

## CONSUMERS' ASSOCIATION OF CANADA

Ottawa

### **Poll Shows Consumers Support Competition Tribunal Decision**

*Time for merchants to use the tools already at their disposal to control credit card acceptance costs*

**August 26 (OTTAWA):** The Consumers Association of Canada (CAC) released new polling today that shows consumers overwhelmingly support the decision of the Competition Tribunal to reject a challenge of rules put in place by MasterCard and Visa to protect consumers.

The challenge was launched by the Competition Bureau and was supported by merchant lobby organizations, who falsely claimed to be representing consumer interests in their effort to impose surcharges on credit card purchases and to obtain the ability to reject certain MasterCard and Visa cards while accepting others.

“Merchants do not speak for consumers. We have our own voice and our polling clearly shows it is time for merchants to accept the Tribunal ruling and drop their campaign to impose anti-consumer policies on Canadians,” stated Bruce Cran, President.

The Harris/Decima poll found 80% of Canadians support the Competition Tribunal’s decision to uphold the rule that prevents merchants from imposing surcharges on consumers who pay with a credit card. In addition, 68% of Canadians believe they should not have to worry about their particular credit card being declined by a merchant. Merchants oppose a MasterCard and Visa rule that requires them to accept all credit cards under their brands if they choose to accept that form of payment.

The polling also showed consumers highly value their credit card rewards, with 68% saying they would be upset with anything that reduced their value.

“Merchants should consider how important rewards are to their customers before they campaign for measures that would reduce their value,” stated Cran. “Merchants have been pursuing these anti-consumer policies for almost five years now. It is time to turn the page and focus on the tools already at their disposal to control credit card acceptance costs.”

To that end, the poll revealed that 70% of consumers would be likely to pay with cash or debit instead of using a credit card if offered a discount by the merchant – something that is allowed under the government’s *Code of Conduct for the Debit and Credit Card Industry in Canada*. Another 21% of consumers would be willing to consider it.

“Discounting is a solution that could easily be implemented by merchants and would avoid alienating their customers. It does not require regulation, government intervention, changes to the Code, or another five-year lobbying campaign,” suggested Cran.

The polling was conducted between August 8-13, 2013 by Harris/Decima and involved telephone interviews with 1,000+ Canadians.

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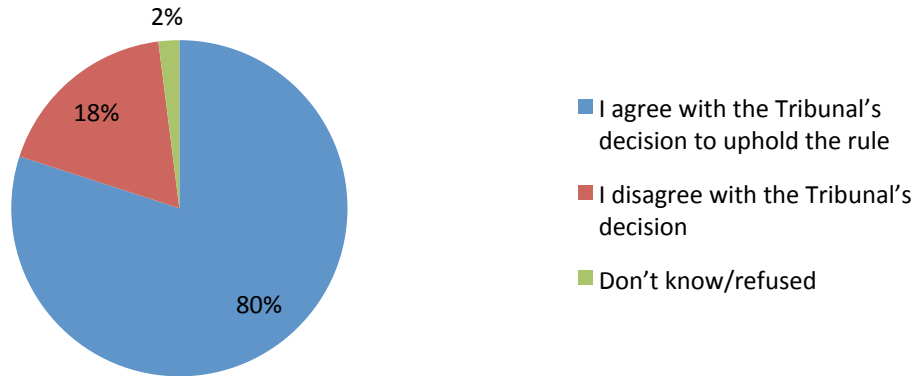
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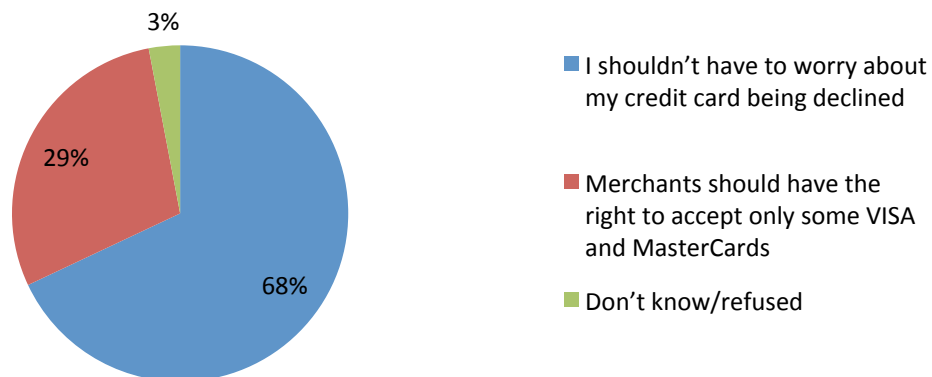
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Poll Charts attached.

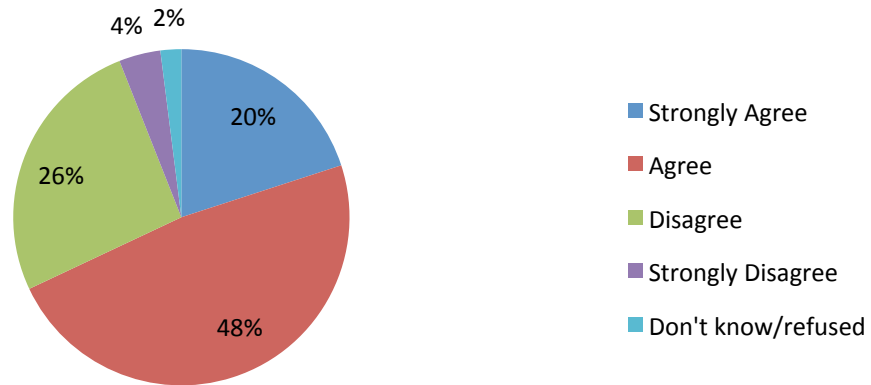
**Last month Canada's Competition Tribunal made an important ruling to uphold the rule prohibiting merchants from adding surcharges. Which of the following statements best reflect your views?**



**The Tribunal ruled that if merchants choose to accept any VISA and MasterCard they would have to accept them all. Which of the following statements best reflect your views?**



**Please tell me whether you strongly agree, agree, disagree, or strongly disagree: I value the rewards I collect on my credit card and would be upset with anything that reduced their value.**



**If you were offered a discount to pay with cash or debit instead of using your credit card, how likely would you be to do so?**

