

Canadian Rockies Tours Inc.
Improving Your Canadian Holiday

Tipsheet 2 in a Series: Shopping

By Dale Shekooley

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High Street shopping is a pleasant highlight of many holidays. The excitement of finding a unique souvenir or a steal of a deal on clothing in a foreign land can be exhilarating and provide many tales to tell your friends upon your return. Many people think that shopping in Canada is not as challenging as bargaining for handicrafts in less developed countries, and for the most part this is true. However, following a few guidelines and being prepared with a rudimentary understanding of taxes and conventions will help prevent your Canadian shopping experience from being aggravating and expensive.

Taxes

The first thing to understand is that in Canada there are two types of taxes that may be added on to your bill. The first is a federal tax, the Goods and Services Tax or GST. The second is the Harmonized Sales Tax, or HST. The HST combines the federal GST with an additional provincial tax in some provinces.

Alberta does not have an HST. Therefore, only the GST will appear on your receipts. Additional taxes on goods like liquor, tobacco and gasoline are already included in the price quoted before the GST is applied. Both the GST and HST you pay on goods and services may be refunded to you by the Canadian government and it is worth applying for a refund before you leave Canada. Free forms are available at Canadian airports. The process is similar to that of a VAT refund for visitors to the United Kingdom.

To apply for a GST and/or HST refund, you must have receipts for goods and services totaling \$200 CDN before GST or HST is applied. More information on applying for the GST refund, as well as instructions and application forms, are available at <http://www.ccra-adrc.gc.ca/tax/nonresidents/visitors/tax-e.html>

Locations

Many Canadian cities and towns do not have High Streets where shopping is centrally-located. Most new shopping developments are

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collections of shops in indoor “malls” or “shopping centres”, or in large “big-box stores” built in stand-alone buildings in outlying areas. The “big-box” developments are often only accessible by car, whereas shopping centres are often located in more densely-populated areas and are accessible with public transport. Public transport usually consists of buses and more rarely consists of trams or light-rail trains, as many Canadian cities and towns are relatively young and spread outwards at a rapid pace. Taking a taxi to a set of big-box stores located in close proximity to each other may still involve a good deal of walking across rather bleak and desolate parking lots. If you would like to buy from smaller, independent or specialised shops, it is more likely that you will find them clustered on the older High Streets in the centre of town. It often pays to consult a directory before setting out and mapping out a route in advance, as getting a taxi or the correct bus is often not easy to do in a spontaneous fashion. It is also worth knowing that many big-box stores do not have toilet facilities available, whereas department stores and shopping centres always have these facilities. This has been changing in the more family-oriented stores for greater shopping convenience.

Customer service

Many visitors to Canada are pleasantly surprised by the high level of customer service in retail shops and restaurants. This friendly demeanour is often exhibited by staff who will target customers and get involved in helping them directly, and also by special “greeters” who are often positioned at the doorways of shops to greet customers and make them feel at home. This intense, American-style approach is too intimate for some people, but most sales clerks will happily leave you to your own devices after you say you are “just looking” or are “all right, thanks.”

Language

Canada has two official languages across the country—English and French. English is spoken most everywhere, although there are French communities across the country. Service in French is available at federal government agencies and often at banks and other institutions, as is service in other languages. All packaging and labels bear both official languages.

Currency

Canadian paper money is famous for its colours—each bill can be differentiated by color just by glancing at it. One Canadian dollar equals one hundred cents. The most commonly-used Canadian currency is as follows:

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1-cent coin (penny)
5-cent coin (nickel)
10-cent coin (dime)
25-cent coin (quarter)
50-cent coin (half-dollar, not commonly circulated)
1-dollar coin (commonly referred to as a "loonie" for the loon depicted on it)
2-dollar coin (commonly referred to as a "toonie")
5-dollar bill (blue)
10-dollar bill (violet)
20-dollar bill (green)
50-dollar bill (red)
100-dollar bill (brown)

Confusing terms

Some clothing terms which may be confusing:

- trousers are commonly referred to as "pants"
- underpants are referred to as "panties" for women and "shorts" for men
- short pants may also be referred to as "shorts"

Transaction terms:

- bank ABMs vs. private ABMs: the automated banking machines (ABMs, also called ATMs) at most banks will charge a fee on top of the transaction fee charged by your home bank when you withdraw cash in Canada. Small, private ABMs are becoming increasingly popular and are often installed inside shops, pubs or restaurants which are not nearby an existing bank ABM. These are convenient but also charge much higher additional fees, and the transactions may take slightly longer to complete as the machine communicates with your bank's network.
- "debit" or "Interac" refer to Switch-card style systems which debit money directly from your bank account. These systems only work with certain networks and are unlikely to work with your Switch cards. The best method of payment is to use cash (easily available through ABMs or banks) or a credit card. You may be asked to produce picture identification to prove that the card is your own, as most credit cards here do not have data chips embedded in them or photographs on them.

With a little advance planning, your Canadian holiday can be remembered for service and selection unparalleled in many countries, as well as some fantastic deals.

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