

CONTENTS

<i>Foreword by Dave Chilton</i>	<i>xi</i>
<i>Introduction</i>	<i>xiii</i>
PART 1: OUTSMARTING THE BANKS	1
1. Get a Higher Interest Rate on Your Savings	5
2. How to Fight Back when a Bank Cuts the Interest on Your Savings	8
3. Look Beyond the Big Banks for Higher Savings Rates	11
4. How to Get Higher Savings Rates without Getting Burned	15
5. How to Trim the Bank's Service Charges	18
6. How to Fight Back when You Miss a Discount You Deserve	21
7. Challenge Bank Fees for RRSP's and Other Registered Plans	24
8. Watch Out for Foreign Exchange Conversion Fees	27
9. Find the Best Credit Cards for Rewards and Benefits	30
10. Find the Best Credit Card if You Carry a Balance	35
11. Watch Out for Credit Card Balance Transfers	38
12. Watch Out for Expensive Credit Card Insurance	41
13. Beware of Penalties when You Break a Closed Mortgage	45
14. How a Customer Fought Back Against a Bank's Mortgage Penalty	49
15. How to Avoid Interest Penalties when Paying Off Your Mortgage Early by <i>Paul Brick</i>	52
16. Why It Pays to Know Your Rights by <i>Ursula Menke</i>	55
17. How to Outsmart the Banks at Their Own Game by <i>Matt Goulart</i>	58
18. How to Get the Best Service from a Bank by <i>Douglas Melville</i>	60
19. How to Get the Best Service from a Bank if You Own a Business by <i>Douglas Melville</i>	63

PART 2: KEEPING YOUR FINANCES ON TRACK	67
20. How to Check on Your Credit Report and Credit Score	71
21. How to Correct Errors on Your Credit Report <i>by Ross Taylor</i>	74
22. How to Fight Back when Your Credit History Is a Mess <i>by Ross Taylor</i>	77
23. How to Make Sure Your Credit History Stays Healthy <i>by Ross Taylor</i>	80
24. How to Fight Back Against Bad Financial Advice	82
25. How to Make Sure You Have the Right Investments <i>by Douglas Melville</i>	85
26. How to Fight for Your Rights as an Investor <i>by Anthony Pichelli</i>	88
27. How to Recover Losses on Unsuitable Investments <i>by Ken Kivenko</i>	90
28. How to Fight Back Against the Canada Revenue Agency	93
29. How to Avoid Getting Penalized on Your Tax-Free Savings Account	96
30. How to Fight Back by Using the Taxpayer Bill of Rights <i>by J. Paul Dubé</i>	99
PART 3: TAMING YOUR TELECOM COSTS	103
31. How to Negotiate for Better Rates with a Telecom Supplier	105
32. How to Cut the Cost of Your Home Phone Service	108
33. How to Save Money on Your Internet Service	112
34. How to Cut the Cost of Your Cable TV Service	116
35. How to Save Money on Your Telecom Bills and Get Better Service <i>by Bob Lepp</i>	120
36. How to Buy a Wireless Phone without a Contract	123
37. How a Customer Fought Back Against Cancellation Fees	127
38. How to Save Money with a Prepaid Wireless Plan	130
39. Avoid Data Roaming Charges when You Travel	133
40. How a Bell Customer Fought a \$10,000 Bill for Data Roaming	135
41. Watch Out for Premium Text Messages on Your Wireless Phone	137
42. How to Get the Best Value for Your Telecom Dollars <i>by Kim Walker</i>	140

43. How to Cut Your Telecom Costs <i>by Heather Morgan and Mike Weatherbee</i>	142
44. How We Helped a Household Slash Its Telecom Costs <i>by Heather Morgan and Mike Weatherbee</i>	144
45. How to Make Effective Telecommunications Complaints <i>by John Lawford</i>	147
46. How to Fight Back Against Big Telecom <i>by Lindsey Pinto</i>	152
PART 4: STRETCHING YOUR TRAVEL DOLLARS	155
47. How to Fight Back when an Airline Damages Your Luggage	159
48. How to Fight Airline Rules That Do Not Make Sense	163
49. How to Fight Back when a Cruise Line Loses Your Luggage	166
50. How to Complain to the Canadian Transportation Agency	170
51. How to Enforce Your Airline Flight Rights	173
52. How to Cross the Border with Your Travel Documents in Order	176
53. What to Do with Your Prescription Drugs when You Travel	179
54. How to Avoid Getting in Trouble when Booking Hotels Online	181
55. How to Avoid Being Denied a Refund on Unused Hotel Rooms	184
56. How to Avoid Paying Medical Bills when Crossing the Border	186
57. How to Choose Trip Cancellation and Trip Interruption Insurance	189
58. How to Fight Back when Your Trip Cancellation Claim is Denied	192
59. How to Avoid Losing the Travel Reward Points You Collected	194
60. How to Fight Back Against a Car Rental Company's Damage Claim	198
PART 5: FIGHTING BACK AGAINST POOR RETAIL SERVICE	201
61. How to Fight Back when a Store Refuses to Give a Refund	205
62. How to Get Your Money Back when You Pay with Your Credit Card	209
63. How to Return a Purchase That You Make Online	213
64. How to Avoid Getting into Trouble with Online Purchases	216
65. How to Fight Back Against Online Fraud <i>by David Malamed</i>	218

66. How to Fight Back when You Find a Pricing Error	220
67. How to Fight Back Against Automatic Renewals	223
68. How to Avoid Losing Money on a Gym Membership <i>by Nicholas Ross</i>	226
69. How to Decide on Getting an Extended Warranty	229
PART 6: PROTECTING YOUR BIG-DOLLAR PURCHASES OF CARS AND HOUSES	
70. How to Fight Back when Your Car Does Not Work Properly <i>by Stephen Moody</i>	233
71. How to Fight Back Against Car Leasing Charges <i>by Neil Rau</i>	237
72. How Not to Get Stung when Buying a Newly Built Home <i>by Dr. Karen Somerville</i>	241
73. How to Fight Back in a Phony Real Estate Bidding War <i>by Mark Weisleder</i>	245
74. How to Resolve Issues with Your Energy Utility <i>by Paul Green</i>	248
75. How to Fight Back Against Rogue Movers	250
PART 7: USING YOUR COMMUNICATION SKILLS AND THE COURTS	
76. How to Write the Perfect Complaint Letter <i>by Christopher Elliott</i>	253
77. How to Create a Circle of Eyes on a Company You Want to Fight <i>by Franke James</i>	261
78. How to Be Patient, Persistent and Prepared <i>by Ted Whipp</i>	263
79. How to Use Twitter to Put Pressure on a Business <i>by Scott A.E. Smith</i>	267
80. How to Deal with a Lawyer if You Have a Consumer Problem <i>by Ori H. Niedzwiecki</i>	270
81. How to Fight Back in Small Claims Court	272
<i>Index</i>	275
	281