

## 2. CONSUMER CHARTER FOR SENIORS

- Whereas #1** our Federal public institutions and companies under Federal jurisdictions offer a lasting value for elderly consumers when they offer accessible customer support as a written and publicized policy that is promoted; and
- Whereas #2** direct customer support needs to be offered to vulnerable consumers who are elderly and have no means or ability to use technology (tablets, computers, cell phones); and
- Whereas #3** penalty fees are currently applied to those seniors who are unable or who are apprehensive to make an online purchase; and
- Whereas #4** the independent financial ombudsman in Canada, the Ombudsman for Banking Services and Investment (OBSI), does not currently have the power to implement decisions following unethical business practices, nor for the high-pitch sales of services by banks, financial institutions and financial advisors; and
- Whereas #5** good corporate citizenry should provide the conditions and terms of a contract in simple language, with direct access to a customer service representative, and with criteria for refunds or cancellation; and
- Whereas #6** similar to the federal government’s “gender policy analysis”, there is a need to adopt a “senior’s policy analysis” for all federal government departments and agencies that will ensure the prevention of challenges for seniors as consumers: therefore, be it resolved that
- Resolved #1** the National Council of Women of Canada (NCWC) adopt as policy there be a Consumer Charter for Seniors; and be it further
- Resolved #2** that the NCWC urge the Government of Canada to establish and implement a Consumer Charter for Seniors after consulting widely with seniors across Canada; and be it further
- Resolved #3** that the NCWC urge Local and Provincial Councils of Women to consult with their respective government representatives to establish and implement a Consumer Charter for Seniors.