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| **CONSUMER**  **Category** | **Why** | **When** | **Where/Who** | **Examples** |
| Product Safety | Consumer Protection and Transparency | Manufacturing, Testing and Quality Control | [Consumer Product Safety Act](https://laws-lois.justice.gc.ca/eng/acts/c-1.68/fulltext.html) (Consumer Affairs) | What safety standards will your new product or product new to Canada require?  Imported products made outside Canada you must ensure they comply with the standards and advertising |
| Labelling | Consumer Protection and Transparency | Creating or Selling a brand or product | [Consumer Packaging and True Labelling Act](https://lois-laws.justice.gc.ca/eng/regulations/C.R.C.,_c._417/)  (Health Canada) | How will you design your packaging to comply with labelling requirements? Nutritional labelling, disclosure of ingredients, weights and quantities |
| Vehicle Safety | Consumer Protection and Safety Standards | Regulates mandatory minimums for Vehicles | [Motor Vehicle Safety Act](https://www.tc.gc.ca/eng/acts-regulations/acts-1993c16.htm) (Ministry of Transport) | How will your digital marketing campaign for your auto client be truthful about safety standards?  Seat belts and Air Bags. Fuel efficiency minimums. |
| Food and Drug Safety | Consumer Protection and Transparency | Monitors the sale of food, drugs and cosmetics | [Food and Drug Act](https://lois-laws.justice.gc.ca/eng/regulations/C.R.C.,_c._417/)  (Health Canada) | How will you label a new wellness product that is imported? Creation of new products including labelling, must receive inspection and approval. Includes beverages and Veterinarian products |
| Clothing Safety | Consumer Protection and Transparency | Regulates the labelling of clothing, carpets and bedding textiles | [Textile Labelling Act](https://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/02908.html)  (Competition Bureau) | What marketing research will you do to determine fibres for your new clothes line?  Disclose specific fibers and content of textiles are subject to inspection |
| Marketing Fraud | Consumer Protection | Regulates misleading Advertising and Marketing Fraud | [Competition Act](https://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/04267.html) (Competition Bureau) | What promises is your marketing campaign making about the customer experience?  Ponzi Pyramid schemes, Bate and Switch schemes and predatory pricing |
| Marketing to Kids | Unique challenges for digital engagement with Youth | Process to engage and disclose Guardians and Parents | [PIPEDA](https://www.priv.gc.ca/en/privacy-topics/business-privacy/bus_kids/02_05_d_62_tips/)  CMA Standards  (see below) | What about video games at daycares?  Gaming sites that collect personal data?  the OPC takes the position that, in all but exceptional circumstances, this means anyone under the age of 13 |
| Financial Products | Consumer and Investor Education and Protection | Define disclosure standards and selling practices | [Financial Consumer Agency Act](https://laws-lois.justice.gc.ca/eng/acts/F-11.1/) (Minster of Finance)  (FCAC Financial Consumer Agency of Canada) | What rate of interest will you advertise for your client’s financing on a purchase?  Audit and Supervise compliance by financial firms with various Acts such as the Interest Act – how much is charged on your mortgage or credit card  Supervises disclosure of product contracts  Financial Fraud and selling practices complaints |

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| **SOCIETY Category** | **Why** | **When** | **Where/Who** | **Examples** |
| Environmental Protections | Sustainability of Products and Services created for Consumers and Business | Permits, Conservation, Indigenous Lands, and Environmental Impacts | [Canada Environmental Protections Act](https://www.canada.ca/en/services/environment/conservation.html), [Canadian Environmental Assessment Act](file:///Users/mum/Documents/Spring%202020/Spring%202020%20Course%20Development/Marketing%20Course%20OER/OER%20Textbook/Regulatory%20Review%20OER%20Marketing/Chpt%205%20Revisions/Canadian%20Environmental%20Assessment%20Act) (Environment Canada) | What is the environmental impact of your product? Is it sustainable? Pictou Pulp Mill Effluents under Fisheries Act or Enbridge Pipelines, [Fisheries Pollutions Protections](https://www.canada.ca/en/environment-climate-change/services/managing-pollution/sources-industry/mining.html). Pollution requirements are often industry specific laws |
| Privacy- General | User/Consumer Identity Protection and Transparency | Data Collection, Storage, and Disclosures | [Privacy Act](https://www.priv.gc.ca/en/privacy-topics/privacy-laws-in-canada/the-privacy-act/pa_brief/) ( Office of the Privacy Commissioner(OPC))  Does NOT cover private companies but provides Ethical guidelines | If your client is a government agency how would you create a marketing plan?  Cybersecurity for firms and individuals  All contracts must have a clear option for ‘opting out’  Complaints about privacy abuse (identify theft is criminal and would be a RCMP matter) |
| Privacy- Consent | Guidelines for truthfulness and disclosure for consent | Requirements for interactions with 7 Guiding Principles | New Guidelines under [Privacy Act - Consent](https://www.the-cma.org/regulatory/code-and-guidelines/CMA-Guide-Transparency-for-Consumers) | Do you know what consent your Facebook User agreement allows?  Includes Offline and Online interactions |
| PIPEDA-Privacy | Private Sector requirements for digital interactions | 10 Guiding principles for commercial participation in the Digital Economy for Storage, Data Collection,& Disclosure | [Personal Information Protection and Electronic Documents Act](https://www.priv.gc.ca/en/privacy-topics/privacy-laws-in-canada/the-personal-information-protection-and-electronic-documents-act-pipeda/pipeda_brief/)(PIPEDA) | How would you structure an email campaign?  Focus on digital and electronic communications for commercial transactions, does not apply to non-profits, journalists, artists |
| **Category** | **Why** | **When** | **Where/Who** | **Examples** |
| Do Not Call List (DNCL)- Privacy | Private Sector requirements for telemarketing interactions | General telemarketing rules and additional requirements for specific industries e.g. financial services, political parties | [DNCL](https://crtc.gc.ca/eng/phone/telemarketing/) ([Canadian Radio and Telecommunications Commission](https://crtc.gc.ca/eng/home-accueil.htm)) | How would you ethically conduct calls for market research that is exempt?  Consumers can sign up not to receive calls  [Tips for Companies](https://crtc.gc.ca/eng/internet/aid.htm)  [Addresses Spoofing, Scams](https://crtc.gc.ca/eng/phone/telemarketing/identit.htm) |
| Anti-Spam - Privacy | Protect consumers from indiscriminate and deceptive spam, malware and the alteration of transmission data | Laws for Commercial conduct for electronic communications  3 requirements | [Canada Anti-spam Legislation](https://www.priv.gc.ca/en/privacy-topics/privacy-laws-in-canada/the-personal-information-protection-and-electronic-documents-act-pipeda/r_o_p/canadas-anti-spam-legislation/) [CASL](https://crtc.gc.ca/eng/internet/anti.htm) ([CRTC](https://crtc.gc.ca/eng/home-accueil.htm), OPC and Competition Bureau)  [Anti-spam Guidelines](https://crtc.gc.ca/eng/internet/anti.htm) | How will you manage your email lists to ensure consent and identification? How fast will you manage your unsubscribe function on your e-newsletter?  Supervise and can fine companies who receive complaints |
| Financial Reporting and Disclosure | Consumer and Investor Protection through transparency | Produce and provide financial information based on international standards | [Canadian Business Corporation Act](https://www.ic.gc.ca/eic/site/cd-dgc.nsf/eng/cs02653.html)  (Industry Canada) | Will your company need to disclose and communicate with stakeholders? Ensures incorporated companies operating in Canada may be required to provide financial details. Publicly listed companies, Non-Profit Companies have specific rules |
| Decency, Censorship and Freedom of Expression | Professional Consumer Communications and Standards | Creating and implementing advertising and integrated communications which are ethically aligned | [Code of Conduct CMA Standards](https://www.the-cma.org/regulatory/code-of-ethics) – No direct laws | How do you market to kids and seniors or “vulnerable” consumers?  Are your campaigns accessible for people with disabilities?  Standards include: Truthfulness, Professionalism  Assess Marketing Campaign Limitations |

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| **BUSINESS**  Category | **Why** | **When** | **Where/Who** | **Examples** |
| Contract Law | Fulfillment of Goods and Services | Agreements between buyers and sellers, B2B, B2C and Gov’t. Includes consumer and manufactures | [Tort Law-](https://www.mcmillan.ca/files/overview_product_liability_in_canada_c5.pdf) liability for damages or injuries caused by a defective or dangerous product is based on the claim of negligence or on contract law principles (Ministry of Justice) | You can create a verbal contact or accept a payment and enforce a contract, you don’t need a lawyer or paper  Class Action Lawsuits of defective products negligent manufacture; negligent design; and negligent failure to warn, for consumer protection |
| Trademark Enforcement | Brand and Intellectual Property Protection | Creating a brand or new product | [Trade Marks Act](https://www.ic.gc.ca/eic/site/cipointernet-internetopic.nsf/eng/h_wr02360.html) (Intellectual Property Office) | Even ideas can be protected for 10 years. Established the Canada Standard (CS) for labelling |
| Pricing of Products | Fairness and Transparency for Competition |  | [Competition Act](https://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/04267.html) (Competition Bureau) | Consumer and Business protections for both criminal and civil violations including advertising standards  Includes mergers, e.g. Banking |