



FOCUS CANADA 2006-1  
CANADIAN CONSUMER INITIATIVE – PRE-AUTHORIZED DEBITS



Commissioned Research  
Conducted for:  
Option consommateurs  
on behalf of  
**The Canadian Consumer Initiative**

**Pre-Authorized Debits**

Field dates: March 9 – 31, 2006



336 MacLaren St  
Ottawa, Ontario

ENVIRO NICS RESEARCH GROUP

# FOCUS CANADA 2006-1

## CANADIAN CONSUMER INITIATIVE – PRE-AUTHORIZED DEBITS

55.1 During the last two years, have you had any pre-authorized debits withdrawn from you chequing or savings account?

	TOTAL	REGION					SUB-REGION						COMMUNITY SIZE				
		Atl. Prov	Que.	Ont.	Prairies	B.C.	Tor.	Mtl.	Van.	Man.	Sask	Alb.	Que.	Can. Excl	100K - 1M	5K- 100K	Less Than 5K
UNWEIGHTED SAMPLE	2035	250	500	601	459	225	271	219	99	127	128	204	1535	589	504	438	504
WEIGHTED SAMPLE	2035	157	491	776	345	266	350	213	117	76	66	202	1544	680	491	424	439
Yes	66	66	58	71	68	66	71	52	62	69	70	68	69	63	74	65	62
No	33	33	42	28	31	33	28	48	38	31	30	32	30	36	25	34	37
DK/NA	1	1	1	1	*	1	1	1	-	1	-	*	1	1	1	1	*

	TOTAL	EMPLOYMENT					HOUSEHOLD INCOME				EDUCATION				LANG. AT HOME			
		Full Time	Part Time	Home makr	Unem	Reti ploy red	Less \$20K	20K- \$40K	40K- \$80K	\$80K More	Less H.S.	Comm H.S.	Some Coll	Univ Deg.	Eng.	Fre.	Othr	
UNWEIGHTED SAMPLE	2035	867	168	118	78	477	199	426	647	458	224	342	606	222	626	1458	480	87
WEIGHTED SAMPLE	2035	899	176	126	83	398	195	411	655	476	193	346	618	218	645	1449	468	107
Yes	66	73	54	62	63	63	55	62	72	74	53	61	68	63	73	69	60	55
No	33	26	46	38	34	36	45	38	27	25	47	38	31	36	26	30	39	45
DK/NA	1	1	-	-	3	*	-	*	1	*	1	1	1	1	1	1	1	-

	TOTAL	GENDER		AGE			IMMIGRANT		FEDERAL GOV. SAT.		UNION MEMBER			FEDERAL VOTE					
		Fe- Male	male	18- 29	30- 44	45- 59	60+	Eu- rope	Othr	Sat. sat.	Dis- sat.	Pri- vate	Pub- lic	Hs- hld	Lib.	Con.	NDP	Bloc Que.	Unde cide
UNWEIGHTED SAMPLE	2035	1017	1018	266	543	641	550	159	102	1006	823	88	257	559	377	738	336	169	245
WEIGHTED SAMPLE	2035	977	1058	400	620	520	460	170	125	974	868	86	247	564	380	703	365	174	223
Yes	66	64	68	57	73	70	61	66	57	67	64	71	76	73	65	69	69	67	58
No	33	35	32	42	26	29	38	33	40	33	35	29	24	27	33	30	31	32	41
DK/NA	1	1	1	1	1	1	1	*	3	*	1	-	1	1	1	*	1	1	1

**CANADIAN CONSUMER INITIATIVE – PRE-AUTHORIZED DEBITS**

55.2 During the last two years, have you ever experienced any problems with a pre-authorized debit?

Subsample: Those who have had any pre-authorized debits withdrawn from their chequing or savings account in the past two years

	TOTAL	REGION					SUB-REGION						COMMUNITY SIZE				
		Atl. Prov	Que.	Ont.	Prairies	B.C.	Tor.	Mtl.	Van.	Man.	Sask	Alb.	Que.	Can. Excl	100K-1M	5K-100K	Less Than 5K
UNWEIGHTED SAMPLE	1336	162	290	428	309	147	196	113	61	85	87	137	1046	370	369	285	312
WEIGHTED SAMPLE	1346	104	283	549	236	174	248	110	72	52	46	137	1062	430	364	278	274
Yes	12	9	13	13	12	7	14	20	9	6	21	11	11	14	12	9	10
No	88	91	86	87	88	93	86	79	91	94	79	89	89	85	88	91	90
DK/NA	*	-	*	*	-	-	-	1	-	-	-	-	*	*	*	-	-

	TOTAL	EMPLOYMENT					HOUSEHOLD INCOME				EDUCATION				LANG. AT HOME			
		Full Time	Part Time	Home makr	Unem	Reti ploy red	Less \$20K	20K- \$40K	40K- \$80K	\$80K More	Less H.S.	Comm H.S.	Some Coll	Univ Deg.	Eng.	Fre.	Othr	
UNWEIGHTED SAMPLE	1336	632	93	70	51	297	105	264	464	338	115	211	411	144	450	991	292	49
WEIGHTED SAMPLE	1346	661	95	78	53	251	107	255	472	354	102	210	421	138	471	999	283	59
Yes	12	13	14	9	22	3	19	12	11	12	7	9	15	12	11	11	12	16
No	88	87	86	91	78	96	80	88	89	88	93	91	85	88	89	89	88	80
DK/NA	*	-	-	-	-	*	1	-	-	*	-	-	*	-	*	-	-	4

	TOTAL	GENDER		AGE			IMMIGRANT		FEDERAL GOV. SAT.		UNION MEMBER			FEDERAL VOTE					
		Fe- Male	Fe- male	18- 29	30- 44	45- 59	60+	Eu- rope	Othr	Sat. Sat.	Dis- sat.	Pri- vate	Pub- lic	Hs- hld	Lib.	Con.	NDP	Bloc Que.	Unde cide
UNWEIGHTED SAMPLE	1336	653	683	155	391	447	329	103	61	663	527	63	192	409	251	497	231	115	140
WEIGHTED SAMPLE	1346	629	717	229	454	366	282	112	71	652	554	61	187	410	248	488	250	116	129
Yes	12	13	11	17	14	11	4	16	12	9	15	15	13	14	10	9	16	13	8
No	88	87	89	83	86	89	95	82	88	91	85	85	87	86	90	90	84	87	92
DK/NA	*	*	-	1	-	-	*	2	-	*	-	-	-	-	-	*	-	-	-

55.3 What was the nature of the problem you had?

Subsample: Those who have experienced any problems with a preauthorized debit in the past two years

	TOTAL	REGION					SUB-REGION						COMMUNITY SIZE				
		Atl. Prov	Que.	Ont.	Prairies	B.C.	Tor.	Mtl.	Van.	Man.	Sask	Alb.	Can. Excl. Que.	1 M+	100K - 1M	5K- 100K	Less Than 5K
UNWEIGHTED SAMPLE	144	13	35	55	31	10	27	20	5	4	13	14	109	52	42	24	26
WEIGHTED SAMPLE	161	10	39	72	28	12	34	23	6	3	10	15	122	63	46	25	27
Wrong amount	23	14	32	23	15	11	18	43	23	27	7	18	20	28	13	18	31
Wrong date	19	13	5	22	30	20	26	-	23	23	46	21	23	16	26	24	8
Amount was debited twice	17	29	16	14	18	28	12	13	40	-	16	23	17	15	12	20	27
Cancelled the debit, but they kept happening anyway	12	19	11	15	2	8	25	10	-	-	6	-	12	17	13	-	9
Debit had never been authorized by you	7	7	11	9	1	-	11	9	-	11	-	-	6	9	6	9	3
Insufficient funds in account	7	-	4	4	18	14	5	-	-	39	20	13	8	2	10	17	3
Bank fees (various)	4	-	5	-	4	25	-	9	23	-	10	-	3	5	-	7	4
Wrong account number	4	-	-	7	3	-	5	-	-	-	-	5	5	2	6	-	7
Debit did not go through	2	-	-	2	3	8	5	-	-	-	-	5	3	2	2	4	-
Stolen card/information	2	-	-	3	3	-	6	-	-	-	-	5	2	3	2	-	-
Money blocked/frozen	2	-	6	-	-	-	-	11	-	-	-	-	-	4	-	-	-
Contract expired	1	-	5	-	-	-	-	9	-	-	-	-	-	3	-	-	-
Paid for services not received	1	-	2	1	-	-	-	-	-	-	-	-	1	-	2	-	4
Other	3	10	-	2	3	11	-	-	-	-	-	6	3	-	4	8	*
DK/NA	5	11	10	2	4	8	3	6	15	-	4	5	3	6	5	5	4

55.3 What was the nature of the problem you had?

Subsample: Those who have experienced any problems with a preauthorized debit in the past two years

	TOTAL	EMPLOYMENT					HOUSEHOLD INCOME				EDUCATION					LANG. AT HOME		
		Full Time	Part Time	Home mkr	Unem	Reti ploy red	Less \$20K	20K- \$40K	40K- \$80K	\$80K More	Less H.S.	H.S.	Coll	Some Univ	Univ Deg.	Eng.	Fre.	Othr
UNWEIGHTED SAMPLE	144	80	12	7	11	9	17	28	45	39	6	21	55	15	47	103	32	8
WEIGHTED SAMPLE	161	89	13	7	13	8	20	30	51	44	8	22	61	17	54	113	36	9
Wrong amount	23	19	41	-	38	22	13	10	33	22	25	10	33	6	21	21	31	13
Wrong date	19	24	-	30	-	-	30	32	17	12	34	24	19	26	12	21	5	49
Amount was debited twice	17	21	14	11	-	5	4	13	19	22	-	20	13	28	19	17	17	15
Cancelled the debit, but they kept happening anyway	12	9	-	-	8	41	28	14	6	12	20	6	6	30	14	13	12	-
Debit had never been authorized by you	7	9	-	-	-	-	-	-	11	9	-	-	5	9	13	6	12	-
Insufficient funds in account	7	7	20	12	16	-	13	7	8	4	-	20	7	-	5	7	4	16
Bank fees (various)	4	6	8	-	-	-	5	-	3	5	-	5	5	-	4	4	6	-
Wrong account number	4	2	12	16	5	14	-	4	6	4	-	-	4	9	4	5	-	-
Debit did not go through	2	4	-	-	-	-	-	-	2	3	-	-	2	4	3	3	-	-
Stolen card/information	2	1	-	-	-	14	-	3	2	2	-	-	2	-	3	3	-	-
Money blocked/frozen	2	-	19	-	-	-	-	-	2	-	-	-	4	-	-	1	4	-
Contract expired	1	2	-	-	-	-	-	7	-	-	-	9	-	-	-	1	4	-
Paid for services not received	1	2	-	-	-	-	-	-	-	4	-	-	3	-	-	1	2	-
Other	3	2	-	-	10	-	-	4	4	2	-	1	2	-	5	3	2	-
DK/NA	5	3	6	31	10	5	7	12	2	4	31	2	4	6	4	2	10	23

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## CANADIAN CONSUMER INITIATIVE – PRE-AUTHORIZED DEBITS

55.3 What was the nature of the problem you had?

Subsample: Those who have experienced any problems with a preauthorized debit in the past two years

	TOTAL	GENDER		AGE				IMMIGRANT		FEDERAL GOV. SAT.		UNION MEMBER			FEDERAL VOTE				
		Male	Female	18-29	30-44	45-59	60+	Eu-rope	Othr	Sat.	Dis-sat.	Pri-vate	Pub-lic	Hs-hld	Lib.	Con.	NDP	Bloc Que.	Unde-cide
UNWEIGHTED SAMPLE	144	76	68	29	55	47	13	15	9	54	72	8	24	52	23	43	34	14	12
WEIGHTED SAMPLE	161	83	78	41	65	42	12	18	11	59	82	9	23	56	27	46	41	16	11
Wrong amount	23	25	20	25	23	23	13	21	10	32	16	7	21	20	23	29	25	17	13
Wrong date	19	19	18	24	20	18	-	17	-	9	26	27	17	15	22	17	16	7	30
Amount was debited twice	17	14	20	14	21	15	16	19	48	19	19	-	29	22	11	18	16	14	19
Cancelled the debit, but they kept happening anyway	12	9	15	4	11	13	35	19	-	15	5	-	14	11	18	15	10	7	8
Debit had never been authorized by you	7	7	8	-	11	11	-	-	10	9	6	-	10	5	8	9	9	5	7
Insufficient funds in account	7	7	6	15	6	2	-	-	-	2	12	18	-	7	-	10	11	9	-
Bank fees (various)	4	6	2	10	2	2	-	-	-	2	4	32	3	7	-	-	7	12	-
Wrong account number	4	2	5	-	5	5	9	-	-	6	1	-	-	5	-	2	9	-	11
Debit did not go through	2	1	3	-	2	4	-	-	-	4	-	11	-	2	-	3	3	-	-
Stolen card/information	2	3	-	-	-	3	15	6	-	1	3	-	-	-	4	2	3	-	-
Money blocked/frozen	2	2	1	3	2	-	-	-	-	-	3	-	11	4	4	-	-	8	-
Contract expired	1	2	-	3	-	2	-	-	6	-	2	-	6	2	-	1	-	8	-
Paid for services not received	1	2	-	-	-	4	-	-	-	-	2	8	-	1	-	-	-	5	-
Other	3	2	4	-	3	2	10	12	-	4	3	14	*	5	3	-	3	-	11
DK/NA	5	5	5	3	5	7	3	7	9	6	5	-	8	6	-	6	2	7	9

**CANADIAN CONSUMER INITIATIVE – PRE-AUTHORIZED DEBITS**

55.4 What did you do to resolve the problem, if anything?

Subsample: Those who have experienced any problems with a preauthorized debit in the past two years

	TOTAL	REGION					SUB-REGION						COMMUNITY SIZE				
		Atl. Prov	Que.	Ont.	Prairies	B.C.	Tor.	Mtl.	Van.	Man.	Sask	Alb.	Can. Excl. Que.	1 M+ - 1M	5K- 100K	Less Than 5K	
UNWEIGHTED SAMPLE	144	13	35	55	31	10	27	20	5	4	13	14	109	52	42	24	26
WEIGHTED SAMPLE	161	10	39	72	28	12	34	23	6	3	10	15	122	63	46	25	27
Contacted the company that the debit was to pay	39	51	29	45	39	31	49	24	62	38	10	59	43	41	35	31	49
Contacted my financial institution	34	20	31	41	18	47	38	23	23	-	43	5	35	31	34	40	37
Contacted my financial institution but was referred to the merchant	10	18	19	7	4	8	6	20	15	-	11	-	7	12	8	11	9
Paid it	4	-	7	2	1	11	3	6	23	-	4	-	2	6	4	-	-
Cancelled it	2	2	-	2	8	-	-	-	-	-	7	10	3	-	3	7	3
Made sure to have the money	2	-	4	-	8	-	-	6	-	39	-	7	2	2	5	-	-
Problem resolved itself	2	-	-	2	4	-	5	-	-	-	-	8	2	3	-	-	4
Stopped going to that bank/using that service	2	-	-	2	4	-	-	-	-	-	10	-	2	-	2	-	5
Stop payment	1	-	-	3	-	-	3	-	-	-	-	-	2	2	2	-	-
Fought/threatened to sue	1	6	-	2	-	-	-	-	-	-	-	-	2	-	4	-	-
Contacted a consumer's organization (i.e. Consumer's Association of Canada, Better Business Bureau, etc.)	1	-	-	2	-	-	-	-	-	-	-	-	1	-	-	-	4
Contacted media	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contacted the police	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contacted a government agency (i.e. Canadian Payments Association, Industry Canada, etc.)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	3	11	4	2	5	-	3	6	-	-	7	5	3	4	2	-	6
Did nothing	13	-	21	8	19	14	10	30	-	23	22	15	11	16	9	17	8
DK/NA	1	11	-	-	-	-	-	-	-	-	-	-	1	-	2	-	-

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### CANADIAN CONSUMER INITIATIVE – PRE-AUTHORIZED DEBITS

55.4 What did you do to resolve the problem, if anything?

Subsample: Those who have experienced any problems with a preauthorized debit in the past two years

	TOTAL	EMPLOYMENT					HOUSEHOLD INCOME				EDUCATION					LANG. AT HOME		
		Full Time	Part Time	Home makr	Unem	Reti	Less \$20K	20K- \$40K	40K- \$80K	\$80K More	Less H.S.	Comm H.S.	Some Coll	Univ	Univ Deg.	Eng.	Fre.	Othr
UNWEIGHTED SAMPLE	144	80	12	7	11	9	17	28	45	39	6	21	55	15	47	103	32	8
WEIGHTED SAMPLE	161	89	13	7	13	8	20	30	51	44	8	22	61	17	54	113	36	9
Contacted the company that the debit was to pay	39	45	43	54	30	42	23	21	41	60	15	34	37	30	50	42	31	44
Contacted my financial institution	34	32	13	16	36	57	24	42	37	29	38	25	33	28	40	36	29	31
Contacted my financial institution but was referred to the merchant	10	8	20	17	-	12	13	10	14	6	46	-	10	28	4	8	18	10
Paid it	4	5	11	-	-	5	8	1	3	3	-	9	5	7	-	3	8	-
Cancelled it	2	2	6	-	-	-	-	-	*	7	-	-	1	-	6	2	-	17
Made sure to have the money	2	3	-	-	8	-	6	4	-	-	-	-	4	-	2	2	4	-
Problem resolved itself	2	1	-	-	-	-	9	-	2	-	-	-	2	11	-	3	-	-
Stopped going to that bank/using that service	2	2	8	-	-	-	-	3	3	-	-	5	2	-	-	2	-	-
Stop payment	1	1	-	-	-	14	-	-	-	5	-	-	-	7	2	2	-	-
Fought/threatened to sue	1	2	4	-	-	-	-	-	1	3	-	7	1	-	-	1	-	6
Contacted a consumer's organization (i.e. Consumer's Association of Canada, Better Business Bureau, etc.)	1	-	9	-	-	-	-	-	-	3	15	-	-	-	-	1	-	-
Contacted media	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contacted the police	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contacted a government agency (i.e. Canadian Payments Association, Industry Canada, etc.)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	3	3	6	-	-	-	-	3	3	4	-	6	3	-	4	3	4	-
Did nothing	13	15	-	15	19	14	26	24	7	6	-	14	15	11	13	11	20	7
DK/NA	1	-	-	14	-	-	-	3	-	-	-	-	2	-	-	1	-	-

55.4 What did you do to resolve the problem, if anything?

Subsample: Those who have experienced any problems with a preauthorized debit in the past two years

	TOTAL	GENDER		AGE				IMMIGRANT		FEDERAL GOV. SAT.		UNION MEMBER			FEDERAL VOTE				
		Male	Fe- male	18- 29	30- 44	45- 59	60+	Eu- rope	Othr	Sat.	Dis- sat.	Pri- vate	Pub- lic	Hs- hld	Lib.	Con.	NDP	Bloc Que.	Unde- cide
UNWEIGHTED SAMPLE	144	76	68	29	55	47	13	15	9	54	72	8	24	52	23	43	34	14	12
WEIGHTED SAMPLE	161	83	78	41	65	42	12	18	11	59	82	9	23	56	27	46	41	16	11
Contacted the company that the debit was to pay	39	36	43	18	44	50	47	43	48	48	37	25	38	35	32	51	33	30	33
Contacted my financial institution	34	30	38	20	38	32	62	36	44	38	32	51	40	33	45	39	24	32	36
Contacted my financial institution but was referred to the merchant	10	8	13	10	11	11	7	-	19	15	7	-	11	13	18	10	7	4	22
Paid it	4	3	4	7	2	3	3	7	-	1	7	-	6	7	-	3	-	17	-
Cancelled it	2	2	3	4	3	1	-	9	-	2	3	-	1	2	1	3	6	-	-
Made sure to have the money	2	3	2	6	2	-	-	-	-	2	3	15	-	2	-	2	3	8	-
Problem resolved itself	2	2	2	4	2	-	-	-	-	2	-	-	-	-	-	-	7	-	-
Stopped going to that bank/using that service	2	3	-	2	2	-	-	-	-	2	2	-	-	4	-	2	4	-	-
Stop payment	1	1	1	-	-	3	9	7	-	2	1	-	-	2	-	5	-	-	-
Fought/threatened to sue	1	2	-	-	2	1	-	-	-	-	2	-	6	3	-	-	1	-	-
Contacted a consumer's organization (i.e. Consumer's Association of Canada, Better Business Bureau, etc.)	1	-	2	-	-	3	-	-	-	-	1	-	-	-	4	-	-	-	-
Contacted media	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contacted the police	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contacted a government agency (i.e. Canadian Payments Association, Industry Canada, etc.)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	3	3	4	3	3	3	6	-	-	3	3	-	5	6	4	4	2	8	-
Did nothing	13	18	8	27	6	11	9	12	-	10	15	25	11	14	8	9	21	8	17
DK/NA	1	-	1	-	2	-	-	-	-	2	-	-	-	-	-	-	-	-	9

**CANADIAN CONSUMER INITIATIVE – PRE-AUTHORIZED DEBITS**

55.5 Was the problem resolved to your satisfaction?

Subsample: Those who have experienced any problems with a preauthorized debit in the past two years

	REGION						SUB-REGION						COMMUNITY SIZE				
	Atl.		Prairies		B.C.		Tor.	Mtl.	Van.	Man.	Sask	Alb.	Que.	Can. Excl.	100K-1M	5K-100K	Less Than 5K
	TOTAL	Prov	Que.	Ont.	ries	B.C.											
UNWEIGHTED SAMPLE	144	13	35	55	31	10	27	20	5	4	13	14	109	52	42	24	26
WEIGHTED SAMPLE	161	10	39	72	28	12	34	23	6	3	10	15	122	63	46	25	27
Yes	74	68	69	73	83	78	73	62	77	89	64	95	76	69	76	77	78
No	22	26	27	23	15	11	27	31	-	11	32	5	20	26	17	23	20
DK/NA	2	6	-	1	1	11	-	-	23	-	4	-	3	2	3	-	2

  

	EMPLOYMENT						HOUSEHOLD INCOME				EDUCATION				LANG. AT HOME			
	Full Time	Part Time	Home makr	Unem	Reti	Red	Less \$20K	20K- \$40K	40K- \$80K	\$80K More	Less H.S.	Comm H.S.	Some Coll	Univ Deg.	Eng.	Fre.	Othr	
	TOTAL																	
UNWEIGHTED SAMPLE	144	80	12	7	11	9	17	28	45	39	6	21	55	15	47	103	32	8
WEIGHTED SAMPLE	161	89	13	7	13	8	20	30	51	44	8	22	61	17	54	113	36	9
Yes	74	73	73	85	46	87	72	75	78	77	52	72	64	84	86	77	69	74
No	22	23	27	15	41	-	25	24	19	17	48	18	32	16	9	20	27	26
DK/NA	2	3	-	-	-	13	3	1	3	2	-	2	3	-	2	3	-	-

  

	GENDER		AGE				IMMIGRANT		FEDERAL GOV. SAT.		UNION MEMBER			FEDERAL VOTE					
	Male	Fe- male	18-29	30-44	45-59	60+	Eu-rope	Othr	Sat.	Dis-sat.	Pri-vate	Pub-lic	Hs-hld	Lib.	Con.	NDP	Bloc Que.	Unde-cide	
	TOTAL																		
UNWEIGHTED SAMPLE	144	76	68	29	55	47	13	15	9	54	72	8	24	52	23	43	34	14	12
WEIGHTED SAMPLE	161	83	78	41	65	42	12	18	11	59	82	9	23	56	27	46	41	16	11
Yes	74	67	82	63	81	69	92	80	63	85	68	48	75	68	64	83	70	50	87
No	22	29	14	29	17	29	-	20	10	13	28	52	25	32	30	14	26	41	7
DK/NA	2	2	2	-	2	3	8	-	10	2	2	-	-	-	-	3	3	-	5

# FOCUS CANADA 2006-1

## CANADIAN CONSUMER INITIATIVE – PRE-AUTHORIZED DEBITS

### 55.6 Why were you dissatisfied?

Subsample: Those who were not satisfied with the resolution of problem

	TOTAL	REGION					SUB-REGION						COMMUNITY SIZE				
		Atl. Prov	Que.	Ont.	Prairies	B.C.	Tor.	Mtl.	Van.	Man.	Sask	Alb.	Can. Excl. Que.	1 M+	100K - 1M	5K- 100K	Less Than 5K
UNWEIGHTED SAMPLE	31	3	9	13	5	1	8	6	-	1	3	1	22	14	7	5	5
WEIGHTED SAMPLE	35	2	11	17	4	1	9	7	-	0	3	1	25	16	8	6	5
Never got my money back	25	37	26	31	-	-	39	23	-	-	-	-	24	32	12	-	47
Took too long	21	-	20	31	-	-	13	19	-	-	-	-	21	15	-	60	26
Was too complicated	18	-	26	22	-	-	24	38	-	-	-	-	15	30	-	-	26
Got a bureaucratic run-around	16	-	40	9	-	-	-	38	-	-	-	-	6	17	19	-	26
Problem not rectified	10	41	-	9	26	-	-	-	-	-	34	-	15	-	34	-	19
Had to pay fees	10	-	-	11	40	-	-	-	-	-	31	100	14	-	23	18	14
Wrong date	6	-	-	6	26	-	11	-	-	-	34	-	9	6	-	-	20
Poor customer service	6	-	-	-	17	100	-	-	-	-	-	100	8	-	-	23	14
Happened too many times	3	-	-	7	-	-	13	-	-	-	-	-	5	7	-	-	-
Card cancelled without notification	3	-	-	7	-	-	13	-	-	-	-	-	5	7	-	-	-
Money withdrawn without notification	1	-	-	-	8	-	-	-	-	100	-	-	1	-	5	-	-
Other	2	22	-	-	-	-	-	-	-	-	-	-	2	-	7	-	-
DK/NA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

# FOCUS CANADA 2006-1

## CANADIAN CONSUMER INITIATIVE – PRE-AUTHORIZED DEBITS

### 55.6 Why were you dissatisfied?

Subsample: Those who were not satisfied with the resolution of problem

	TOTAL	EMPLOYMENT					HOUSEHOLD INCOME				EDUCATION					LANG. AT HOME		
		Full Time	Part Time	Home makr	Unem ploy	Reti red	Less \$20K	20K- \$40K	40K- \$80K	\$80K More	Less H.S.	H.S.	Coll	Some Univ	Univ Deg.	Eng.	Fre.	Othr
UNWEIGHTED SAMPLE	31	18	3	1	5	-	4	6	8	8	3	3	17	3	5	20	8	3
WEIGHTED SAMPLE	35	20	3	1	5	-	5	7	10	8	4	4	20	3	5	23	10	2
Never got my money back	25	26	-	-	19	-	-	16	39	27	31	-	22	-	63	21	22	76
Took too long	21	16	84	100	-	-	21	11	30	15	21	-	27	45	-	23	22	-
Was too complicated	18	19	-	-	25	-	27	19	14	29	-	36	25	-	-	16	28	-
Got a bureaucratic run-around	16	21	-	-	25	-	57	-	14	-	-	39	21	-	-	6	43	-
Problem not rectified	10	12	-	-	-	-	22	14	15	-	-	-	13	42	-	16	-	-
Had to pay fees	10	9	-	-	32	-	-	25	-	10	49	26	-	-	14	15	-	-
Wrong date	6	10	-	-	-	-	-	15	11	-	-	-	11	-	-	9	-	-
Poor customer service	6	-	-	-	37	-	-	-	13	10	-	-	6	-	14	9	-	-
Happened too many times	3	6	-	-	-	-	-	-	-	15	-	-	-	45	-	5	-	-
Card cancelled without notification	3	6	-	-	-	-	-	-	-	15	-	-	-	-	23	5	-	-
Money withdrawn without notification	1	2	-	-	-	-	-	-	-	5	-	-	-	13	-	2	-	-
Other	2	-	16	-	-	-	-	-	6	-	-	-	3	-	-	-	-	24
DK/NA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

CANADIAN CONSUMER INITIATIVE – PRE-AUTHORIZED DEBITS

55.6 Why were you dissatisfied?

Subsample: Those who were not satisfied with the resolution of problem

	TOTAL	GENDER		AGE				IMMIGRANT		FEDERAL GOV. SAT.		UNION MEMBER			FEDERAL VOTE				
		Male	Female	18-29	30-44	45-59	60+	Eu-rope	Othr	Sat.	Dis-sat.	Pri-vate	Pub-lic	Hs-hld	Lib.	Con.	NDP	Bloc Que.	Unde-cide
UNWEIGHTED SAMPLE	31	22	9	9	9	13	-	3	1	8	19	4	5	15	7	7	9	5	1
WEIGHTED SAMPLE	35	24	11	12	11	12	-	4	1	8	23	5	6	18	8	7	11	7	1
Never got my money back	25	31	11	-	52	24	-	32	-	37	17	13	19	23	31	47	19	17	-
Took too long	21	19	25	12	26	25	-	32	-	-	31	-	37	26	13	18	28	20	100
Was too complicated	18	22	11	23	13	19	-	-	100	-	23	-	24	23	13	-	24	20	-
Got a bureaucratic run-around	16	23	-	35	13	-	-	-	-	18	18	28	-	31	-	-	13	43	-
Problem not rectified	10	-	33	9	23	-	-	-	-	13	11	32	-	14	14	15	14	-	-
Had to pay fees	10	14	-	23	-	6	-	-	-	10	12	-	-	-	-	15	24	-	-
Wrong date	6	4	10	9	-	9	-	-	-	-	9	-	-	-	14	-	-	-	-
Poor customer service	6	8	-	-	11	6	-	36	-	27	-	27	-	7	-	-	19	-	-
Happened too many times	3	-	11	-	-	10	-	32	-	-	5	-	-	6	-	18	-	-	-
Card cancelled without notification	3	-	11	-	-	10	-	-	-	-	-	-	20	6	15	-	-	-	-
Money withdrawn without notification	1	1	-	-	-	3	-	-	-	5	-	-	-	-	-	5	-	-	-
Other	2	2	-	-	-	5	-	-	-	-	2	-	-	-	-	-	5	-	-
DK/NA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

CANADIAN CONSUMER INITIATIVE – PRE-AUTHORIZED DEBITS

55.7 If you were to experience a problem in the future with a pre-authorized debit, what would you do?

	TOTAL	REGION					SUB-REGION							COMMUNITY SIZE			
		Atl. Prov	Que.	Ont.	Prairies	B.C.	Tor.	Mtl.	Van.	Man.	Sask	Alb.	Que.	Can. Excl.	100K - 1M	5K - 100K	Less Than 5K
UNWEIGHTED SAMPLE	2035	250	500	601	459	225	271	219	99	127	128	204	1535	589	504	438	504
WEIGHTED SAMPLE	2035	157	491	776	345	266	350	213	117	76	66	202	1544	680	491	424	439
Contact my financial institution	54	63	48	54	58	55	47	48	54	63	49	59	56	49	56	59	56
Contact the company that the debit was to pay	27	24	26	30	25	23	31	29	24	17	27	27	27	29	29	24	24
Cancel/stop doing pre-authorized debits	12	10	5	14	17	12	16	4	15	12	13	19	14	12	13	12	10
I don't use debit/wouldn't use it	1	2	1	1	2	1	1	1	2	2	*	2	1	1	2	2	1
Close/change account/bank	1	*	*	1	1	3	1	*	4	-	1	2	1	1	2	*	1
Contact a consumers' organization (i.e. Consumers' Association of Canada, Better Business Bureau, etc.)	1	1	2	*	1	1	*	3	1	-	-	1	1	1	1	1	1
Investigate what went wrong	1	1	*	1	*	1	2	-	-	1	1	-	1	1	1	1	1
Contact a government agency (i.e. Canadian Payments Association, Industry Canada, etc.)	1	-	1	1	*	1	-	1	-	-	2	-	*	*	*	1	1
Complain/panic/scream	1	-	-	1	1	2	*	-	2	4	1	-	1	1	1	*	1
Contact the police	1	1	*	*	1	*	*	1	-	2	*	*	1	*	1	*	1
Stop payment	1	1	1	1	*	*	*	1	-	-	1	1	1	*	1	*	1
Contact media	*	-	*	*	*	-	*	-	-	1	-	*	*	*	*	-	*
Do nothing	2	3	6	1	2	1	1	5	-	*	1	2	1	2	1	4	3
Other	4	4	3	6	3	5	7	2	4	1	7	3	5	5	4	4	5
DK/NA	9	5	16	7	7	6	7	14	9	8	8	6	7	10	7	8	10

**CANADIAN CONSUMER INITIATIVE – PRE-AUTHORIZED DEBITS**

55.7 If you were to experience a problem in the future with a pre-authorized debit, what would you do?

	TOTAL	EMPLOYMENT					HOUSEHOLD INCOME				EDUCATION					LANG. AT HOME		
		Full Time	Part Time	Home makr	Unem	Reti	Less \$20K	20K- \$40K	40K- \$80K	\$80K More	Less H.S.	Comm H.S.	Some Coll	Univ	Univ Deg.	Eng.	Fre.	Othr
UNWEIGHTED SAMPLE	2035	867	168	118	78	477	199	426	647	458	224	342	606	222	626	1458	480	87
WEIGHTED SAMPLE	2035	899	176	126	83	398	195	411	655	476	193	346	618	218	645	1449	468	107
Contact my financial institution	54	58	51	49	64	48	47	58	53	58	49	48	55	56	58	57	49	33
Contact the company that the debit was to pay	27	29	25	21	21	26	20	23	29	33	12	26	26	26	33	27	26	20
Cancel/stop doing pre-authorized debits	12	12	10	15	6	12	7	12	14	13	16	10	12	15	10	14	6	15
I don't use debit/ wouldn't use it	1	1	1	1	-	4	1	2	2	1	2	1	2	1	1	1	1	2
Close/change account/bank	1	1	2	-	-	1	3	*	1	1	1	*	2	2	1	1	*	5
Contact a consumers' organization (i.e. Consumers' Association of Canada, Better Business Bureau, etc.)	1	1	1	1	2	1	1	2	*	1	2	1	*	1	1	1	2	-
Investigate what went wrong	1	1	1	-	-	1	1	1	2	*	-	*	1	1	1	1	*	1
Contact a government agency (i.e. Canadian Payments Association, Industry Canada, etc.)	1	*	1	1	-	1	1	*	1	*	*	1	1	1	*	1	1	-
Complain/panic/scream	1	*	-	1	*	1	*	1	1	*	1	1	*	2	-	1	-	-
Contact the police	1	*	-	*	-	1	1	1	*	1	*	1	*	1	*	1	*	1
Stop payment	1	1	-	-	-	1	*	*	1	1	*	1	1	*	1	*	1	1
Contact media	*	*	1	-	-	-	-	*	*	-	-	-	*	-	*	*	*	-
Do nothing	2	2	4	4	3	1	5	2	1	2	3	5	2	1	2	1	6	4
Other	4	4	5	4	7	6	6	5	4	5	2	7	4	5	4	5	3	4
DK/NA	9	6	9	13	11	11	16	10	6	4	18	11	8	6	6	6	14	22

**CANADIAN CONSUMER INITIATIVE – PRE-AUTHORIZED DEBITS**

55.7 If you were to experience a problem in the future with a pre-authorized debit, what would you do?

	TOTAL	GENDER		AGE				IMMIGRANT		FEDERAL GOV. SAT.		UNION MEMBER			FEDERAL VOTE				
		Male	Fe- male	18- 29	30- 44	45- 59	60+	Eu- rope	Othr	Sat.	Dis- sat.	Pri- vate	Pub- lic	Hs- hld	Lib.	Con.	NDP	Bloc Que.	Unde cide
UNWEIGHTED SAMPLE	2035	1017	1018	266	543	641	550	159	102	1006	823	88	257	559	377	738	336	169	245
WEIGHTED SAMPLE	2035	977	1058	400	620	520	460	170	125	974	868	86	247	564	380	703	365	174	223
Contact my financial institution	54	50	58	59	58	52	48	41	47	54	53	58	57	57	57	52	60	48	52
Contact the company that the debit was to pay	27	26	28	26	27	28	24	21	19	26	28	23	31	28	26	27	29	25	25
Cancel/stop doing pre-authorized debits	12	11	12	7	10	16	13	16	14	12	12	10	11	11	12	14	11	7	11
I don't use debit/ wouldn't use it	1	2	1	-	1	1	4	2	1	2	1	1	2	1	*	2	1	2	1
Close/change account/bank	1	1	1	1	1	1	1	4	1	1	1	1	1	1	2	1	1	-	2
Contact a consumers' organization (i.e. Consumers' Association of Canada, Better Business Bureau, etc.)	1	1	1	1	1	*	2	1	1	*	2	4	1	1	*	1	1	3	*
Investigate what went wrong	1	1	1	-	1	1	1	2	2	1	1	-	*	*	1	1	1	-	1
Contact a government agency (i.e. Canadian Payments Association, Industry Canada, etc.)	1	1	1	1	*	1	1	1	-	1	1	1	*	*	1	1	-	1	1
Complain/panic/scream	1	1	*	1	1	*	1	1	1	*	1	*	1	1	1	1	-	-	*
Contact the police	1	1	1	-	1	*	1	1	1	1	*	-	-	*	1	1	-	-	2
Stop payment	1	1	*	-	1	*	1	1	1	*	1	-	-	*	1	*	1	*	*
Contact media	*	*	*	-	*	*	-	1	-	*	*	-	*	*	*	-	-	-	-
Do nothing	2	3	2	4	2	2	2	3	3	2	3	6	3	3	2	1	1	7	4
Other	4	6	3	3	5	5	5	7	4	5	4	7	5	6	3	5	5	4	5
DK/NA	9	10	8	12	6	7	11	11	11	10	7	8	6	8	7	9	7	12	10

CANADIAN CONSUMER INITIATIVE – PRE-AUTHORIZED DEBITS

55.7 If you were to experience a problem in the future with a pre-authorized debit, what would you do?

	TOTAL	PAD USERS	
		User	Non-User
UNWEIGHTED SAMPLE	2035	1336	699
WEIGHTED SAMPLE	2035	1346	689
Contact my financial institution	54	57	49
Contact the company that the debit was to pay	27	31	18
Cancel/stop doing pre-authorized debits	12	14	8
I don't use debit/ wouldn't use it	1	*	4
Close/change account/bank	1	1	1
Contact a consumers' organization (i.e. Consumers' Association of Canada, Better Business Bureau, etc.)	1	1	1
Investigate what went wrong	1	1	*
Contact a government agency (i.e. Canadian Payments Association, Industry Canada, etc.)	1	*	1
Complain/panic/scream	1	1	1
Contact the police	1	1	1
Stop payment	1	1	*
Contact media	*	*	-
Do nothing	2	1	4
Other	4	5	4
DK/NA	9	3	20