

## Helping Canadians make informed financial decisions

### What you know – or don't know – matters.

Finance, mortgages, insurance, credit and debt – they can be complicated. You have to take in a lot of information, and then it's up to you to figure out the best way to go, how much to save, where to invest.

Fortunately, there is an objective source of financial information in Canada.

The Financial Consumer Agency of Canada (FCAC) is here to provide you with the *knowledge* you need to make decisions about finances that are right for you. It's our job to provide sound, objective and easy to understand financial information so that all Canadians can make the choices that best suit their needs.

### Who we are

FCAC is an agency of the Government of Canada that promotes education in personal financial products and services. We help protect your rights by ensuring that financial institutions regulated by the Government of Canada follow the consumer protection measures set out in federal laws and regulations. We also ensure that they respect their own codes of conduct and their commitments to you.

### How we empower you

FCAC has tips, interactive tools, publications and educational resources – all designed to give you the knowledge you need to deal with credit cards, bank accounts, mortgages and other financial products and services.

### What we do

FCAC has three core functions:

- ▶ Consumer Education program – helps consumers understand financial products and services,
- ▶ Financial Literacy program – helps consumers build the skills they need to be able to use information on financial products and services in their everyday lives, and
- ▶ Compliance Supervision and Enforcement program – ensures that federally regulated financial institutions disclose to consumers the information they need to make the right choices for themselves.

### How you can reach us

All this information is free of charge. You can get it by calling, writing or visiting our website: [fcac.gc.ca](http://fcac.gc.ca)

#### Other contact information

**Consumer Contact Centre (toll-free)** 1-866-461-3222

**Fax (toll-free)** 1-866-814-2224

**E-mail for general inquiries** [info@fcac.gc.ca](mailto:info@fcac.gc.ca)

**E-mail to order our free publications** [pub@fcac.gc.ca](mailto:pub@fcac.gc.ca)

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