30%	30%	30%	29%	31%	27%	37%	29%
						BCDE							N							TV		
When you open an account, the bank must give you a written statement of all service fees and charges.	1699	224	181	99	656	420	118	816	883	478	644	577	122	300	526	732	361	260	852	1188	389	188
	85%	83%	85%	75%	86%	88%	83%	85%	85%	86%	87%	82%	75%	82%	86%	87%	81%	88%	86%	84%	86%	89%
			D		D	D					L				M	MN		Q	Q			
You won't pay interest on a cash advance as long as you pay your credit card balance in full by the due date indicated on your statement.	1012	109	117	64	363	287	72	491	521	311	358	344	91	201	334	377	261	168	455	665	266	120
	51%	40%	55%	49%	48%	60%	51%	51%	50%	56%	48%	49%	56%	55%	55%	45%	59%	57%	46%	47%	59%	57%
			B			BDE	B			KL			P	P	P		S	S			T	T
Financial institutions permit account holders to share their PIN with other family members, such as a spouse.	389	62	55	34	130	76	32	196	193	119	121	148	43	75	133	133	111	72	155	278	72	52
	19%	23%	26%	26%	17%	16%	23%	20%	19%	21%	16%	21%	26%	21%	22%	16%	25%	24%	16%	20%	16%	25%
		EF	EF	EF						K		K	P		P		S	S				U
If you want to pay off or renegotiate your mortgage before the maturity date, you will always have to pay a penalty equal to three months' interest.	591	75	70	37	214	154	41	279	312	141	218	232	60	123	175	225	131	94	296	409	147	55
	30%	28%	33%	28%	28%	32%	29%	29%	30%	25%	29%	33%	37%	34%	29%	27%	29%	32%	30%	29%	33%	26%
											J		P	P								
If you want to pay off or renegotiate your mortgage before the maturity date, you will never have to pay a penalty greater than three months' interest	482	66	46	31	179	137	22	242	240	120	173	189	50	90	145	193	129	76	231	313	125	61
	24%	25%	22%	24%	23%	29%	16%	25%	23%	21%	23%	27%	31%	25%	24%	23%	29%	26%	23%	22%	28%	29%
		G			G	EG					J		P				S			T	T	

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K/L - M/N/O/P - Q/R/S - T/U/V Overlap formulae used.

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Q1-Q6. (False Summary) I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false - or if you don't know

	Province							Gender		Age			Education				Income			Language Used in Household		
	Total	BC	ALB	SK/MB	ONT	QUE	ATL	Male	Female	18 - 34	35 - 54	55+	Less than HS	HS	Post sec	University	Less than \$40k	\$40k - Less than \$60k	\$60k+	English (Any)	French (Any)	Other (Any)
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V
Base: All Respondents	2000	271	213	129	766	479	142	912	1088	429	638	933	171	372	609	825	453	305	953	1426	458	192
Weighted	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
A bank cannot refuse to open an account for you only because you have filed for bankruptcy, or don't have any money or a job.	713	88	82	45	266	179	54	335	378	214	280	220	50	126	234	297	176	109	345	501	162	81
	36%	33%	38%	34%	35%	37%	38%	35%	36%	38%	38%	31%	31%	34%	38%	35%	40%	37%	35%	35%	35%	38%
										L	L											
When you open an account, the bank must give you a written statement of all service fees and charges.	108	13	15	15	30	27	8	54	54	30	35	43	12	22	28	46	32	12	49	73	28	11
	5%	5%	7%	11%	4%	6%	6%	6%	5%	5%	5%	6%	7%	6%	5%	5%	7%	4%	5%	5%	6%	5%
				BEF																		
You won't pay interest on a cash advance as long as you pay your credit card balance in full by the due date indicated on your statement.	777	125	80	52	318	146	56	378	398	181	309	286	42	118	224	387	115	102	455	597	144	63
	39%	46%	38%	39%	42%	30%	39%	39%	38%	32%	42%	41%	26%	32%	37%	46%	26%	34%	46%	42%	32%	30%
		F			F						J	J			M	MNO		Q	QR	UV		
Financial institutions permit account holders to share their PIN with other family members, such as a spouse.	1392	175	143	78	546	357	93	648	744	379	551	462	94	234	425	630	273	195	748	974	343	127
	70%	65%	67%	59%	72%	75%	65%	68%	72%	68%	74%	66%	58%	64%	70%	75%	61%	66%	76%	69%	76%	60%
					BD	BCDG					JL				M	MNO			QR	V	TV	
If you want to pay off or renegotiate your mortgage before the maturity date, you will always have to pay a penalty equal to three months' interest.	680	99	69	37	262	167	46	375	306	152	290	238	33	84	207	351	112	85	405	483	154	69
	34%	37%	32%	28%	34%	35%	32%	39%	29%	27%	39%	34%	20%	23%	34%	42%	25%	29%	41%	34%	34%	33%
								I			JL	J			MN	MNO			QR			
If you want to pay off or renegotiate your mortgage before the maturity date, you will never have to pay a penalty greater than three months' interest	693	83	80	36	266	169	58	370	323	171	297	224	36	110	217	323	113	84	410	499	166	48
	35%	31%	38%	27%	35%	35%	41%	38%	31%	31%	40%	32%	22%	30%	36%	38%	25%	28%	42%	35%	37%	23%
							BD	I			JL				M	MN			QR	V	V	

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K/L - MNO/P - Q/R/S - T/U/V Overlap formulae used.

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Q1-Q6. (Don't know/Not sure/Refused Summary) I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false - or if you don't know

	Province							Gender		Age			Education				Income			Language Used in Household		
	Total	BC	ALB	SK/MB	ONT	QUE	ATL	Male	Female	18 - 34	35 - 54	55+	Less than HS	HS	Post sec	University	Less than \$40k	\$40k - Less than \$60k	\$60k+	English (Any)	French (Any)	Other (Any)
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V
Base: All Respondents	2000	271	213	129	766	479	142	912	1088	429	638	933	171	372	609	825	453	305	953	1426	458	192
Weighted	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
A bank cannot refuse to open an account for you only because you have filed for bankruptcy, or don't have any money or a job.	698	119	80	57	274	123	45	335	363	182	234	282	55	149	191	291	136	103	333	535	121	69
	35%	44%	37%	43%	36%	26%	32%	35%	35%	33%	32%	40%	34%	41%	31%	34%	31%	35%	34%	38%	27%	33%
		EFG	F	F	F							JK		OP						U		
When you open an account, the bank must give you a written statement of all service fees and charges.	194	32	18	18	78	31	16	90	103	50	62	82	28	43	54	65	52	24	86	154	35	11
	10%	12%	8%	13%	10%	7%	11%	9%	10%	9%	8%	12%	17%	12%	9%	8%	12%	8%	9%	11%	8%	5%
		F		F	F							K	OP	P						V		
You won't pay interest on a cash advance as long as you pay your credit card balance in full by the due date indicated on your statement.	211	36	17	16	83	45	14	91	120	66	73	72	29	47	50	80	69	26	77	152	41	26
	11%	13%	8%	12%	11%	10%	10%	9%	12%	12%	10%	10%	18%	13%	8%	9%	15%	9%	8%	11%	9%	13%
													OP	O			RS					
Financial institutions permit account holders to share their PIN with other family members, such as a spouse.	219	33	16	20	88	46	17	116	104	60	68	91	25	56	50	81	61	30	85	162	37	31
	11%	12%	7%	15%	12%	10%	12%	12%	10%	11%	9%	13%	15%	15%	8%	10%	14%	10%	9%	11%	8%	15%
				C								K	OP	OP			S			U		U
If you want to pay off or renegotiate your mortgage before the maturity date, you will always have to pay a penalty equal to three months' interest.	729	96	76	57	287	157	55	306	423	265	232	232	69	158	226	267	202	118	285	522	151	86
	36%	36%	35%	43%	38%	33%	39%	32%	41%	47%	31%	33%	43%	43%	37%	32%	45%	40%	29%	37%	33%	41%
				F					H	KL			P	P	P		S	S				
If you want to pay off or renegotiate your mortgage before the maturity date, you will never have to pay a penalty greater than three months' interest	825	120	88	65	318	173	61	349	477	267	270	288	76	165	246	327	202	136	346	602	160	101
	41%	45%	41%	49%	42%	36%	43%	36%	46%	48%	36%	41%	47%	45%	40%	39%	45%	46%	35%	43%	35%	48%
		F		F				H		KL				P			S	S		U		U

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K/L - M/N/O/P - Q/R/S - T/U/V Overlap formulae used.

Financial Consumers' Rights and Responsibilities – Public Opinion Research 2016

Q1-Q6. (Correct Answers) I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false - or if you don't know

	Province							Gender		Age			Education				Income			Language Used in Household		
	Total	BC	ALB	SK/MB	ONT	QUE	ATL	Male	Female	18 - 34	35 - 54	55+	Less than HS	HS	Post sec	University	Less than \$40k	\$40k - Less than \$60k	\$60k+	English (Any)	French (Any)	Other (Any)
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V
Base: All Respondents	2000	271	213	129	766	479	142	912	1088	429	638	933	171	372	609	825	453	305	953	1426	458	192
Weighted	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
Zero	45	8	3	10	17	5	3	20	25	7	10	28	14	11	10	8	15	6	11	36	6	5
	2%	3%	1%	7%	2%	1%	2%	2%	2%	1%	1%	4%	9%	3%	2%	1%	3%	2%	1%	3%	1%	2%
				CEFG								JK	NOP	P			S					
Net CORRECT ANSWERS	1955	262	212	122	747	473	139	940	1015	551	730	674	147	354	599	836	430	290	975	1378	445	205
	98%	97%	99%	93%	98%	99%	98%	98%	98%	99%	99%	96%	91%	97%	98%	99%	97%	98%	99%	97%	99%	98%
			D	D	D	D	D			L	L		M	M	MN		Q					
One or more	1955	262	212	122	747	473	139	940	1015	551	730	674	147	354	599	836	430	290	975	1378	445	205
	98%	97%	99%	93%	98%	99%	98%	98%	98%	99%	99%	96%	91%	97%	98%	99%	97%	98%	99%	97%	99%	98%
			D	D	D	D	D			L	L		M	M	MN		Q					
Two or more	1714	224	188	100	661	421	119	829	885	465	664	584	117	291	537	754	352	248	894	1212	396	169
	86%	83%	88%	76%	87%	88%	83%	86%	85%	83%	90%	83%	72%	80%	88%	89%	79%	84%	91%	86%	88%	80%
			D		D					JL					MN	MN			QR	V	V	
Three or more	1206	155	124	66	471	304	85	600	605	291	504	410	77	180	380	562	212	159	689	853	289	104
	60%	58%	58%	50%	62%	64%	60%	63%	58%	52%	68%	58%	47%	49%	62%	67%	48%	53%	70%	60%	64%	50%
			D		D					JL	J				MN	MN			QR	V	V	
Four or more	648	92	65	29	253	164	45	332	316	147	286	215	32	81	196	335	89	85	401	456	163	54
	32%	34%	30%	22%	33%	34%	32%	35%	30%	26%	39%	31%	20%	22%	32%	40%	20%	28%	41%	32%	36%	26%
		D			D	D				JL					MN	MNO		Q	QR	V	V	
Five or more	248	29	16	11	111	60	21	142	107	55	107	86	8	23	63	152	23	24	172	180	57	20
	12%	11%	8%	9%	15%	12%	15%	15%	10%	10%	14%	12%	5%	6%	10%	18%	5%	8%	17%	13%	13%	9%
					C	C	I			J					MN	MNO			QR			
Six or more	58	6	1	2	30	14	5	35	24	15	26	18	2	7	8	41	2	5	46	41	14	3
	3%	2%	1%	1%	4%	3%	4%	4%	2%	3%	3%	3%	1%	2%	1%	5%	0	2%	5%	3%	3%	2%
					C		C									MNO			QR			
Sigma	7829	1039	820	463	3038	1913	556	3837	3992	2082	3057	2690	545	1301	2391	3523	1552	1107	4165	5535	1815	764
	391%	385%	383%	351%	398%	400%	392%	400%	384%	373%	413%	383%	337%	356%	393%	418%	349%	373%	422%	391%	402%	364%
Mean Number of Correct Answers (Inc 0/DK)	2.91	2.85	2.83	2.51	2.98	3	2.92	3	2.84	2.73	3.13	2.83	2.37	2.56	2.93	3.18	2.49	2.73	3.22	2.91	3.02	2.64
		D	D		D	D	D	I			JL				MN	MNO	Q	QR	V	V		
Mean Number of Correct Answers (Inc 0/Excl DK)	2.93	2.87	2.84	2.55	3	3.02	2.94	3.03	2.85	2.75	3.14	2.87	2.45	2.58	2.94	3.18	2.52	2.75	3.22	2.94	3.04	2.64
		D	D		D	D	D	I			JL				MN	MNO	Q	QR	V	V		
Mean Number of Correct Answers (Excl 0/DK)	2.98	2.93	2.86	2.71	3.04	3.04	2.98	3.06	2.91	2.77	3.18	2.95	2.61	2.65	2.98	3.2	2.58	2.79	3.26	2.99	3.06	2.71
					D	D		I			JL	J			MN	MNO	Q	QR	V	V		

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K/L - MN/O/P - Q/R/S - T/U/V Overlap formulae used.

Financial Consumers' Rights and Responsibilities – Public Opinion Research 2016

Q1-Q6. (Number Of Correct Answers) I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false - or if you don't know

			Province					Gender		Age			Education				Income			Language Used in Household		
	Total	BC	ALB	SK/MB	ONT	QUE	ATL	Male	Female	18 - 34	35 - 54	55+	Less than HS	HS	Post sec	University	Less than \$40k	\$40k - Less than \$60k	\$60k+	English (Any)	French (Any)	Other (Any)
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V
Base: All Respondents	2000	271	213	129	766	479	142	912	1088	429	638	933	171	372	609	825	453	305	953	1426	458	192
Weighted	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
Zero	45	8	3	10	17	5	3	20	25	7	10	28	14	11	10	8	15	6	11	36	6	5
	2%	3%	1%	7%	2%	1%	2%	2%	2%	1%	1%	4%	9%	3%	2%	1%	3%	2%	1%	3%	1%	2%
Net CORRECT ANSWERS				CEFG								JK	NOP	P			S					
	1955	262	212	122	747	473	139	940	1015	551	730	674	147	354	599	836	430	290	975	1378	445	205
	98%	97%	99%	93%	98%	99%	98%	98%	98%	99%	99%	96%	91%	97%	98%	99%	97%	98%	99%	97%	99%	98%
			D		D	D				L	L			M	M	MN			Q			
One	241	38	23	22	86	51	21	111	130	86	65	90	30	63	61	82	78	43	82	166	49	36
	12%	14%	11%	17%	11%	11%	15%	12%	13%	15%	9%	13%	19%	17%	10%	10%	18%	14%	8%	12%	11%	17%
										K		K	OP	OP			S	S				TU
Two	508	69	64	34	190	117	34	228	280	175	160	174	40	111	158	192	139	89	205	359	107	65
	25%	25%	30%	26%	25%	25%	24%	24%	27%	31%	22%	25%	25%	30%	26%	23%	31%	30%	21%	25%	24%	31%
										KL				P			S	S				
Three	558	63	59	37	218	140	40	268	289	143	219	195	44	99	184	227	124	74	288	397	126	50
	28%	23%	28%	28%	29%	29%	28%	28%	28%	26%	30%	28%	27%	27%	30%	27%	28%	25%	29%	28%	28%	24%
Four	400	63	49	18	141	104	24	191	209	92	178	129	24	58	133	183	66	60	229	276	106	35
	20%	23%	23%	14%	19%	22%	17%	20%	20%	17%	24%	18%	15%	16%	22%	22%	15%	20%	23%	20%	23%	17%
		D	D		D	D				JL				N	N				Q			
Five	190	22	15	9	82	46	16	107	83	40	81	68	6	16	54	110	21	19	126	139	43	16
	10%	8%	7%	7%	11%	10%	11%	11%	8%	7%	11%	10%	4%	4%	9%	13%	5%	6%	13%	10%	10%	8%
							I			J				MN	MNO				QR			
Six	58	6	1	2	30	14	5	35	24	15	26	18	2	7	8	41	2	5	46	41	14	3
	3%	2%	1%	1%	4%	3%	4%	4%	2%	3%	3%	3%	1%	2%	1%	5%	0	2%	5%	3%	3%	2%
				C			C									MNO			QR			
Sigma	3955	532	426	254	1511	951	281	1900	2055	1109	1470	1376	309	719	1207	1680	874	587	1962	2793	896	415
	198%	197%	199%	193%	198%	199%	198%	198%	198%	199%	199%	196%	191%	197%	198%	199%	197%	198%	199%	197%	199%	198%
Mean Number of Correct Answers (Inc 0/DK)	2.91	2.85	2.83	2.51	2.98	3	2.92	3	2.84	2.73	3.13	2.83	2.37	2.56	2.93	3.18	2.49	2.73	3.22	2.91	3.02	2.64
		D	D		D	D	D	I			JL				MN	MNO		Q	QR	V	V	
Mean Number of Correct Answers (Inc 0/Excl DK)	2.93	2.87	2.84	2.55	3	3.02	2.94	3.03	2.85	2.75	3.14	2.87	2.45	2.58	2.94	3.18	2.52	2.75	3.22	2.94	3.04	2.64
		D	D		D	D	D	I			JL				MN	MNO		Q	QR	V	V	
Mean Number of Correct Answers (Excl 0/DK)	2.98	2.93	2.86	2.71	3.04	3.04	2.98	3.06	2.91	2.77	3.18	2.95	2.61	2.65	2.98	3.2	2.58	2.79	3.26	2.99	3.06	2.71
					D	D		I			JL	J			MN	MNO		Q	QR	V	V	

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K/L - MN/OP - Q/R/S - T/U/V Overlap formulae used.

Financial Consumers' Rights and Responsibilities – Public Opinion Research 2016

Q1. (A bank cannot refuse to open an account for you only because you have filed for bankruptcy, or don't have any money or a job.) I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false - or if you don't know

	Province							Gender		Age			Education				Income			Language Used in Household		
	Total	BC	ALB	SK/MB	ONT	QUE	ATL	Male	Female	18 - 34	35 - 54	55+	Less than HS	HS	Post sec	University	Less than \$40k	\$40k - Less than \$60k	\$60k+	English (Any)	French (Any)	Other (Any)
Base: All Respondents	2000	271	213	129	766	479	142	912	1088	429	638	933	171	372	609	825	453	305	953	1426	458	192
Weighted	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
True	589	63	52	30	224	177	43	290	299	163	226	200	57	90	184	256	133	85	310	379	167	60
	29%	23%	24%	23%	29%	37%	30%	30%	29%	29%	31%	29%	35%	25%	30%	30%	30%	29%	31%	27%	37%	29%
False	713	88	82	45	266	179	54	335	378	214	280	220	50	126	234	297	176	109	345	501	162	81
	36%	33%	38%	34%	35%	37%	38%	35%	36%	38%	38%	31%	31%	34%	38%	35%	40%	37%	35%	35%	36%	38%
Don't know/Not sure/Refused	698	119	80	57	274	123	45	335	363	182	234	282	55	149	191	291	136	103	333	535	121	69
	35%	44%	37%	43%	36%	26%	32%	35%	35%	33%	32%	40%	34%	41%	31%	34%	31%	35%	34%	38%	27%	33%
		EFG	F	F	F							JK		OP						U		
Sigma	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K/L - M/N/O/P - Q/R/S - T/U/V Overlap formulae used.

Financial Consumers' Rights and Responsibilities – Public Opinion Research 2016

Q2. (When you open an account, the bank must give you a written statement of all service fees and charges.) I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false - or if you don't know

			Province					Gender		Age			Education				Income			Language Used in Household		
	Total	BC	ALB	SK/MB	ONT	QUE	ATL	Male	Female	18 - 34	35 - 54	55+	Less than HS	HS	Post sec	University	Less than \$40k	\$40k - Less than \$60k	\$60k+	English (Any)	French (Any)	Other (Any)
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V
Base: All Respondents	2000	271	213	129	766	479	142	912	1088	429	638	933	171	372	609	825	453	305	953	1426	458	192
Weighted	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
True	1699	224	181	99	656	420	118	816	883	478	644	577	122	300	526	732	361	260	852	1188	389	188
	85%	83%	85%	75%	86%	88%	83%	85%	85%	86%	87%	82%	75%	82%	86%	87%	81%	88%	86%	84%	86%	89%
False			D		D						L				M	MN		Q	Q			
	108	13	15	15	30	27	8	54	54	30	35	43	12	22	28	46	32	12	49	73	28	11
	5%	5%	7%	11%	4%	6%	6%	6%	5%	5%	5%	6%	7%	6%	5%	5%	7%	4%	5%	5%	6%	5%
Don't know/Not sure/Refused			BEF																			
	194	32	18	18	78	31	16	90	103	50	62	82	28	43	54	65	52	24	86	154	35	11
	10%	12%	8%	13%	10%	7%	11%	9%	10%	9%	8%	12%	17%	12%	9%	8%	12%	8%	9%	11%	8%	5%
		F		F	F							K		OP	P				V			
Sigma	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K/L - M/N/O/P - Q/R/S - T/U/V Overlap formulae used.

Financial Consumers' Rights and Responsibilities – Public Opinion Research 2016

Q3. (You won't pay interest on a cash advance as long as you pay your credit card balance in full by the due date indicated on your statement.) I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false - or if you don't know

	Province							Gender		Age			Education				Income			Language Used in Household		
	Total	BC	ALB	SK/MB	ONT	QUE	ATL	Male	Female	18 - 34	35 - 54	55+	Less than HS	HS	Post sec	University	Less than \$40k	\$40k - Less than \$60k	\$60k+	English (Any)	French (Any)	Other (Any)
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V
Base: All Respondents	2000	271	213	129	766	479	142	912	1088	429	638	933	171	372	609	825	453	305	953	1426	458	192
Weighted	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
True	1012	109	117	64	363	287	72	491	521	311	358	344	91	201	334	377	261	168	455	665	266	120
	51%	40%	55%	49%	48%	60%	51%	51%	50%	56%	48%	49%	56%	55%	55%	45%	59%	57%	46%	47%	59%	57%
False	777	125	80	52	318	146	56	378	398	181	309	286	42	118	224	387	115	102	455	597	144	63
	39%	46%	38%	39%	42%	30%	39%	39%	38%	32%	42%	41%	26%	32%	37%	46%	26%	34%	46%	42%	32%	30%
Don't know/Not sure/Refused	211	36	17	16	83	45	14	91	120	66	73	72	29	47	50	80	69	26	77	152	41	26
	11%	13%	8%	12%	11%	10%	10%	9%	12%	12%	10%	10%	18%	13%	8%	9%	15%	9%	8%	11%	9%	13%
Sigma	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K/L - M/N/O/P - Q/R/S - T/U/V Overlap formulae used.

Financial Consumers' Rights and Responsibilities – Public Opinion Research 2016

Q4. (Financial institutions permit account holders to share their PIN with other family members, such as a spouse.) I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false - or if you don't know

	Province							Gender		Age			Education				Income			Language Used in Household		
	Total	BC	ALB	SK/MB	ONT	QUE	ATL	Male	Female	18 - 34	35 - 54	55+	Less than HS	HS	Post sec	University	Less than \$40k	\$40k - Less than \$60k	\$60k+	English (Any)	French (Any)	Other (Any)
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V
Base: All Respondents	2000	271	213	129	766	479	142	912	1088	429	638	933	171	372	609	825	453	305	953	1426	458	192
Weighted	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
True	389	62	55	34	130	76	32	196	193	119	121	148	43	75	133	133	111	72	155	278	72	52
	19%	23%	26%	26%	17%	16%	23%	20%	19%	21%	16%	21%	26%	21%	22%	16%	25%	24%	16%	20%	16%	25%
		EF	EF	EF						K	K	K	P	P	P	S	S	S				
False	1392	175	143	78	546	357	93	648	744	379	551	462	94	234	425	630	273	195	748	974	343	127
	70%	65%	67%	59%	72%	75%	65%	68%	72%	68%	74%	66%	58%	64%	70%	75%	61%	66%	76%	69%	76%	60%
				BD	BCDG					JL	JL	JL			M	MNO			QR	V	TV	
Don't know/Not sure/Refused	219	33	16	20	88	46	17	116	104	60	68	91	25	56	50	81	61	30	85	162	37	31
	11%	12%	7%	15%	12%	10%	12%	12%	10%	11%	9%	13%	15%	15%	8%	10%	14%	10%	9%	11%	8%	15%
				C								K	OP	OP			S			U		U
Sigma	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K/L - MN/O/P - Q/R/S - T/U/V Overlap formulae used.

Financial Consumers' Rights and Responsibilities – Public Opinion Research 2016

Q5. (If you want to pay off or renegotiate your mortgage before the maturity date, you will always have to pay a penalty equal to three months' interest.) I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false - or if you don't know

	Province							Gender		Age			Education				Income			Language Used in Household		
	Total	BC	ALB	SK/MB	ONT	QUE	ATL	Male	Female	18 - 34	35 - 54	55+	Less than HS	HS	Post sec	University	Less than \$40k	\$40k - Less than \$60k	\$60k+	English (Any)	French (Any)	Other (Any)
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V
Base: All Respondents	2000	271	213	129	766	479	142	912	1088	429	638	933	171	372	609	825	453	305	953	1426	458	192
Weighted	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
True	591	75	70	37	214	154	41	279	312	141	218	232	60	123	175	225	131	94	296	409	147	55
	30%	28%	33%	28%	28%	32%	29%	29%	30%	25%	29%	33%	37%	34%	29%	27%	29%	32%	30%	29%	33%	26%
False	680	99	69	37	262	167	46	375	306	152	290	238	33	84	207	351	112	85	405	483	154	69
	34%	37%	32%	28%	34%	35%	32%	39%	29%	27%	39%	34%	20%	23%	34%	42%	25%	29%	41%	34%	34%	33%
Don't know/Not sure/Refused	729	96	76	57	287	157	55	306	423	265	232	232	69	158	226	267	202	118	285	522	151	86
	36%	36%	35%	43%	38%	33%	39%	32%	41%	47%	31%	33%	43%	43%	37%	32%	45%	40%	29%	37%	33%	41%
Sigma	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K/L - M/N/O/P - Q/R/S - T/U/V Overlap formulae used.

Financial Consumers' Rights and Responsibilities – Public Opinion Research 2016

Q6. (If you want to pay off or renegotiate your mortgage before the maturity date, you will never have to pay a penalty greater than three months' interest) I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false - or if you don't know

	Province							Gender		Age			Education				Income			Language Used in Household		
	Total	BC	ALB	SK/MB	ONT	QUE	ATL	Male	Female	18 - 34	35 - 54	55+	Less than HS	HS	Post sec	University	Less than \$40k	\$40k - Less than \$60k	\$60k+	English (Any)	French (Any)	Other (Any)
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V
Base: All Respondents	2000	271	213	129	766	479	142	912	1088	429	638	933	171	372	609	825	453	305	953	1426	458	192
Weighted	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
True	482	66	46	31	179	137	22	242	240	120	173	189	50	90	145	193	129	76	231	313	125	61
	24%	25%	22%	24%	23%	29%	16%	25%	23%	21%	23%	27%	31%	25%	24%	23%	29%	26%	23%	22%	28%	29%
	G				G	EG						J	P				S			T	T	
False	693	83	80	36	266	169	58	370	323	171	297	224	36	110	217	323	113	84	410	499	166	48
	35%	31%	38%	27%	35%	35%	41%	38%	31%	31%	40%	32%	22%	30%	36%	38%	25%	28%	42%	35%	37%	23%
							BD	I		JL			M	MN			OR	V		V		
Don't know/Not sure/Refused	825	120	88	65	318	173	61	349	477	267	270	288	76	165	246	327	202	136	346	602	160	101
	41%	45%	41%	49%	42%	36%	43%	36%	46%	48%	36%	41%	47%	45%	40%	39%	45%	46%	35%	43%	35%	48%
	F			F				H		KL			P				S	S		U		U
Sigma	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K/L - M/N/O/P - Q/R/S - T/U/V Overlap formulae used.

Financial Consumers' Rights and Responsibilities – Public Opinion Research 2016

Q7/Q8. (Strongly Agree/Somewhat Agree Summary) Please tell me whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree with the following statements

	Province							Gender		Age			Education				Income			Language Used in Household		
	Total	BC	ALB	SK/MB	ONT	QUE	ATL	Male	Female	18 - 34	35 - 54	55+	Less than HS	HS	Post sec	University	Less than \$40k	\$40k - Less than \$60k	\$60k+	English (Any)	French (Any)	Other (Any)
Base: All Respondents	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V
Weighted	2000	271	213	129	766	479	142	912	1088	429	638	933	171	372	609	825	453	305	953	1426	458	192
	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
Financial institutions have a legal duty to provide clear information to consumers.	1858	247	206	117	708	450	130	879	979	531	688	639	136	340	555	811	397	281	931	1307	426	198
	93%	92%	96%	89%	93%	94%	91%	92%	94%	95%	93%	91%	84%	93%	91%	96%	89%	95%	94%	92%	95%	94%
			D			D			H	L				M	M	MNO		Q	Q			
You are very clear about your rights if you have a problem with a financial institution.	1383	187	162	98	550	290	95	668	714	382	511	490	111	246	415	598	299	201	695	1010	271	160
	69%	69%	76%	74%	72%	61%	67%	70%	69%	68%	69%	70%	68%	67%	68%	71%	67%	68%	70%	71%	60%	76%
		F	F	F	F															U		U

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K/L - M/N/O/P - Q/R/S - T/U/V Overlap formulae used.

Financial Consumers' Rights and Responsibilities – Public Opinion Research 2016

Q7/Q8. (Strongly Disagree/Somewhat Disagree Summary) Please tell me whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree with the following statements

	Province							Gender		Age			Education				Income			Language Used in Household		
	Total	BC	ALB	SK/MB	ONT	QUE	ATL	Male	Female	18 - 34	35 - 54	55+	Less than HS	HS	Post sec	University	Less than \$40k	\$40k - Less than \$60k	\$60k+	English (Any)	French (Any)	Other (Any)
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V
Base: All Respondents	2000	271	213	129	766	479	142	912	1088	429	638	933	171	372	609	825	453	305	953	1426	458	192
Weighted	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
Financial institutions have a legal duty to provide clear information to consumers.	118	19	8	9	45	26	11	69	49	23	41	54	18	20	44	32	42	14	48	89	23	8
	6%	7%	4%	7%	6%	5%	8%	7%	5%	4%	6%	8%	11%	6%	7%	4%	9%	5%	5%	6%	5%	4%
You are very clear about your rights if you have a problem with a financial institution.	578	78	48	32	197	179	44	272	307	167	220	191	42	112	185	235	135	91	282	377	172	46
	29%	29%	23%	24%	26%	37%	31%	28%	29%	30%	30%	27%	26%	31%	30%	28%	30%	31%	29%	27%	38%	22%

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K/L - M/N/O/P - Q/R/S - T/U/V Overlap formulae used.

Financial Consumers' Rights and Responsibilities – Public Opinion Research 2016

Q7. (Financial institutions have a legal duty to provide clear information to consumers.) Please tell me whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree with the following statements

		Province						Gender		Age			Education				Income			Language Used in Household		
	Total	BC	ALB	SK/MB	ONT	QUE	ATL	Male	Female	18 - 34	35 - 54	55+	Less than HS	HS	Post sec	University	Less than \$40k	\$40k - Less than \$60k	\$60k+	English (Any)	French (Any)	Other (Any)
	A	B	C	D	E	F	G	H		J	K	L	M	N	O	P	Q	R	S	T	U	V
Base: All Respondents	2000	271	213	129	766	479	142	912	1088	429	638	933	171	372	609	825	453	305	953	1426	458	192
Weighted	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
Strongly agree	1437	188	165	82	572	330	99	660	777	397	550	490	90	241	443	652	292	216	738	1022	313	154
	72%	70%	77%	62%	75%	69%	70%	69%	75%	71%	74%	70%	55%	66%	73%	77%	66%	73%	75%	72%	69%	74%
Somewhat agree	421	59	41	35	136	120	31	219	202	135	138	148	46	99	112	159	105	65	193	284	113	43
	21%	22%	19%	27%	18%	25%	22%	23%	19%	24%	19%	21%	29%	27%	18%	19%	24%	22%	20%	20%	25%	21%
Somewhat disagree	72	16	6	5	24	17	5	42	30	14	26	32	9	10	28	22	25	8	32	52	15	6
	4%	6%	3%	4%	3%	4%	3%	4%	3%	3%	4%	5%	6%	3%	5%	3%	6%	3%	3%	4%	3%	3%
Strongly disagree	46	3	2	5	21	9	6	27	19	8	15	23	8	10	16	10	17	6	17	37	8	2
	2%	1%	1%	4%	3%	2%	4%	3%	2%	1%	2%	3%	5%	3%	3%	1%	4%	2%	2%	3%	2%	1%
Don't know/Not sure/Refused	24	3	1	6	11	2	1	12	12	4	10	9	8	5	9	0	5	2	8	19	2	4
	1%	1%	0	4%	1%	0	1%	1%	1%	1%	1%	1%	5%	1%	2%	-	1%	1%	1%	0	2	2%
Sigma	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
Summary	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree/Somewhat agree (NET)	1858	247	206	117	708	450	130	879	979	531	688	639	136	340	555	811	397	281	931	1307	426	198
	93%	92%	96%	89%	93%	94%	91%	92%	94%	95%	93%	91%	84%	93%	91%	96%	89%	95%	94%	92%	95%	94%
Strongly disagree/Somewhat disagree (NET)	118	19	8	9	45	26	11	69	49	23	41	54	18	20	44	32	42	14	48	89	23	8
	6%	7%	4%	7%	6%	5%	8%	7%	5%	4%	6%	8%	11%	6%	7%	4%	9%	5%	5%	6%	5%	4%

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K/L - MNO/P - Q/R/S - T/U/V Overlap formulae used.

Financial Consumers' Rights and Responsibilities – Public Opinion Research 2016

Q8. (You are very clear about your rights if you have a problem with a financial institution.) Please tell me whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree with the following statements

	Province							Gender		Age			Education				Income			Language Used in Household		
	Total	BC	ALB	SK/MB	ONT	QUE	ATL	Male	Female	18 - 34	35 - 54	55+	Less than HS	HS	Post sec	University	Less than \$40k	\$40k - Less than \$60k	\$60k+	English (Any)	French (Any)	Other (Any)
Base: All Respondents	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V
Weighted	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
Strongly agree	489	66	63	38	209	71	41	242	247	142	166	181	47	100	130	207	129	67	236	376	66	71
	24%	24%	29%	29%	27%	15%	29%	25%	24%	25%	22%	26%	29%	27%	21%	25%	29%	22%	24%	27%	15%	34%
Somewhat agree	894	122	99	60	340	219	54	427	467	239	346	309	63	147	285	391	170	135	459	634	205	89
	45%	45%	46%	45%	45%	46%	38%	44%	45%	43%	47%	44%	39%	40%	47%	46%	38%	45%	46%	45%	45%	42%
Somewhat disagree	411	59	33	20	138	131	29	191	221	131	148	133	26	82	129	172	92	64	203	255	133	32
	21%	22%	16%	15%	18%	27%	20%	20%	21%	24%	20%	19%	16%	22%	21%	20%	21%	22%	21%	18%	29%	15%
Strongly disagree	167	18	15	12	59	48	15	81	86	36	73	58	16	30	56	63	43	27	80	122	39	14
	8%	7%	7%	9%	8%	10%	11%	8%	8%	6%	10%	8%	10%	8%	9%	7%	10%	9%	8%	9%	9%	7%
Don't know/Not sure/Refused	39	5	4	2	17	9	3	20	19	9	8	22	9	7	8	10	11	4	9	27	8	5
	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	1%	3%	6%	2%	1%	1%	2%	1%	1%	2%	2%	2%
Sigma	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
Summary	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree/Somewhat agree (NET)	1383	187	162	98	550	290	95	668	714	382	511	490	111	246	415	598	299	201	695	1010	271	160
	69%	69%	76%	74%	72%	61%	67%	70%	69%	68%	69%	70%	68%	67%	68%	71%	67%	68%	70%	71%	60%	76%
Strongly disagree/Somewhat disagree (NET)	578	78	48	32	197	179	44	272	307	167	220	191	42	112	185	235	135	91	282	377	172	46
	29%	29%	23%	24%	26%	37%	31%	28%	29%	30%	30%	27%	26%	31%	30%	28%	30%	31%	29%	27%	38%	22%

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K/L - M/N/O/P - Q/R/S - T/U/V Overlap formulae used.

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q9. Some people keep their PIN on a piece of paper in their wallet, along with their debit card. If the wallet is stolen and the card and PIN are used to take money from an account, who is liable for the money lost?

	Province							Gender		Age			Education				Income			Language Used in Household		
	Total	BC	ALB	SK/MB	ONT	QUE	ATL	Male	Female	18-34	35-54	55+	Less than HS	HS	Post sec	University	Less than \$40k	Less than \$60k	\$60k+	English (Any)	French (Any)	Other (Any)
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V
Base: All Respondents	2000	271	213	129	766	479	142	912	1088	429	638	933	171	372	609	825	453	305	953	1426	458	192
Weighted	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
The card-holder only	1359	183	154	91	537	294	101	660	699	375	532	453	107	264	417	561	310	199	684	981	290	144
	68%	68%	72% F	69%	70% F	62%	71% F	69%	67%	67%	72% L	64%	66%	72%	69%	67%	70%	67%	69%	69% U	64%	69%
Both the financial institution and the card-holder, equally	395	45	43	31	141	110	26	182	213	134	128	133	32	65	122	172	98	62	184	270	93	47
	20%	17%	20%	23% B	18%	23% B	18%	19%	21%	24% KL	17%	19%	20%	18%	20%	20%	22%	21%	19%	19%	21%	22%
The financial institution only	167	29	12	6	55	54	10	82	85	40	52	74	15	25	48	77	27	25	85	106	48	17
	8%	11% D	6%	4%	7%	11% CDE	7%	9%	8%	7%	7%	11% JK	9%	7%	8%	9%	6%	8%	9%	8%	11% T	8%
Don't know/Not sure/Refused	78	13	4	5	31	20	5	36	43	9	28	42	7	11	21	34	10	11	34	57	21	2
	4%	5%	2%	4%	4%	4%	4%	4%	4%	2%	4% J	6% J	5%	3%	3%	4%	2%	4%	3%	4%	5% V	1%
Sigma	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K/L - M/N/O/P - Q/R/S - T/U/V Overlap formulae used.

Financial Consumers' Rights and Responsibilities – Public Opinion Research 2016

q10. If two people open a joint savings or chequing account, which ONE of the following most accurately describes who is responsible for that account?

	Province							Gender		Age			Education				Income			Language Used in Household		
	Total	BC	ALB	SK/MB	ONT	QUE	ATL	Male	Female	18 - 34	35 - 54	55+	Less than HS	HS	Post sec	University	Less than \$40k	\$40k - Less than \$60k	\$60k+	English (Any)	French (Any)	Other (Any)
Base: All Respondents	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V
Weighted	2000	271	213	129	766	479	142	912	1088	429	638	933	171	372	609	825	453	305	953	1426	458	192
	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
Both persons are responsible for the entire account	1737	239	186	109	663	413	127	824	913	468	668	601	124	307	533	757	380	256	878	1236	392	175
	87%	88%	87%	83%	87%	86%	89%	86%	88%	84%	90%	86%	77%	84%	88%	90%	85%	86%	89%	87%	87%	83%
Each person is responsible for half of the account	130	9	15	13	48	38	8	57	73	46	44	39	18	32	38	41	34	19	58	87	31	16
	7%	3%	7%	10%	6%	8%	5%	6%	7%	8%	6%	6%	11%	9%	6%	5%	8%	6%	6%	6%	7%	8%
Only one person is responsible for the entire account	62	6	9	2	27	15	4	32	29	16	14	32	12	9	19	22	16	11	26	41	16	7
	3%	2%	4%	1%	3%	3%	3%	3%	3%	3%	2%	5%	7%	2%	3%	3%	4%	4%	3%	3%	3%	3%
Don't know/Not sure/Refused	41	11	1	4	16	8	1	29	12	12	11	18	5	7	15	13	9	8	9	28	9	7
	2%	4%	1%	3%	2%	2%	1%	3%	1%	2%	1%	3%	3%	2%	2%	2%	2%	3%	1%	2%	2%	3%
The person with the highest income is responsible for the entire account	30	5	3	4	10	5	3	18	12	16	3	11	3	11	3	12	6	3	15	23	4	5
	2%	2%	2%	3%	1%	1%	2%	2%	1%	3%	0	2%	2%	3%	1%	1%	1%	1%	2%	2%	1%	2%
Sigma	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K/L - MN/O/P - Q/R/S - T/U/V Overlap formulae used.

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q11. What if you, as the primary holder of a credit card, arrange for a second person to be able to use your credit card, which ONE of the following most accurately describes your responsibility for debt incurred by that person on the card?

	Province							Gender		Age			Education				Income			Language Used in Household		
	Total	BC	ALB	SK/MB	ONT	QUE	ATL	Male	Female	18 - 34	35 - 54	55+	Less than HS	HS	Post sec	University	Less than \$40k	\$40k - Less than \$60k	\$60k+	English (Any)	French (Any)	Other (Any)
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V
Base: All Respondents	2000	271	213	129	766	479	142	912	1088	429	638	933	171	372	609	825	453	305	953	1426	458	192
Weighted	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
You are entirely responsible for any debt the other person incurs on the card	1471	196	154	79	553	392	97	727	744	354	570	547	87	235	464	671	279	213	799	1036	368	114
	74%	73%	72%	60%	72%	82%	68%	76%	72%	63%	77%	78%	54%	64%	76%	80%	63%	72%	81%	73%	82%	54%
		D	D		D	BCDEG		I		J	J			M	MN	MN		Q	QR	V	TV	
You are only responsible for the debt incurred on the card by the other person if they are less than 18 years old	201	32	26	14	87	29	13	86	115	90	68	43	15	56	51	77	57	33	87	147	26	42
	10%	12%	12%	11%	11%	6%	9%	9%	11%	16%	9%	6%	10%	15%	8%	9%	13%	11%	9%	10%	6%	20%
		F	F		F					KL	L			OP			S			U		TU
You and the other person are each responsible for half the total debt on the card	188	26	20	22	76	25	19	81	107	70	63	55	29	49	52	57	65	32	57	138	29	34
	9%	10%	9%	17%	10%	5%	13%	8%	10%	13%	9%	8%	18%	13%	9%	7%	15%	11%	6%	10%	6%	16%
		F	F	BCEF	F		F			KL			OP	OP			S	S		U		TU
You are not responsible for any debt the other person incurs on the card	77	7	10	7	26	21	6	36	42	31	18	28	15	12	27	22	29	10	25	50	16	12
	4%	2%	5%	5%	3%	4%	4%	4%	4%	6%	2%	4%	9%	3%	4%	3%	7%	3%	3%	4%	4%	5%
										K			NOP				S					
Don't know/Not sure/Refused	63	9	4	9	22	11	7	31	31	13	20	29	15	12	15	17	15	8	18	43	12	9
	3%	3%	2%	7%	3%	2%	5%	3%	3%	2%	3%	4%	9%	3%	3%	2%	3%	3%	2%	3%	3%	4%
				CEF									NOP									
Sigma	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K/L - MN/O/P - Q/R/S - T/U/V Overlap formulae used.

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q12. Do you happen to know the cost of obtaining a copy of your credit report? Would you say...?

	Province							Gender		Age			Education				Income			Language Used in Household		
	Total	BC	ALB	SK/MB	ONT	QUE	ATL	Male	Female	18 - 34	35 - 54	55+	Less than HS	HS	Post sec	University	Less than \$40k	\$40k - Less than \$60k	\$60k+	English (Any)	French (Any)	Other (Any)
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V
Base: All Respondents	2000	271	213	129	766	479	142	912	1088	429	638	933	171	372	609	825	453	305	953	1426	458	192
Weighted	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
Some costs both by mail and the Internet	658	79	80	40	251	158	49	335	323	178	274	206	40	106	187	322	104	97	383	487	154	42
	33%	29%	37%	31%	33%	33%	34%	35%	31%	32%	37%	29%	25%	29%	31%	38%	23%	33%	39%	34%	34%	20%
											L					MNO		Q	Q	V	V	
No cost by the internet, but some costs by mail	425	63	38	32	144	122	26	191	234	147	169	109	26	80	139	177	110	61	208	272	112	58
	21%	23%	18%	25%	19%	25%	18%	20%	23%	26%	23%	16%	16%	22%	23%	21%	25%	20%	21%	19%	25%	28%
						CE				L	L									T	T	
No costs both by mail and the Internet	405	46	43	36	157	102	21	192	213	123	130	152	44	77	121	158	117	66	171	271	89	62
	20%	17%	20%	27%	21%	21%	15%	20%	20%	22%	18%	22%	27%	21%	20%	19%	26%	22%	17%	19%	20%	30%
				BG						K			OP				S				TU	
Don't know/Not sure/Refused	343	48	39	19	140	61	36	156	187	52	102	188	40	75	105	116	81	47	135	264	62	25
	17%	18%	18%	14%	18%	13%	26%	16%	18%	9%	14%	27%	25%	20%	17%	14%	18%	16%	14%	19%	14%	12%
				F		DEF				J	JK		OP	P			S			UV		
No cost by mail but some costs by the Internet	170	33	15	4	71	35	10	87	82	57	66	47	12	27	57	71	33	26	90	120	34	23
	8%	12%	7%	3%	9%	7%	7%	9%	8%	10%	9%	7%	7%	7%	9%	8%	7%	9%	9%	8%	8%	11%
		DF			D					L												
Sigma	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K/L - M/N/O/P - Q/R/S - T/U/V Overlap formulae used.

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q13. Would you know how to dispute an entry on your credit report?

	Province							Gender		Age			Education				Income			Language Used in Household		
	Total	BC	ALB	SK/MB	ONT	QUE	ATL	Male	Female	18 - 34	35 - 54	55+	Less than HS	HS	Post sec	University	Less than \$40k	\$40k - Less than \$60k	\$60k+	English (Any)	French (Any)	Other (Any)
Base: All Respondents	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V
Weighted	2000	271	213	129	766	479	142	912	1088	429	638	933	171	372	609	825	453	305	953	1426	458	192
	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
Yes	866	134	101	50	355	158	69	410	456	207	312	347	50	135	267	407	158	124	455	669	147	86
	43%	49%	47%	38%	46%	33%	48%	43%	44%	37%	42%	49%	31%	37%	44%	48%	35%	42%	46%	47%	33%	41%
No	1107	133	111	82	400	311	70	534	573	342	423	342	111	226	330	426	279	170	522	732	294	119
	55%	49%	52%	62%	52%	65%	49%	56%	55%	61%	57%	49%	68%	62%	54%	50%	63%	57%	53%	52%	65%	57%
Don't know/Not sure/Refused	27	4	2	0	9	8	3	16	10	9	5	13	1	4	11	11	8	2	10	14	10	5
	1%	1%	1%	-	1%	2%	2%	2%	1%	2%	1%	2%	0	1%	2%	1%	2%	1%	1%	1%	2%	2%
Sigma	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K/L - M/N/O/P - Q/R/S - T/U/V Overlap formulae used.

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q14. I would like you to tell me to the best of your knowledge whether you think the following statement is true or false or if you don't know: All fees associated with a prepaid card must be listed on the packaging of the prepaid card.

			Province					Gender		Age			Education				Income			Language Used in Household		
	Total	BC	ALB	SK/MB	ONT	QUE	ATL	Male	Female	18 - 34	35 - 54	55+	Less than HS	HS	Post sec	University	Less than \$40k	\$40k - Less than \$60k	\$60k+	English (Any)	French (Any)	Other (Any)
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V
Base: All Respondents	2000	271	213	129	766	479	142	912	1088	429	638	933	171	372	609	825	453	305	953	1426	458	192
Weighted	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
True	1306	159	152	80	494	316	105	597	709	390	516	399	79	234	397	588	263	205	690	924	304	125
	65%	59%	71%	60%	65%	66%	74%	62%	68%	70%	70%	57%	49%	64%	65%	70%	59%	69%	70%	65%	67%	60%
False	171	20	11	11	61	62	7	94	77	57	55	59	27	35	53	56	51	27	71	101	58	14
	9%	7%	5%	8%	8%	13%	5%	10%	7%	10%	7%	8%	16%	9%	9%	7%	11%	9%	7%	7%	13%	7%
Don't know/Not sure/Refused	524	92	51	41	209	101	30	270	254	111	169	243	56	97	159	200	130	65	225	389	89	71
	26%	34%	24%	31%	27%	21%	21%	28%	24%	20%	23%	35%	35%	26%	26%	24%	29%	22%	23%	28%	20%	34%
Sigma	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K/L - M/N/O/P - Q/R/S - T/U/V Overlap formulae used.

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q15. Next, I will read you a statement and a list of possible responses. Please complete the statement by choosing one response. You can cancel your credit card by:

	Province							Gender		Age			Education				Income			Language Used in Household		
	Total	BC	ALB	SK/MB	ONT	QUE	ATL	Male	Female	18 - 34	35 - 54	55+	Less than HS	HS	Post sec	University	Less than \$40k	\$40k - Less than \$60k	\$60k+	English (Any)	French (Any)	Other (Any)
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V
Base: All Respondents	2000	271	213	129	766	479	142	912	1088	429	638	933	171	372	609	825	453	305	953	1426	458	192
Weighted	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
a. destroying it	68	8	4	7	24	26	0	35	33	14	20	34	19	11	21	16	21	13	18	35	23	15
	3%	3%	2%	5%	3%	5%	-	4%	3%	3%	3%	5%	11%	3%	3%	2%	5%	4%	2%	2%	5%	7%
				G	G	CG						JK	NOP				S	S		T	T	
b. not using it	36	7	4	7	11	8	0	18	19	8	12	17	8	8	9	10	13	5	12	24	8	5
	2%	3%	2%	5%	1%	2%	-	2%	2%	1%	2%	2%	5%	2%	1%	1%	3%	2%	1%	2%	2%	2%
				EFG									OP				S					
c. contacting the financial institution that issued your credit card	1877	254	207	116	720	439	141	896	981	532	703	642	130	345	574	813	402	278	955	1346	417	184
	94%	D	DF	88%	94%	92%	BDEF	93%	94%	95%	95%	91%	80%	94%	94%	96%	90%	94%	97%	95%	92%	87%
	19	0	3	9	6	1		12	7	4	6	9	5	1	4	5	8	1	2	10	4	7
Don't know/Not sure/Refused	1%	0	-	2%	1%	1%	1%	1%	1%	1%	1%	1%	3%	0	1%	1%	2%	0	0	1%	1%	3%
													NOP				S			TU		
Sigma	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K/L - M/N/O/P - Q/R/S - T/U/V Overlap formulae used.

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Q16-Q19. (Correct Summary) I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false - or if you don't know

	Province							Gender		Age			Education				Income			Language Used in Household		
	Total	BC	ALB	SK/MB	ONT	QUE	ATL	Male	Female	18 - 34	35 - 54	55+	Less than HS	HS	Post sec	University	Less than \$40k	\$40k - Less than \$60k	\$60k+	English (Any)	French (Any)	Other (Any)
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V
Base: All Respondents	2000	271	213	129	766	479	142	912	1088	429	638	933	171	372	609	825	453	305	953	1426	458	192
Weighted	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
A bank can issue you a credit card without your prior approval.	1501	191	174	95	555	379	107	717	785	427	571	504	119	271	460	640	337	220	756	1048	353	158
	75%	71%	81%	72%	73%	79%	75%	75%	75%	76%	77%	72%	73%	74%	76%	76%	76%	74%	77%	74%	78%	75%
There is no time limit for reporting fraudulent transactions on your credit card to your financial institution.	1413	195	169	90	529	324	106	674	739	379	527	506	97	248	443	616	299	216	718	1028	316	116
	71%	72%	79%	68%	69%	68%	75%	70%	71%	68%	71%	72%	60%	68%	73%	73%	67%	73%	73%	73%	70%	55%
Consumers can cash a federal government cheque for free at any bank.	1374	191	148	85	531	314	105	668	706	356	517	501	100	252	415	593	292	213	694	1002	310	116
	69%	71%	69%	65%	70%	66%	74%	70%	68%	64%	70%	71%	62%	69%	68%	70%	66%	72%	70%	71%	69%	55%
If you deposit a cheque at a branch with a bank teller, the bank does not have to give you access to any of your funds immediately.	663	72	67	53	269	146	56	302	361	198	243	223	69	123	210	255	154	116	303	452	142	95
	33%	27%	31%	41%	35%	31%	39%	31%	35%	35%	33%	32%	42%	34%	35%	30%	35%	39%	31%	32%	31%	45%
				BF	B		B						P				S					TU

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K/L - M/N/O/P - Q/R/S - T/U/V Overlap formulae used.

Financial Consumers' Rights and Responsibilities – Public Opinion Research 2016

Q16-Q19. (Incorrect Summary) I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false - or if you don't know

	Province							Gender		Age			Education				Income			Language Used in Household		
	Total	BC	ALB	SK/MB	ONT	QUE	ATL	Male	Female	18 - 34	35 - 54	55+	Less than HS	HS	Post sec	University	Less than \$40k	\$40k - Less than \$60k	\$60k+	English (Any)	French (Any)	Other (Any)
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V
Base: All Respondents	2000	271	213	129	766	479	142	912	1088	429	638	933	171	372	609	825	453	305	953	1426	458	192
Weighted	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
A bank can issue you a credit card without your prior approval.	374	55	30	32	151	81	25	184	189	105	115	153	26	64	111	165	76	64	176	269	83	37
	19%	21%	14%	24%	20%	17%	18%	19%	18%	19%	16%	22%	16%	18%	18%	20%	17%	22%	18%	19%	18%	18%
There is no time limit for reporting fraudulent transactions on your credit card to your financial institution.	279	25	29	21	111	77	16	147	132	93	95	91	29	58	77	112	73	42	129	173	72	53
	14%	9%	14%	16%	15%	16%	11%	15%	13%	17%	13%	13%	18%	16%	13%	13%	16%	14%	13%	12%	16%	25%
Consumers can cash a federal government cheque for free at any bank.	271	21	24	19	99	91	17	125	146	83	100	88	30	54	95	92	73	44	115	160	74	38
	14%	8%	11%	15%	13%	19%	12%	13%	14%	15%	14%	13%	18%	15%	16%	11%	16%	15%	12%	12%	16%	18%
If you deposit a cheque at a branch with a bank teller, the bank does not have to give you access to any of your funds immediately.	1129	167	133	65	419	271	75	568	561	301	429	399	69	202	332	515	227	157	602	824	259	88
	56%	62%	62%	49%	55%	57%	53%	59%	54%	54%	58%	57%	42%	55%	55%	61%	51%	53%	61%	58%	57%	42%
		D	D					I						M	M	MO			OR	V	V	

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K/L - M/N/O/P - Q/R/S - T/U/V Overlap formulae used.

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Q16-Q19. (True Summary) I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false - or if you don't know

	Province							Gender		Age			Education				Income			Language Used in Household		
	Total	BC	ALB	SK/MB	ONT	QUE	ATL	Male	Female	18 - 34	35 - 54	55+	Less than HS	HS	Post sec	University	Less than \$40k	\$40k - Less than \$60k	\$60k+	English (Any)	French (Any)	Other (Any)
Base: All Respondents	2000	271	213	129	766	479	142	912	1088	429	638	933	171	372	609	825	453	305	953	1426	458	192
Weighted	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
A bank can issue you a credit card without your prior approval.	374	55	30	32	151	81	25	184	189	105	115	153	26	64	111	165	76	64	176	269	83	37
	19%	21%	14%	24%	20%	17%	18%	19%	18%	19%	16%	22%	16%	18%	18%	20%	17%	22%	18%	19%	18%	18%
				C								K										
There is no time limit for reporting fraudulent transactions on your credit card to your financial institution.	279	25	29	21	111	77	16	147	132	93	95	91	29	58	77	112	73	42	129	173	72	53
	14%	9%	14%	16%	15%	16%	11%	15%	13%	17%	13%	13%	18%	16%	13%	13%	16%	14%	13%	12%	16%	25%
					B	B														T	TU	
Consumers can cash a federal government cheque for free at any bank.	1374	191	148	85	531	314	105	668	706	356	517	501	100	252	415	593	292	213	694	1002	310	116
	69%	71%	69%	65%	70%	66%	74%	70%	68%	64%	70%	71%	62%	69%	68%	70%	66%	72%	70%	71%	69%	55%
										J	J					M				V	V	
If you deposit a cheque at a branch with a bank teller, the bank does not have to give you access to any of your funds immediately.	1129	167	133	65	419	271	75	568	561	301	429	399	69	202	332	515	227	157	602	824	259	88
	56%	62%	62%	49%	55%	57%	53%	59%	54%	54%	58%	57%	42%	55%	55%	61%	51%	53%	61%	58%	57%	42%
		D	D					I						M	M	MO			OR	V	V	

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K/L - M/N/O/P - Q/R/S - T/U/V Overlap formulae used.

Financial Consumers' Rights and Responsibilities – Public Opinion Research 2016

Q16-Q19. (False Summary) I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false - or if you don't know

	Province							Gender		Age			Education				Income			Language Used in Household		
	Total	BC	ALB	SK/MB	ONT	QUE	ATL	Male	Female	18 - 34	35 - 54	55+	Less than HS	HS	Post sec	University	Less than \$40k	\$40k - Less than \$60k	\$60k+	English (Any)	French (Any)	Other (Any)
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V
Base: All Respondents	2000	271	213	129	766	479	142	912	1088	429	638	933	171	372	609	825	453	305	953	1426	458	192
Weighted	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
A bank can issue you a credit card without your prior approval.	1501	191	174	95	555	379	107	717	785	427	571	504	119	271	460	640	337	220	756	1048	353	158
	75%	71%	81%	72%	73%	79%	75%	75%	75%	76%	77%	72%	73%	74%	76%	76%	76%	74%	77%	74%	78%	75%
There is no time limit for reporting fraudulent transactions on your credit card to your financial institution.	1413	195	169	90	529	324	106	674	739	379	527	506	97	248	443	616	299	216	718	1028	316	116
	71%	72%	79%	68%	69%	68%	75%	70%	71%	68%	71%	72%	60%	68%	73%	73%	67%	73%	73%	73%	70%	55%
Consumers can cash a federal government cheque for free at any bank.	271	21	24	19	99	91	17	125	146	83	100	88	30	54	95	92	73	44	115	160	74	38
	14%	8%	11%	15%	13%	19%	12%	13%	14%	15%	14%	13%	18%	15%	16%	11%	16%	15%	12%	12%	16%	18%
If you deposit a cheque at a branch with a bank teller, the bank does not have to give you access to any of your funds immediately.	663	72	67	53	269	146	56	302	361	198	243	223	69	123	210	255	154	116	303	452	142	95
	33%	27%	31%	41%	35%	31%	39%	31%	35%	35%	33%	32%	42%	34%	35%	30%	35%	39%	31%	32%	31%	45%

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K/L - M/N/O/P - Q/R/S - T/U/V Overlap formulae used.

Financial Consumers' Rights and Responsibilities – Public Opinion Research 2016

Q16-Q19. (Don't know/Not sure/Refused Summary) I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false - or if you don't know

	Province							Gender		Age			Education				Income			Language Used in Household		
	Total	BC	ALB	SK/MB	ONT	QUE	ATL	Male	Female	18 - 34	35 - 54	55+	Less than HS	HS	Post sec	University	Less than \$40k	\$40k - Less than \$60k	\$60k+	English (Any)	French (Any)	Other (Any)
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V
Base: All Respondents	2000	271	213	129	766	479	142	912	1088	429	638	933	171	372	609	825	453	305	953	1426	458	192
Weighted	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
A bank can issue you a credit card without your prior approval.	125	23	10	6	58	18	10	59	66	26	54	45	17	30	37	39	31	12	55	97	15	15
	6%	9%	5%	4%	8%	4%	7%	6%	6%	5%	7%	6%	10%	8%	6%	5%	7%	4%	6%	7%	3%	7%
There is no time limit for reporting fraudulent transactions on your credit card to your financial institution.	308	50	16	22	124	76	20	138	169	86	118	105	35	59	89	115	72	39	139	213	63	40
	15%	19%	7%	16%	16%	16%	14%	14%	16%	15%	16%	15%	22%	16%	15%	14%	16%	13%	14%	15%	14%	19%
Consumers can cash a federal government cheque for free at any bank.	355	59	42	27	133	73	20	167	188	119	123	113	32	59	99	159	80	40	178	243	67	56
	18%	22%	20%	21%	17%	15%	14%	17%	18%	21%	17%	16%	20%	16%	16%	19%	18%	13%	18%	17%	15%	27%
If you deposit a cheque at a branch with a bank teller, the bank does not have to give you access to any of your funds immediately.	208	31	15	14	76	61	11	90	118	60	68	80	24	40	66	74	64	24	82	139	50	27
	10%	11%	7%	10%	10%	13%	8%	9%	11%	11%	9%	11%	15%	11%	11%	9%	14%	8%	8%	10%	11%	13%
													P				RS					

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K/L - M/N/O/P - Q/R/S - T/U/V Overlap formulae used.

Financial Consumers' Rights and Responsibilities – Public Opinion Research 2016

Q16-Q19. (Correct Answers) I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false - or if you don't know

	Province							Gender		Age			Education				Income			Language Used in Household		
	Total	BC	ALB	SK/MB	ONT	QUE	ATL	Male	Female	18 - 34	35 - 54	55+	Less than HS	HS	Post sec	University	Less than \$40k	\$40k - Less than \$60k	\$60k+	English (Any)	French (Any)	Other (Any)
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V
Base: All Respondents	2000	271	213	129	766	479	142	912	1088	429	638	933	171	372	609	825	453	305	953	1426	458	192
Weighted	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
Zero	35	3	1	3	16	12	0	17	17	12	10	13	4	7	13	9	12	7	11	21	7	8
	2%	1%	0	3%	2%	2%	-	2%	2%	2%	1%	2%	2%	2%	2%	1%	3%	2%	1%	1%	2%	4%
Net CORRECT ANSWERS	1946	265	213	127	738	464	141	934	1013	544	722	680	152	355	591	830	426	289	971	1382	442	197
	97%	98%	99%	96%	97%	97%	99%	97%	97%	97%	98%	97%	94%	97%	97%	98%	96%	98%	98%	98%	98%	94%
One or more	1946	265	213	127	738	464	141	934	1013	544	722	680	152	355	591	830	426	289	971	1382	442	197
	97%	98%	99%	96%	97%	97%	99%	97%	97%	97%	98%	97%	94%	97%	97%	98%	96%	98%	98%	98%	98%	94%
Two or more	1698	226	187	105	641	407	132	817	881	464	641	593	129	302	515	738	372	252	854	1206	388	167
	85%	84%	87%	80%	84%	85%	93%	85%	85%	83%	87%	85%	80%	83%	85%	87%	84%	85%	87%	85%	86%	79%
Three or more	1026	127	122	69	393	236	78	486	540	273	396	357	79	184	326	431	218	167	517	733	232	98
	51%	47%	57%	53%	52%	49%	55%	51%	52%	49%	54%	51%	49%	50%	54%	51%	49%	56%	52%	52%	51%	47%
Four or more	280	30	36	22	112	56	23	124	156	79	98	103	24	52	96	106	66	56	128	210	58	24
	14%	11%	17%	17%	15%	12%	16%	13%	15%	14%	13%	15%	15%	14%	16%	13%	15%	19%	13%	15%	13%	11%
(DK/NS)	19	2	1	2	10	3	1	9	10	3	7	9	6	3	4	4	7	1	4	12	2	5
	1%	1%	0	1%	1%	1%	1%	1%	1%	0	1%	1%	3%	1%	1%	1%	1%	0	0	1%	0	2%
Sigma	6951	918	771	455	2649	1642	516	3321	3630	1918	2598	2435	546	1259	2136	2948	1526	1061	3457	4945	1571	696
	348%	340%	360%	345%	347%	343%	363%	346%	349%	344%	351%	347%	338%	345%	351%	349%	343%	358%	350%	350%	348%	331%
Mean Number of Correct Answers (Inc 0/DK)	2.48	2.4	2.6	2.45	2.47	2.43	2.63	2.46	2.49	2.44	2.51	2.47	2.38	2.45	2.51	2.49	2.43	2.58	2.5	2.5	2.48	2.31
Mean Number of Correct Answers (Inc 0/Excl DK)	2.5	2.42	2.61	2.49	2.5	2.45	2.66	2.48	2.51	2.45	2.54	2.5	2.46	2.47	2.53	2.51	2.47	2.58	2.52	2.52	2.5	2.37
Mean Number of Correct Answers (Excl 0/DK)	2.54	2.45	2.62	2.56	2.55	2.51	2.66	2.53	2.56	2.5	2.57	2.55	2.52	2.52	2.59	2.54	2.54	2.64	2.55	2.55	2.54	2.47

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K/L - M/N/O/P - Q/R/S - T/U/V Overlap formulae used.

Financial Consumers' Rights and Responsibilities – Public Opinion Research 2016

Q16-Q19. (Number Of Correct Answers) I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false - or if you don't know

	Province							Gender		Age			Education				Income			Language Used in Household		
	Total	BC	ALB	SK/MB	ONT	QUE	ATL	Male	Female	18 - 34	35 - 54	55+	Less than HS	HS	Post sec	University	Less than \$40k	\$40k - Less than \$60k	\$60k+	English (Any)	French (Any)	Other (Any)
Base: All Respondents	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V
Weighted	2000	271	213	129	766	479	142	912	1088	429	638	933	171	372	609	825	453	305	953	1426	458	192
	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
Zero	35	3	1	3	16	12	0	17	17	12	10	13	4	7	13	9	12	7	11	21	7	8
	2%	1%	0	3%	2%	2%	-	2%	2%	2%	1%	2%	2%	2%	2%	1%	3%	2%	1%	1%	2%	4%
																	S					T
Net CORRECT ANSWERS	1946	265	213	127	738	464	141	934	1013	544	722	680	152	355	591	830	426	289	971	1382	442	197
	97%	98%	99%	96%	97%	97%	99%	97%	97%	97%	98%	97%	94%	97%	97%	98%	96%	98%	98%	98%	98%	94%
			DE													M			Q	V		
One	248	39	26	21	96	56	9	117	131	79	82	87	23	53	75	92	54	37	116	176	54	30
	12%	14%	12%	16%	13%	12%	6%	12%	13%	14%	11%	12%	14%	14%	12%	11%	12%	13%	12%	12%	12%	14%
		G		G	G																	
Two	672	99	65	36	248	171	53	331	342	192	244	237	50	118	190	307	154	85	337	473	156	69
	34%	37%	30%	27%	32%	36%	38%	34%	33%	34%	33%	34%	31%	32%	31%	36%	35%	29%	34%	33%	35%	33%
																O						
Three	746	97	85	47	282	180	55	363	384	194	298	254	55	132	229	324	152	111	389	523	174	74
	37%	36%	40%	35%	37%	38%	39%	38%	37%	35%	40%	36%	34%	36%	38%	38%	34%	37%	39%	37%	39%	35%
Four	280	30	36	22	112	56	23	124	156	79	98	103	24	52	96	106	66	56	128	210	58	24
	14%	11%	17%	17%	15%	12%	16%	13%	15%	14%	13%	15%	15%	14%	16%	13%	15%	19%	13%	15%	13%	11%
																S						
(DK/NS)	19	2	1	2	10	3	1	9	10	3	7	9	6	3	4	4	7	1	4	12	2	5
	1%	1%	0	1%	1%	1%	1%	1%	1%	0	1%	1%	3%	1%	1%	1%	1%	0	0	1%	0	2%
													NOP				S					U
Sigma	3946	535	427	258	1502	942	283	1894	2053	1102	1462	1382	314	721	1199	1674	871	586	1957	2796	893	407
	197%	198%	199%	196%	197%	197%	199%	197%	197%	197%	198%	197%	194%	197%	197%	198%	196%	198%	198%	198%	198%	194%
Mean Number of Correct Answers (Inc 0/DK)	2.48	2.4	2.6	2.45	2.47	2.43	2.63	2.46	2.49	2.44	2.51	2.47	2.38	2.45	2.51	2.49	2.43	2.58	2.5	2.5	2.48	2.31
			BF				BF													V	V	
Mean Number of Correct Answers (Inc 0/Excl DK)	2.5	2.42	2.61	2.49	2.5	2.45	2.66	2.48	2.51	2.45	2.54	2.5	2.46	2.47	2.53	2.51	2.47	2.58	2.52	2.52	2.5	2.37
			BF				BF													V		
Mean Number of Correct Answers (Excl 0/DK)	2.54	2.45	2.62	2.56	2.55	2.51	2.66	2.53	2.56	2.5	2.57	2.55	2.52	2.52	2.59	2.54	2.54	2.64	2.55	2.55	2.54	2.47
			B				B															

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K/L - M/N/O/P - Q/R/S - T/U/V Overlap formulae used.

Financial Consumers' Rights and Responsibilities – Public Opinion Research 2016

Q16. (A bank can issue you a credit card without your prior approval.) I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false - or if you don't know

			Province					Gender		Age			Education				Income			Language Used in Household		
	Total	BC	ALB	SK/MB	ONT	QUE	ATL	Male	Female	18 - 34	35 - 54	55+	Less than HS	HS	Post sec	University	Less than \$40k	\$40k - Less than \$60k	\$60k+	English (Any)	French (Any)	Other (Any)
Base: All Respondents	2000	271	213	129	766	479	142	912	1088	429	638	933	171	372	609	825	453	305	953	1426	458	192
Weighted	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
True	374	55	30	32	151	81	25	184	189	105	115	153	26	64	111	165	76	64	176	269	83	37
	19%	21%	14%	24% C	20%	17%	18%	19%	18%	19%	16%	22% K	16%	18%	18%	20%	17%	22%	18%	19%	18%	18%
False	1501	191	174	95	555	379	107	717	785	427	571	504	119	271	460	640	337	220	756	1048	353	158
	75%	71%	81%	72%	73%	79% BE	75% BE	75%	75%	76%	77% L	72%	73%	74%	76%	76%	76%	74%	77%	74%	78%	75%
Don't know/Not sure/Refused	125	23	10	6	58	18	10	59	66	26	54	45	17	30	37	39	31	12	55	97	15	15
	6%	9% F	5%	4%	8% F	4%	7%	6%	6%	5%	7%	6%	10% P	8% P	6%	5%	7%	4%	6%	7% U	3%	7% U
Sigma	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K/L - M/N/O/P - Q/R/S - T/U/V Overlap formulae used.

Financial Consumers' Rights and Responsibilities – Public Opinion Research 2016

Q17. (There is no time limit for reporting fraudulent transactions on your credit card to your financial institution.) I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false - or if you don't know

			Province					Gender		Age			Education				Income			Language Used in Household		
	Total	BC	ALB	SK/MB	ONT	QUE	ATL	Male	Female	18 - 34	35 - 54	55+	Less than HS	HS	Post sec	University	Less than \$40k	\$40k - Less than \$60k	\$60k+	English (Any)	French (Any)	Other (Any)
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V
Base: All Respondents	2000	271	213	129	766	479	142	912	1088	429	638	933	171	372	609	825	453	305	953	1426	458	192
Weighted	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
True	279	25	29	21	111	77	16	147	132	93	95	91	29	58	77	112	73	42	129	173	72	53
	14%	9%	14%	16%	15%	16%	11%	15%	13%	17%	13%	13%	18%	16%	13%	13%	16%	14%	13%	12%	16%	25%
False	1413	195	169	90	529	324	106	674	739	379	527	506	97	248	443	616	299	216	718	1028	316	116
	71%	72%	79%	68%	69%	68%	75%	70%	71%	68%	71%	72%	60%	68%	73%	73%	67%	73%	73%	73%	70%	55%
Don't know/Not sure/Refused	308	50	16	22	124	76	20	138	169	86	118	105	35	59	89	115	72	39	139	213	63	40
	15%	19%	7%	16%	16%	16%	14%	14%	16%	15%	16%	15%	22%	16%	15%	14%	16%	13%	14%	15%	14%	19%
Sigma	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K/L - M/N/O/P - Q/R/S - T/U/V Overlap formulae used.

Financial Consumers' Rights and Responsibilities – Public Opinion Research 2016

Q18. (Consumers can cash a federal government cheque for free at any bank.) I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false - or if you don't know

			Province					Gender		Age			Education				Income			Language Used in Household		
	Total	BC	ALB	SK/MB	ONT	QUE	ATL	Male	Female	18 - 34	35 - 54	55+	Less than HS	HS	Post sec	University	Less than \$40k	\$40k - Less than \$60k	\$60k+	English (Any)	French (Any)	Other (Any)
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V
Base: All Respondents	2000	271	213	129	766	479	142	912	1088	429	638	933	171	372	609	825	453	305	953	1426	458	192
Weighted	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
True	1374	191	148	85	531	314	105	668	706	356	517	501	100	252	415	593	292	213	694	1002	310	116
	69%	71%	69%	65%	70%	66%	74%	70%	68%	64%	70%	71%	62%	69%	68%	70%	66%	72%	70%	71%	69%	55%
False	271	21	24	19	99	91	17	125	146	83	100	88	30	54	95	92	73	44	115	169	74	38
	14%	8%	11%	15%	13%	19%	12%	13%	14%	15%	14%	13%	18%	15%	16%	11%	16%	15%	12%	12%	16%	18%
Don't know/Not sure/Refused	355	59	42	27	133	73	20	167	188	119	123	113	32	59	99	159	80	40	178	243	67	56
	18%	22%	20%	21%	17%	15%	14%	17%	18%	21%	17%	16%	20%	16%	16%	19%	18%	13%	18%	17%	15%	27%
Sigma	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K/L - M/N/O/P - Q/R/S - T/U/V Overlap formulae used.

Financial Consumers' Rights and Responsibilities – Public Opinion Research 2016

Q19. (If you deposit a cheque at a branch with a bank teller, the bank does not have to give you access to any of your funds immediately.) I would like you to tell me to the best of your knowledge whether you think each of the following statements is true or false - or if you don't know

	Province							Gender		Age			Education				Income			Language Used in Household		
	Total	BC	ALB	SK/MB	ONT	QUE	ATL	Male	Female	18 - 34	35 - 54	55+	Less than HS	HS	Post sec	University	Less than \$40k	\$40k - Less than \$60k	\$60k+	English (Any)	French (Any)	Other (Any)
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V
Base: All Respondents	2000	271	213	129	766	479	142	912	1088	429	638	933	171	372	609	825	453	305	953	1426	458	192
Weighted	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
True	1129	167	133	65	419	271	75	568	561	301	429	399	69	202	332	515	227	157	602	824	259	88
	56%	62%	62%	49%	55%	57%	53%	59%	54%	54%	58%	57%	42%	55%	55%	61%	51%	53%	61%	58%	57%	42%
		D	D				I						M	M	MO			QR	V	V		
False	663	72	67	53	269	146	56	302	361	198	243	223	69	123	210	255	154	116	303	452	142	95
	33%	27%	31%	41%	35%	31%	39%	31%	35%	35%	33%	32%	42%	34%	35%	30%	35%	39%	31%	32%	31%	45%
				BF	B		B						P				S				TU	
Don't know/Not sure/Refused	208	31	15	14	76	61	11	90	118	60	68	80	24	40	66	74	64	24	82	139	50	27
	10%	11%	7%	10%	10%	13%	8%	9%	11%	11%	9%	11%	15%	11%	11%	9%	14%	8%	8%	10%	11%	13%
						C							P				RS					
Sigma	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K/L - M/N/O/P - Q/R/S - T/U/V Overlap formulae used.

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agerange. age range

	Province							Gender		Age			Education				Income			Language Used in Household		
	Total	BC	ALB	SK/MB	ONT	QUE	ATL	Male	Female	18 - 34	35 - 54	55+	Less than HS	HS	Post sec	University	Less than \$40k	\$40k - Less than \$60k	\$60k+	English (Any)	French (Any)	Other (Any)
Base: All Respondents	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V
Weighted	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
18 to 34	558	61	75	37	213	140	32	281	277	558	0	0	47	110	148	253	145	86	265	365	128	87
	28%	22%	35%	28%	28%	29%	23%	29%	27%	100%	-	-	29%	30%	24%	30%	33%	29%	27%	26%	28%	42%
			BEG							KL					O	S				TU		
35 to 49	533	65	52	27	206	140	43	250	283	0	533	0	22	65	183	256	96	61	330	360	127	68
	27%	24%	24%	20%	27%	29%	31%	26%	27%	-	72%	-	14%	18%	30%	30%	22%	20%	33%	25%	28%	32%
										JL					MN	MN			QR			T
50 to 54	207	28	16	17	77	50	20	109	98	0	207	0	16	44	70	76	32	32	108	156	43	12
	10%	10%	8%	13%	10%	10%	14%	11%	9%	-	28%	-	10%	12%	11%	9%	7%	11%	11%	11%	10%	6%
										JL									Q	V		
55 to 64	346	51	39	21	129	81	25	159	188	0	0	346	26	76	106	137	69	57	167	254	85	20
	17%	19%	18%	16%	17%	17%	18%	17%	18%	-	-	49%	16%	21%	17%	16%	16%	19%	17%	18%	19%	10%
										JK									V	V		
65+	356	65	32	30	139	68	22	161	194	0	0	356	50	71	102	122	102	61	116	279	68	23
	18%	24%	15%	22%	18%	14%	15%	17%	19%	-	-	51%	31%	19%	17%	14%	23%	20%	12%	20%	15%	11%
		CEFG		F						JK			NOP	P			S	S		UV		
Summary																						
18 - 34	558	61	75	37	213	140	32	281	277	558	0	0	47	110	148	253	145	86	265	365	128	87
	28%	22%	35%	28%	28%	29%	23%	29%	27%	100%	-	-	29%	30%	24%	30%	33%	29%	27%	26%	28%	42%
			BEG							KL					O	S				TU		
35 - 54	740	93	68	44	282	190	63	359	381	0	740	0	38	109	252	332	129	92	438	516	171	79
	37%	34%	32%	33%	37%	40%	44%	37%	37%	-	100%	-	24%	30%	41%	39%	29%	31%	44%	36%	38%	38%
						C	C			JL					MN	MN			QR			
55+	702	116	71	51	269	148	47	320	382	0	0	702	77	147	208	259	171	118	283	534	153	43
	35%	43%	33%	38%	35%	31%	33%	33%	37%	-	-	100%	47%	40%	34%	31%	38%	40%	29%	38%	34%	21%
		CEF								JK			OP	P			S	S		V	V	

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K/L - M/N/O/P - Q/R/S - T/U/V Overlap formulae used.

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Province:

		Province						Gender		Age			Education				Income			Language Used in Household		
	Total	BC	ALB	SK/MB	ONT	QUE	ATL	Male	Female	18 - 34	35 - 54	55+	Less than HS	HS	Post sec	University	Less than \$40k	\$40k - Less than \$60k	\$60k+	English (Any)	French (Any)	Other (Any)
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V
Base:	2000	271	213	129	766	479	142	912	1088	429	638	933	171	372	609	825	453	305	953	1426	458	192
Weighted	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
British Columbia	268	268	0	0	0	0	0	139	129	61	92	115	17	50	72	127	55	36	126	248	10	25
	13%	99%	-	-	-	-	-	14%	12%	11%	12%	16%	10%	14%	12%	15%	12%	12%	13%	18%	2%	12%
Alberta	213	0	213	0	0	0	0	112	101	74	68	71	12	45	71	82	30	23	125	191	4	27
	11%	-	99%	-	-	-	-	12%	10%	13%	9%	10%	7%	12%	12%	10%	7%	8%	13%	14%	1%	13%
Saskatchewan	60	0	0	60	0	0	0	25	35	15	21	24	7	21	11	20	14	5	28	59	0	2
	3%	-	-	45%	-	-	-	3%	3%	3%	3%	3%	4%	6%	2%	2%	3%	2%	3%	4%	-	1%
Manitoba	70	0	0	70	0	0	0	37	33	23	22	26	10	13	19	26	25	9	27	66	0	11
	3%	-	-	53%	-	-	-	4%	3%	4%	3%	4%	6%	4%	3%	3%	6%	3%	3%	5%	-	5%
Ontario	764	0	0	0	764	0	0	354	410	213	282	269	66	142	223	326	162	110	393	671	28	105
	38%	-	-	-	100%	-	-	37%	39%	38%	38%	38%	41%	39%	37%	39%	36%	37%	40%	47%	6%	50%
Quebec	478	0	0	0	0	478	0	224	254	140	190	148	42	65	169	199	129	88	217	51	396	33
	24%	-	-	-	-	100%	-	23%	24%	25%	26%	21%	26%	18%	28%	24%	29%	30%	22%	4%	88%	16%
New Brunswick	46	0	0	0	0	0	46	23	23	8	24	14	3	12	14	17	10	10	21	37	8	1
	2%	-	-	-	-	-	-	32%	2%	2%	1%	3%	2%	2%	3%	2%	2%	3%	2%	3%	2%	1%
Nova Scotia	56	0	0	0	0	0	56	22	34	15	18	23	6	11	13	25	15	6	25	49	5	3
	3%	-	-	-	-	-	-	39%	2%	3%	3%	2%	4%	3%	2%	3%	3%	2%	3%	3%	1%	1%
Prince Edward Island	8	0	0	0	0	0	8	5	3	2	4	2	0	1	3	4	0	2	4	7	1	0
	0	-	-	-	-	-	-	1%	0	0	1%	0	-	0	1%	0	-	1%	0	1%	0	-
Newfoundland	32	0	0	0	0	0	32	17	15	8	17	8	0	5	12	13	5	6	19	31	0	1
	2%	-	-	-	-	-	-	2%	1%	1%	2%	1%	-	1%	2%	2%	1%	2%	2%	2%	-	1%
Yukon	2	2	0	0	0	0	0	1	1	0	1	1	0	0	0	2	0	1	0	2	0	0
	0	1%	-	-	-	-	-	0	0	-	0	0	-	-	-	0	-	0	-	0	-	-
Northwest Territories	1	0	1	0	0	0	0	1	0	1	0	0	0	0	0	1	0	1	0	1	0	0
	0	-	1%	-	-	-	-	0	-	0	-	-	-	-	-	0	-	0	-	0	-	-
Nunavut	2	0	0	2	0	0	0	1	1	0	1	1	0	0	0	2	0	0	2	1	0	1
	0	-	-	1%	-	-	-	0	0	-	0	0	-	-	-	0	-	-	0	0	-	1%
Summary	270	270	0	0	0	0	0	140	130	61	93	116	17	50	72	129	55	37	126	250	10	25
British Columbia + Yukon	13%	100%	-	-	-	-	-	15%	13%	11%	13%	17%	10%	14%	12%	15%	12%	12%	13%	18%	2%	12%
		CDEFG																		UV		
Alberta + NWT	214	0	214	0	0	0	0	114	101	75	68	71	12	45	71	83	30	24	125	193	4	27
	11%	-	100%	-	-	-	-	12%	10%	13%	9%	10%	7%	12%	12%	10%	7%	8%	13%	14%	1%	13%
Saskatchewan / Manitoba + Nunavut	132	0	0	132	0	0	0	62	70	37	44	51	17	34	30	47	39	14	57	125	0	14
	7%	-	-	100%	-	-	-	6%	7%	7%	6%	7%	10%	9%	5%	6%	9%	5%	6%	9%	-	7%
Ontario	764	0	0	0	764	0	0	354	410	213	282	269	66	142	223	326	162	110	393	671	28	105
	38%	-	-	-	100%	-	-	37%	39%	38%	38%	38%	41%	39%	37%	39%	36%	37%	40%	47%	6%	50%
Quebec	478	0	0	0	0	478	0	224	254	140	190	148	42	65	169	199	129	88	217	51	396	33
	24%	-	-	-	-	100%	-	23%	24%	25%	26%	21%	26%	18%	28%	24%	29%	30%	22%	4%	88%	16%
Atlantic	142	0	0	0	0	0	142	66	76	32	63	47	9	29	43	59	30	24	68	125	13	5
	7%	-	-	-	-	-	-	7%	7%	6%	9%	7%	6%	8%	7%	7%	7%	8%	7%	9%	3%	2%
								BCDEF												UV		

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K/L - M/N/O/P - Q/R/S - T/U/V Overlap formulae used.

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sexix. Sex of respondent.

	Province							Gender		Age			Education				Income			Language Used in Household		
	Total	BC	ALB	SK/MB	ONT	QUE	ATL	Male	Female	18 - 34	35 - 54	55+	Less than HS	HS	Post sec	University	Less than \$40k	\$40k - Less than \$60k	\$60k+	English (Any)	French (Any)	Other (Any)
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V
Base: All Respondents	2000	271	213	129	766	479	142	912	1088	429	638	933	171	372	609	825	453	305	953	1426	458	192
Weighted	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
Male	960	140	114	62	354	224	66	960	0	281	359	320	72	185	300	390	175	126	537	676	204	112
	48%	52%	53%	47%	46%	47%	47%	100%	-	50%	49%	46%	45%	51%	49%	46%	39%	43%	54%	48%	45%	53%
Female	1040	130	101	70	410	254	76	0	1040	277	381	382	90	180	309	454	270	170	450	739	248	98
	52%	48%	47%	53%	54%	53%	53%	-	100%	50%	51%	54%	55%	49%	51%	54%	61%	57%	46%	52%	55%	47%
								H									S	S				

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K/L - M/N/O/P - Q/R/S - T/U/V Overlap formulae used.

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edu. What is the highest level of formal education that you have completed?

	Province							Gender		Age			Education				Income			Language Used in Household		
	Total	BC	ALB	SK/MB	ONT	QUE	ATL	Male	Female	18 - 34	35 - 54	55+	Less than HS	HS	Post sec	University	Less than \$40k	\$40k - Less than \$60k	\$60k+	English (Any)	French (Any)	Other (Any)
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V
Base: All Respondents	2000	271	213	129	766	479	142	912	1088	429	638	933	171	372	609	825	453	305	953	1426	458	192
Weighted	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
Grade 8 or less	49	4	2	7	20	15	1	24	26	9	14	26	49	0	0	0	31	4	5	23	17	10
	2%	2%	1%	5%	3%	3%	1%	2%	2%	2%	2%	4%	31%	-	-	-	7%	1%	1%	2%	4%	5%
Some high school	112	13	10	10	45	26	8	48	64	37	24	51	112	0	0	0	60	9	30	78	26	13
	6%	5%	5%	8%	6%	5%	6%	5%	6%	7%	3%	7%	69%	-	-	-	14%	3%	3%	6%	6%	6%
High School diploma or equivalent	365	50	45	34	142	65	29	185	180	110	109	147	0	365	0	0	112	73	118	280	66	32
	18%	18%	21%	26%	19%	14%	20%	19%	17%	20%	15%	21%	-	100%	-	-	25%	25%	12%	20%	15%	15%
Registered Apprenticeship or other trades certificate or diploma	153	18	32	14	34	37	18	107	47	41	54	58	0	0	153	0	34	26	75	114	35	8
	8%	7%	15%	10%	4%	8%	12%	11%	4%	7%	7%	8%	-	-	25%	-	8%	9%	8%	8%	8%	4%
College, CEGEP or other non-university certificate or diploma	455	53	39	16	189	132	26	193	262	107	198	150	0	0	455	0	97	84	217	308	126	36
	23%	20%	18%	12%	25%	28%	18%	20%	25%	19%	27%	21%	-	-	75%	-	22%	28%	22%	22%	28%	17%
University certificate or diploma below bachelor's level	108	11	15	15	29	33	6	39	69	26	37	45	0	0	0	108	16	19	56	70	35	9
	5%	4%	7%	11%	4%	7%	4%	4%	7%	5%	5%	6%	-	-	-	13%	4%	6%	6%	5%	8%	4%
Bachelor's degree	458	70	51	22	170	106	38	208	250	151	190	118	0	0	0	458	64	61	297	328	93	53
	23%	26%	24%	17%	22%	22%	27%	22%	24%	27%	26%	17%	-	-	-	54%	14%	21%	30%	23%	21%	25%
Post graduate degree above bachelor's level	277	47	17	11	127	60	16	142	135	77	105	95	0	0	0	277	27	20	182	197	50	46
	14%	17%	8%	8%	17%	12%	11%	15%	13%	14%	14%	14%	-	-	-	33%	6%	7%	18%	14%	11%	22%
Prefer not to answer [DO NOT READ ALOUD]	9	1	2	2	3	1	0	6	3	0	3	5	0	0	0	0	2	0	1	8	0	3
	0	0	1%	2%	0	0	-	1%	0	-	0	1%	-	-	-	-	0	-	0	1%	-	1%
Don't know/Not sure/Refused	12	2	1	1	5	2	1	8	4	1	5	6	0	0	0	0	2	0	5	8	3	1
	1%	1%	1%	1%	1%	0	1%	1%	0	0	1%	1%	-	-	-	-	0	-	1%	1%	1%	1%
Summary	162	17	12	17	66	42	9	72	90	47	38	77	162	0	0	0	91	13	35	101	43	23
Less than HS	8%	6%	6%	13%	9%	9%	6%	8%	9%	8%	5%	11%	100%	-	-	-	20%	4%	4%	7%	10%	11%
	BC									K		K	NOP				RS					
HS	365	50	45	34	142	65	29	185	180	110	109	147	0	365	0	0	112	73	118	280	66	32
	18%	18%	21%	26%	19%	14%	20%	19%	17%	20%	15%	21%	-	100%	-	-	25%	25%	12%	20%	15%	15%
Post sec	608	72	71	30	223	169	43	300	309	148	252	208	0	0	608	0	131	110	291	422	161	44
	30%	27%	33%	23%	29%	35%	31%	31%	30%	26%	34%	30%	-	-	100%	-	29%	37%	30%	30%	36%	21%
University	844	129	83	47	326	199	59	390	454	253	332	259	0	0	0	844	107	100	535	595	178	107
	42%	48%	39%	36%	43%	42%	42%	41%	44%	45%	45%	37%	-	-	-	100%	24%	34%	54%	42%	39%	51%
	D									L		L				MNO	Q	OR				TU

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K/L - MN/O/P - Q/R/S - T/U/V Overlap formulae used.

Financial Consumers' Rights and Responsibilities – Public Opinion Research 2016

hlang. What language do you speak most often at home?

	Province							Gender		Age			Education				Income			Language Used in Household		
	Total	BC	ALB	SK/MB	ONT	QUE	ATL	Male	Female	18 - 34	35 - 54	55+	Less than HS	HS	Post sec	University	Less than \$40k	\$40k - Less than \$60k	\$60k+	English (Any)	French (Any)	Other (Any)
Base: All Respondents	2000	271	213	129	766	479	142	912	1088	429	638	933	171	372	609	825	453	305	953	1426	458	192
Weighted	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
Summary	1918	256	206	125	725	466	141	924	994	529	713	676	156	354	585	804	423	279	952	1343	423	155
One Language	96%	95%	96%	94%	95%	97%	99%	96%	96%	95%	96%	96%	97%	97%	96%	95%	95%	94%	96%	95%	94%	74%
English	1418	250	193	125	672	54	125	679	739	368	516	535	101	280	426	595	279	194	736	1415	28	53
French	71%	92%	90%	95%	88%	11%	88%	71%	71%	66%	70%	76%	63%	77%	70%	71%	63%	65%	75%	100%	6%	25%
Other	454	10	4	0	28	398	13	206	248	130	171	153	43	66	164	178	116	86	216	27	451	6
Two Languages	23%	4%	2%	-	4%	83%	9%	21%	24%	23%	23%	22%	27%	18%	27%	21%	26%	29%	22%	2%	100%	3%
Chinese/ Mandarin/ Cantonese	82	4	11	9	49	7	2	43	39	26	37	19	15	13	12	39	24	8	33	28	1	82
Spanish/ Espanol	4%	2%	5%	7%	6%	1%	2%	5%	4%	5%	5%	3%	9%	3%	2%	5%	5%	3%	3%	2%	0	39%
Other	66	12	5	7	33	7	1	28	38	25	22	20	6	9	20	30	17	15	27	62	26	42
Two Languages	3%	5%	3%	6%	4%	2%	1%	3%	4%	4%	3%	3%	3%	3%	3%	4%	4%	5%	3%	4%	6%	20%
Chinese/ Mandarin/ Cantonese	37	13	5	1	13	5	1	19	18	18	12	7	1	6	5	23	8	5	18	9	0	37
Spanish/ Espanol	2%	5%	2%	1%	2%	1%	1%	2%	2%	3%	2%	1%	1%	2%	1%	3%	2%	2%	2%	1%	-	18%
Other	20	3	0	0	9	8	0	8	12	8	7	5	1	2	4	13	7	5	5	1	1	20
Spanish/ Espanol	1%	1%	-	-	1%	2%	-	1%	1%	1%	1%	1%	1%	0	1%	2%	2%	2%	1%	0	0	9%
Other	17	3	6	1	6	1	0	7	11	6	6	5	0	3	5	9	7	3	6	4	0	17
Filipino/ Tagalog	1%	1%	3%	1%	1%	0	-	1%	1%	1%	1%	1%	-	1%	1%	1%	2%	1%	1%	0	-	8%
Other	16	1	2	3	10	0	0	9	7	10	4	2	3	4	2	6	11	2	1	2	0	16
Punjabi	1%	0	1%	2%	1%	-	-	1%	1%	2%	0	0	2%	1%	0	1%	2%	1%	0	0	-	7%
Urdu	11	1	1	0	8	0	0	8	3	4	5	2	1	3	3	4	4	3	2	1	0	11
Other	1%	1%	1%	-	1%	-	-	1%	0	1%	1%	0	1%	1%	1%	0	1%	1%	0	0	-	5%
Portuguese	10	1	0	0	7	1	1	5	6	5	4	2	0	3	4	4	5	3	2	1	0	10
Other	1%	0	-	-	1%	0	1%	0	1%	1%	0	0	-	1%	1%	0	1%	1%	0	0	-	5%
Arabic	10	0	1	0	4	4	0	7	2	4	3	2	0	1	2	7	4	1	1	2	0	10
Other	0	-	1%	-	1%	1%	-	1%	0	1%	0	0	-	0	0	1%	1%	0	0	0	-	5%
Three or more Languages	10	2	3	0	5	0	0	4	5	1	2	6	0	2	2	5	3	1	5	10	2	10
Other	0	1%	1%	-	1%	-	-	0	1%	0	0	1%	-	1%	0	1%	1%	0	1%	1%	0	5%
Polish	6	0	1	0	2	2	0	3	3	3	1	2	0	1	3	2	0	1	3	3	1	6
Other	0	-	1%	-	0	0	-	0	0	0	0	0	-	0	1%	0	-	0	0	0	0	3%
Prefer not to answer [DO NOT READ ALOUD]	6	0	1	0	2	2	0	4	2	1	4	1	0	0	0	6	2	0	4	2	0	3
Other	0	-	1%	-	0	1%	-	0	0	0	0	0	-	-	-	1%	0	-	0	0	-	1%
Don't know/Not sure/Refused	5	0	0	0	0	5	0	4	1	3	2	0	0	0	1	4	1	1	3	0	0	3
Other	0	-	-	-	-	1%	-	0	0	0	0	-	-	-	0	0	0	0	0	-	-	1%
Prefer not to answer	3	0	1	0	2	0	0	2	1	0	2	1	0	0	0	3	1	0	2	2	0	3
Other	0	-	1%	-	0	-	-	0	0	-	0	0	-	-	-	0	0	-	0	0	-	1%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K/L - M/N/O/P - Q/R/S - T/U/V Overlap formulae used.

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employ. Which of the following categories best describes your current employment status? Are you...

	Province							Gender		Age			Education				Income			Language Used in Household		
	Total	BC	ALB	SK/MB	ONT	QUE	ATL	Male	Female	18 - 34	35 - 54	55+	Less than HS	HS	Post sec	University	Less than \$40k	\$40k - Less than \$60k	\$60k+	English (Any)	French (Any)	Other (Any)
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V
Base: All Respondents	2000	271	213	129	766	479	142	912	1088	429	638	933	171	372	609	825	453	305	953	1426	458	192
Weighted	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
Working full-time, that is, 35 or more hours per week?	896	97	103	47	361	227	60	474	421	286	474	136	27	121	293	451	98	128	599	623	217	91
	45%	36%	48%	35%	47%	47%	42%	49%	41%	51%	64%	19%	17%	33%	48%	54%	22%	43%	61%	44%	48%	43%
Working part-time, that is, less than 35 hours per week?	170	27	16	10	64	39	13	59	111	68	53	49	19	43	53	53	54	30	62	121	29	26
	8%	10%	8%	8%	8%	8%	9%	6%	11%	12%	7%	7%	12%	12%	9%	6%	12%	10%	6%	9%	7%	12%
Self-employed?	185	32	21	13	61	48	11	109	75	39	81	65	15	23	50	97	28	24	101	127	41	20
	9%	12%	10%	10%	8%	10%	8%	11%	7%	7%	11%	9%	9%	6%	8%	11%	6%	8%	10%	9%	9%	10%
Unemployed, but looking for work?	86	10	10	8	30	17	12	50	36	41	33	13	13	26	24	23	43	16	11	58	15	18
	4%	4%	5%	6%	4%	4%	9%	5%	3%	7%	4%	2%	8%	7%	4%	3%	10%	6%	1%	4%	3%	9%
A student attending school full-time?	88	9	11	7	31	28	3	41	47	75	11	1	6	25	21	35	39	8	29	48	21	23
	4%	3%	5%	5%	4%	6%	2%	4%	5%	14%	2%	0	4%	7%	3%	4%	9%	3%	3%	3%	5%	11%
Retired?	427	71	34	33	159	98	32	178	249	13	23	391	55	87	124	151	129	72	139	320	106	19
	21%	26%	16%	25%	21%	21%	22%	19%	24%	2%	3%	56%	34%	24%	20%	18%	29%	24%	14%	23%	24%	9%
Not in the workforce? [FULL-TIME HOMEMAKER, UNEMPLOYED, NOT LOOKING FOR WORK]	68	11	8	6	26	12	4	16	52	9	30	29	11	21	22	14	27	9	21	50	13	6
	3%	4%	4%	5%	3%	2%	3%	2%	5%	2%	4%	4%	7%	6%	4%	2%	6%	3%	2%	4%	3%	3%
Other - (DO NOT SPECIFY)	72	11	9	8	28	10	7	26	46	27	30	15	15	19	20	18	24	9	24	57	10	6
	4%	4%	4%	6%	4%	2%	5%	3%	4%	5%	4%	2%	9%	5%	3%	2%	5%	3%	2%	4%	2%	3%
Prefer not to answer (DO NOT READ ALOUD)	5	2	1	0	2	0	0	4	1	0	2	2	1	1	1	1	0	0	0	5	0	0
	0	1%	1%	-	0	-	-	0	0	-	0	0	1%	0	0	0	0	-	-	0	-	-
Don't know/Not sure/Refused	4	1	0	1	2	0	0	3	1	0	4	1	0	0	1	1	1	0	1	4	0	0
	0	0	-	1%	0	-	-	0	0	-	0	0	-	-	0	0	0	-	0	0	-	-
Summary	1250	156	140	70	486	313	85	642	608	393	608	249	61	188	396	601	180	182	762	871	287	137
WORKING	62%	58%	66%	53%	64%	66%	60%	67%	58%	71%	82%	35%	37%	51%	65%	71%	40%	61%	77%	62%	64%	65%
	D	D	D	D	D	D	D	I	BD	L	JL		M	MN	MNO		Q	QR				

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K/L - MN/O/P - Q/R/S - T/U/V Overlap formulae used.

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hinc. Which of the following categories best describes your total household income? That is, the total income of all persons in your household combined, before taxes?

	Province							Gender		Age			Education				Income			Language Used in Household		
	Total	BC	ALB	SK/MB	ONT	QUE	ATL	Male	Female	18 - 34	35 - 54	55+	Less than HS	HS	Post sec	University	Less than \$40k	\$40k - Less than \$60k	\$60k+	English (Any)	French (Any)	Other (Any)
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V
Base: All Respondents	2000	271	213	129	766	479	142	912	1088	429	638	933	171	372	609	825	453	305	953	1426	458	192
Weighted	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
Under \$20,000	164	23	9	12	58	48	13	63	101	57	45	62	46	40	40	35	164	0	0	98	45	28
	8%	9%	4%	9%	8%	10%	9%	7%	10%	10%	6%	9%	29%	11%	7%	4%	37%	-	-	7%	10%	13%
\$20,000 to just under \$40,000	281	32	21	27	104	81	17	112	169	88	84	109	45	71	91	72	281	0	0	180	69	43
	14%	12%	10%	20%	14%	17%	12%	12%	16%	16%	11%	16%	28%	20%	15%	9%	63%	-	-	13%	15%	20%
\$40,000 to just under \$60,000	297	37	24	14	110	88	24	126	170	86	92	118	13	73	110	100	0	297	0	193	85	34
	15%	14%	11%	11%	14%	18%	17%	13%	16%	15%	12%	17%	8%	20%	18%	12%	-	100%	-	14%	19%	16%
\$60,000 to just under \$80,000	238	37	34	14	80	65	8	119	119	72	80	87	9	32	86	110	0	0	238	164	68	14
	12%	14%	16%	10%	10%	14%	6%	12%	11%	13%	11%	12%	6%	9%	14%	13%	-	-	24%	12%	15%	7%
\$80,000 to just under \$100,000	206	24	24	15	87	41	15	121	84	66	81	59	9	27	62	105	0	0	206	155	42	19
	10%	9%	11%	12%	11%	8%	11%	13%	8%	12%	11%	8%	6%	7%	10%	12%	-	-	21%	11%	9%	9%
\$100,000 to just under \$150,000	272	33	27	17	97	71	26	136	136	67	133	73	10	36	73	154	0	0	272	191	66	21
	14%	12%	13%	13%	13%	15%	19%	14%	13%	12%	18%	10%	6%	10%	12%	18%	-	-	28%	14%	15%	10%
\$150,000 and above	271	31	40	11	129	41	18	161	110	61	145	64	7	24	70	167	0	0	271	225	39	17
	14%	12%	19%	8%	17%	8%	13%	17%	11%	11%	20%	9%	4%	7%	12%	20%	-	-	27%	16%	9%	8%
Prefer not to answer (DO NOT READ ALOUD)	190	36	30	12	73	26	12	85	105	22	61	107	11	44	51	75	0	0	0	151	27	19
	9%	13%	14%	9%	10%	5%	9%	9%	10%	4%	8%	15%	7%	12%	8%	9%	-	-	-	11%	6%	9%
Don't know/Not sure/Refused	82	16	5	9	27	18	7	37	45	39	20	23	11	18	24	25	0	0	0	58	9	16
	4%	6%	2%	7%	3%	4%	5%	4%	4%	7%	3%	3%	7%	5%	4%	3%	-	-	-	4%	2%	8%
Summary																						
Less than \$40k (NET)	445	55	30	39	162	129	30	175	270	145	129	171	91	112	131	107	445	0	0	277	114	70
	22%	20%	14%	29%	21%	27%	21%	18%	26%	26%	17%	24%	56%	31%	22%	13%	100%	-	-	20%	25%	34%
\$40k - less than \$60k (NET)	297	37	24	14	110	88	24	126	170	86	92	118	13	73	110	100	0	297	0	193	85	34
	15%	14%	11%	11%	14%	18%	17%	13%	16%	15%	12%	17%	8%	20%	18%	12%	-	100%	-	14%	19%	16%
\$60k or more (NET)	987	126	125	57	393	217	68	537	450	265	438	283	35	118	291	535	0	0	987	735	216	70
	49%	47%	58%	43%	51%	45%	48%	56%	43%	48%	59%	40%	22%	32%	48%	63%	-	-	100%	52%	48%	33%
\$60k to less than \$100,000 (NET)	444	61	58	29	167	106	24	241	203	138	160	146	18	59	148	215	0	0	444	319	110	33
	22%	23%	27%	22%	22%	22%	17%	25%	20%	25%	22%	21%	11%	16%	24%	25%	-	-	45%	23%	24%	16%
\$100k or more (NET)	543	65	67	28	226	112	45	296	246	128	278	137	17	60	143	321	0	0	543	417	105	37
	27%	24%	31%	21%	30%	23%	31%	31%	24%	23%	38%	20%	10%	16%	24%	38%	-	-	55%	29%	23%	18%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K/L - M/N/O/P - Q/R/S - T/U/V Overlap formulae used.

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mobile, INTERVIEWER, Record Wave:

	Province							Gender		Age		Education					Income			Language Used in Household		
	Total	BC	ALB	SKMB	ONT	QUE	ATL	Male	Female	18 - 34	35 - 34	55+	Less than HS	HS	Postsec	University	Less than \$40k	\$40k - Less than \$60k	\$60k+	English (Any)	French (Any)	Other (Any)
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V
Base: All Respondents	2000	271	213	129	766	479	142	912	1088	429	638	933	171	372	609	825	453	305	953	1426	458	192
Weighted	2000	270	214	132	764	478	142	960	1040	558	740	702	162	365	608	844	445	297	987	1415	451	210
Landline	1115	148	116	74	423	273	80	487	628	163	417	535	108	221	333	437	235	159	540	800	285	75
	56%	55%	54%	56%	55%	57%	56%	51%	60%	29%	56%	76%	67%	60%	55%	52%	53%	54%	55%	57%	63%	36%
Mobile phone	885	122	98	58	341	205	62	473	412	395	323	167	54	145	276	406	210	137	447	615	166	135
	44%	45%	46%	44%	45%	43%	44%	49%	40%	71%	44%	24%	33%	40%	45%	48%	47%	46%	45%	43%	37%	64%
								I		KL	L				M	MN				U		TU

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G - H/I - J/K/L - M/N/O/P - Q/R/S - T/U/V Overlap formulae used.