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Quebec Online Store Return Policy: Refunds and Rules

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In this article

1. Executive Summary
 2. Introduction and Background
 3. Three Layers of Return and Refund Rights
 4. Pre-Checkout Disclosure and the Checkout Audit
 5. Contract Copies and Transaction Evidence
 6. Cancellation, Refunds and Credit-Card Chargebacks
 7. Building a Policy That Staff Can Apply
 8. Data Analysis and Evidence
 9. Case Studies and Real-World Examples
 10. Implications and Future Directions
 11. Frequently Asked Questions (FAQs)
 12. Conclusion
-

Executive Summary

A **Quebec online store return policy** should distinguish **voluntary change-of-mind returns**, **mandatory remedies for defective or non-conforming goods**, and **statutory cancellation of a distance contract**. Quebec merchants generally need not accept a non-defective item merely because the customer changes their mind, but must honour a voluntary policy they offer. (www.opc.gouv.qc.ca) A final-sale label therefore answers only part of the refund question. Existing free warranties must be explained before an additional warranty is offered, while disclosure or delivery failures can create cancellation rights independently of the store's voluntary terms. (www.quebec.ca) (www.publicationsduquebec.gouv.qc.ca)

The operational requirements extend beyond a policy page. Before purchase, merchants must disclose their identity and contact details, a detailed description, prices and charges, payment terms, performance timing, relevant delivery arrangements, and applicable return or cancellation conditions.

(www.publicationsduquebec.gouv.qc.ca) They must expressly provide an opportunity to accept, correct or reject the proposal and send a retainable, printable contract copy within **15 days** after formation.

(www.publicationsduquebec.gouv.qc.ca) (www.publicationsduquebec.gouv.qc.ca) A missing timely copy can create a **30-day cancellation window from contract formation**; specified disclosure or contract defects can create a **seven-day window after receipt of the contract copy**. (www.publicationsduquebec.gouv.qc.ca) (www.publicationsduquebec.gouv.qc.ca) The late-delivery trigger is different: ordinarily, non-performance **30 days after the agreed date**, with cancellation before performance. (www.publicationsduquebec.gouv.qc.ca)

Following a valid statutory cancellation, the merchant must refund all covered sums within **15 days**. If that refund obligation is not met and the purchase was paid by credit card, the consumer has **60 days following the refund default** to request a statutory chargeback. (www.publicationsduquebec.gouv.qc.ca) (www.publicationsduquebec.gouv.qc.ca) These are separate clocks, not a universal 60-day deadline measured from purchase. Provider dispute-response deadlines also differ: merchants should follow the deadline in the actual processor notice rather than assume the consumer's statutory window governs their response. (www.moneris.com) (squareup.com)

The publication date also matters. New good-working-order warranty measures took effect on **October 5, 2026**, including disclosure of the applicable duration near the advertised price, online as well as elsewhere. (www.opc.gouv.qc.ca) (www.opc.gouv.qc.ca) This report translates the rules into a policy-component matrix, a checkout audit and a cancellation timeline. It supplies planning prompts rather than legal clauses. Product classification, exceptions and particular contracts should receive professional review before the checklist is treated as complete.

Introduction and Background

The merchant's practical question is usually whether a customer is entitled to a refund when the website says "no refunds." Answering it requires identifying the reason for the request. A customer who simply prefers another colour presents a different issue from a customer who receives an item that does not match its description, or whose order remains undelivered beyond the statutory threshold. OPC, the **Office de la protection du consommateur**, identifies missing information and delivery failures as possible grounds for distance-contract cancellation. (www.quebec.ca) Its general warranty guidance also identifies conformity to the contract and advertising as a protected expectation. (www.opc.gouv.qc.ca)

National search results can obscure this distinction. The federal **Office of Consumer Affairs** gives a general baseline that businesses need not accept purchased items unless they are defective. That is useful background, not a complete statement of Quebec distance-contract rights. (ised-isde.canada.ca) Ontario and British Columbia guidance likewise discuss voluntary return policies alongside other rights, but neither supplies the governing Quebec deadlines. (www.ontario.ca) (www.consumerprotectionbc.ca) The federal Internet Sales Contract Harmonization Template itself leaves scope and exclusions to individual jurisdictions. (ised-isde.canada.ca)

This report addresses consumer-facing online merchants, including makers and ordinary one-off service businesses. The Office québécois de la langue française defines online contracts as Internet distance sales; OPC scope guidance excludes merchant-to-merchant and private-to-private transactions. (vitrinelinguistique.oqlf.gouv.qc.ca) (www.opc.gouv.qc.ca) Privacy, tax invoicing, subscriptions, travel, event tickets, perishables and cross-border legal conclusions are outside this checklist.

For the Montreal business audience of **2727 Coworking**, whose offering includes furnished private offices, the relevant perspective is operating a business and maintaining clear transaction records. (2727coworking.com) **Workspace agreements** themselves require separate classification; this article does not apply its goods-focused examples to them. All guidance is assessed as of October 13, 2026. The underlying legal and regulator sources take precedence over the implementation suggestions below.

Three Layers of Return and Refund Rights

Voluntary change-of-mind returns

A voluntary policy answers what happens when an otherwise conforming purchase no longer suits the customer. It can define a return window, eligible condition, proof of purchase, exchange options and treatment of sale items. Federal guidance illustrates that policies may impose time limits or provide store credit rather

than cash. (ised-isde.canada.ca) Quebec merchants are free to establish such policies and choose their conditions, but must honour the policy they establish. (www.quebec.ca)

The drafting task is therefore to define the voluntary offer precisely. “Returns accepted” leaves unresolved whether opened packaging is acceptable, whether the customer pays postage, and whether the result is a refund or an exchange. Ontario's consumer checklist asks comparable questions about full or partial refunds, exchanges and store credit; those are useful design prompts, not imported Quebec law. (www.ontario.ca)

A policy should also distinguish the seller from the sales channel. Federal guidance cautions that third-party sellers can have different return policies from the retailer hosting the sale. (ised-isde.canada.ca) For a maker selling through multiple channels, a practical review should check that the product listing, checkout and confirmation identify the applicable policy consistently.

Mandatory remedies and warranties

A voluntary policy does not exhaust the merchant's obligations when goods are defective. OPC's general defective-goods guidance says that, regardless of the exchange and refund policy, the merchant can choose repair, exchange or refund. (www.opc.gouv.qc.ca) This does not justify promising every dissatisfied customer an automatic cash refund, nor treating every defect report as an ordinary change-of-mind request.

General legal warranties include reasonable durability assessed against the price, contract and conditions of use. They also protect conformity with the contract, advertising and merchant statements. (www.barreau.qc.ca) (www.opc.gouv.qc.ca) Used goods purchased from a merchant can be covered too, with their condition and wear taken into account. (www.opc.gouv.qc.ca) Staff should therefore distinguish “the item is used” from “the warranty claim has been assessed.”

Commercial warranty promises deserve separate accuracy checks. The Competition Bureau's guidance covers promises to replace, maintain or repair a product and requires a reasonable prospect that the promise will be fulfilled. (competition-bureau.canada.ca) (competition-bureau.canada.ca) A generous service promise should match the actual process and capacity behind it.

Distance-contract cancellation

Distance-contract cancellation addresses specified transaction failures, including required-information and contract-copy defects and qualifying non-performance. It is a statutory path with its own notice, refund and chargeback sequence. (www.publicationsduquebec.gouv.qc.ca) (www.publicationsduquebec.gouv.qc.ca) The policy designer should classify it separately from discretionary goodwill.

Table 1 separates business choices from the disclosures and protected rights that constrain them.

Policy component	Merchant choice	Mandatory disclosure	Cannot be displaced by voluntary terms
Change-of-mind eligibility	Choose whether to offer it and define conditions. (www.quebec.ca)	Bring applicable policies to the customer's attention before purchase. (www.publicationsduquebec.gouv.qc.ca)	A voluntary exclusion does not answer a separate statutory cancellation claim. (www.quebec.ca)

Policy component	Merchant choice	Mandatory disclosure	Cannot be displaced by voluntary terms
Refund, exchange or credit	Specify the voluntary result clearly. (ised-isde.canada.ca)	Describe the applicable policy in the contract. (www.opc.gouv.qc.ca)	A valid statutory cancellation requires the covered sums to be refunded. (www.publicationsduquebec.gouv.qc.ca)
Delivery promises	Select a fulfilment commitment the business can perform.	Disclose the principal obligation's date or timeframe and applicable delivery arrangements. (www.publicationsduquebec.gouv.qc.ca)	The statutory late-performance cancellation test remains applicable. (www.publicationsduquebec.gouv.qc.ca)
Product condition and warranty handling	Set ordinary return inspection procedures.	Check additional warranty and repair disclosures for relevant products. (www.legisquebec.gouv.qc.ca)	General warranties apply automatically; final-sale wording is not a warranty assessment. (www.opc.gouv.qc.ca)
Repair availability	Assess the guarantees actually offered for relevant goods.	Disclose applicable guaranteed parts, services and information. (www.opc.gouv.qc.ca)	Separate availability rules from the new good-working-order warranty, which permits no exemption for covered goods. (www.opc.gouv.qc.ca)

The matrix is a classification aid. It prevents a voluntary return condition from being used as the entire answer to a warranty or statutory cancellation request. Each complaint should receive a recorded classification before staff select the policy paragraph or legal workflow to apply.

Pre-Checkout Disclosure and the Checkout Audit

A Quebec return-policy requirement is principally about presenting applicable terms at the correct stage, together with the other required transaction information. OPC's merchant guidance calls for policies to be expressly brought to the consumer's attention before the transaction. (www.opc.gouv.qc.ca) The goal is a checkout that communicates the actual agreement, rather than a policy page whose connection to the order is uncertain.

The information list is broader than “shipping and returns.” It includes merchant identity and contacts; a detailed description with characteristics and technical specifications; item prices and applicable charges; descriptions of incalculable third-party charges; the total and relevant recurring or accessory-use costs; payment terms; non-Canadian payment currency; performance timing; delivery particulars; policies; and other applicable restrictions. (www.publicationsduquebec.gouv.qc.ca) (www.opc.gouv.qc.ca) (www.opc.gouv.qc.ca) (www.publicationsduquebec.gouv.qc.ca)

Table 2 converts that list into a practical audit. The evidence column describes recommended checks, not an additional statutory retention schedule.

Checkout component	Requirement to verify	Suggested audit evidence
Seller and offer	Merchant name, address, telephone and applicable other contacts; detailed goods or service description. (www.opc.gouv.qc.ca)	A saved checkout and product-page version linked to the order.
Prices and charges	Item prices, applicable charges, incalculable third-party fee descriptions, total and relevant periodic or accessory costs. (www.opc.gouv.qc.ca)	Recalculate a test basket and compare the confirmation.
Payment and fulfilment	Payment terms, relevant currency, execution date or timeframe, applicable method, carrier and location. (www.opc.gouv.qc.ca)	A test order showing the promise actually presented.
Return and cancellation terms	Applicable policies and other restrictions before the contract. (www.opc.gouv.qc.ca)	Follow the buyer's route through the policy and checkout.
Relevant warranty and repair information	Applicable good-working-order duration and guaranteed repair availability. (www.opc.gouv.qc.ca)	Product-specific fields, not a generic statement for every item.
Written prepurchase disclosures	The consumer must be able to easily retain and print the written information supplied before contracting. (OPC prepurchase disclosure guidance)	Before acceptance, test obvious, understandable presentation that expressly brings the disclosures to the consumer's attention, then save and print them from the buyer's view. Check this separately from the later contract copy.
Final confirmation	Express ability to accept, correct or reject the proposal. (www.opc.gouv.qc.ca)	Test changes to quantity, address and selections before completion.

The table should be tested using representative products and delivery destinations. A single uncomplicated order may not reveal what happens when a basket contains a made-to-order item, a separate shipping charge or a product with additional warranty information. These are audit scenarios, not claims that every category has identical legal treatment.

Platform settings can help implement the presentation. **Shopify** automatically links published policies in the checkout footer, while **Squarespace** allows merchants to add or edit return policies and purchase terms. (help.shopify.com) (support.squarespace.com) A merchant should inspect the resulting customer experience. Shopify expressly warns that its policy templates do not guarantee compliance with applicable law. (help.shopify.com) The Barreau-hosted JBM startup guide likewise emphasizes clear, understandable and accessible online conditions. (www.barreau.qc.ca)

Payment-industry guidance points in the same operational direction. **Visa Canada** recommends stating policies clearly at the transaction; **TD Merchant Solutions** recommends acceptance of online refund and credit conditions before final checkout; **Moneris** recommends clear policies at the transaction and on the ecommerce website. (www.visa.ca) (www.td.com) (www.moneris.com) These are implementation references. They do not replace OPC's disclosure requirements or establish that a footer link alone satisfies them.

Contract Copies and Transaction Evidence

The post-purchase record has its own function. OPC says a distance contract must be recorded in writing and include the consumer's name and address, the contract date and all information required before contracting. (www.publicationsduquebec.gouv.qc.ca) The merchant must send a copy within **15 days** after formation, in a form the consumer can easily retain and print. (www.publicationsduquebec.gouv.qc.ca) A confirmation email should be assessed against that complete content requirement, rather than assumed sufficient because it contains an order number.

Squarespace permits customization of order-receipt information. (support.squarespace.com) This illustrates a configuration opportunity, not proof that any default receipt constitutes the required Quebec contract. The audit should compare the received record with the actual disclosures, including the policy version and fulfilment promise.

For complaint handling, a useful evidence bundle follows the transaction:

- **Offer evidence:** retain the description, applicable terms and checkout presentation; Stripe recommends documenting how terms appeared during checkout. (stripe.com)
- **Contract evidence:** retain the sent copy and dispatch information, with the customer's order identifiers; BMO includes contracts among relevant dispute records. (www.bmo.com)
- **Fulfilment evidence:** preserve tracking, recipient information and delivered status; these appear in PayPal's physical-goods proof requirements. (www.paypal.com)
- **Cancellation evidence:** record the communication and its date and time, consistent with CIBC's advice to retain cancellation details. (www.cibc.com)
- **Return evidence:** preserve the return-shipment invoice or tracking number, also recommended by CIBC. (www.cibc.com)
- **Refund evidence:** keep the refund confirmation and reconcile the amount against the cancelled transaction. Squarespace documents automatic refund notifications as one available implementation. (support.squarespace.com)

Several issuer and processor documents reinforce the same record structure. **BMO** lists receipts, contracts, invoices and relevant emails; **Scotiabank** asks for the last merchant-contact date and an applicable contract copy. (www.bmo.com) (www.scotiabank.com) (www.scotiabank.com) **Square** lists contracts, invoices, correspondence, purchase terms and delivery evidence among relevant dispute documents. (squareup.com)

These recommendations do not establish a universal statutory retention period. Shopify's documented policy-history feature retains past policies for **two years**, but that product feature is not a Quebec legal records deadline. (help.shopify.com) A merchant should choose and review its **retention process** with advisers rather than derive it from a platform feature.

A chronological file also reduces ambiguity. **Stripe** recommends arranging dispute evidence in the order events occurred. (stripe.com) That structure makes it easier to distinguish the original promise, a later written change, the customer's notice and the refund response. The JBM startup guide also recommends preserving electronic documents and their integrity. (www.barreau.qc.ca)

Cancellation, Refunds and Credit-Card Chargebacks

Identify the cancellation trigger

Specified disclosure, correction and contract-content failures can give a consumer **seven days after receipt of the contract copy** to cancel. If the merchant fails to send that copy within the required period, the consumer has **30 days from contract formation** to cancel. (www.legisquebec.gouv.qc.ca) (www.publicationsduquebec.gouv.qc.ca) Neither rule is a universal cooling-off period for every properly completed online purchase.

OPC also describes circumstances in which missing or improperly presented information is first apparent when goods or services arrive, or when the credit-card statement arrives. Its guidance gives a **seven-day** window from the relevant receipt in those situations. (www.opc.gouv.qc.ca) (www.opc.gouv.qc.ca) Such cases should receive fact-specific review; staff should not use the ordinary contract-copy date without examining how the issue became apparent.

For delivery, the ordinary statutory threshold is non-performance **30 days after the contractual date**, or after a later date agreed in writing. If no date or timeframe was specified, the alternative is **30 days after contract formation**. The cancellation opportunity is available before performance. (www.legisquebec.gouv.qc.ca) (www.legisquebec.gouv.qc.ca) (www.publicationsduquebec.gouv.qc.ca) This is not a deadline requiring the consumer to cancel within 30 days of purchase.

There is also a delivery-attempt qualification. The Act presumes performance in specified circumstances where a qualifying attempt is prevented by the consumer's actions or negligence. (www.legisquebec.gouv.qc.ca) Failed-delivery files therefore need the address, attempt date, notices and customer communications, rather than a conclusion drawn from tracking status alone.

Follow the statutory sequence

For an eligible cancellation:

- **Receive and record notice:** OPC describes notice as verbal or written and recommends evidence of sending. (www.opc.gouv.qc.ca)
- **Use the sending date:** cancellation takes effect when the notice is sent under the Act. (www.publicationsduquebec.gouv.qc.ca)
- **Refund covered sums:** the merchant must refund within **15 days** after cancellation, including covered accessory-contract and third-party sums. (www.legisquebec.gouv.qc.ca)
- **Coordinate goods restitution:** goods already received must be returned within **15 days** after cancellation in the condition received; later-arriving goods have a return period measured from delivery. (www.publicationsduquebec.gouv.qc.ca) (www.legisquebec.gouv.qc.ca)
- **Pay reasonable return costs:** the Act assigns reasonable restitution costs to the merchant. (www.legisquebec.gouv.qc.ca)
- **Escalate refund default:** a credit-card payer may request statutory chargeback within **60 days following the refund default**. (www.legisquebec.gouv.qc.ca)

The refund and return duties should be tracked separately. The cited statutory refund rule runs from cancellation; a voluntary inspection process should not simply replace that starting point. When the timing or condition of goods creates a difficult case, obtain advice promptly rather than treat the voluntary-policy workflow as controlling.

Separate statutory and provider processes

The statutory chargeback request must be written and contain prescribed information, including card and merchant details, the contract and sums involved, the goods or services, the cancellation reason, and its date and method. (www.legisquebec.gouv.qc.ca) This is a specific legal process, not merely a request to investigate any disappointing purchase.

Payment providers also publish their own dispute workflows. Stripe says the issuer ultimately decides a dispute; Squarespace directs payment disputes to the processor. (stripe.com) (support.squarespace.com) Visa's E-Promise describes requesting an issuer reversal for qualifying situations involving an unrefunded cancellation, non-delivery or returned non-conforming goods. (www.visa.ca) These references should not be substituted for the Quebec statutory conditions.

Issuer access channels can differ too. **RBC** offers eligible personal-credit-card dispute requests through online banking or its mobile app after an unresolved merchant issue. (www.rbcroyalbank.com) Merchants should provide a clear written record to the customer while monitoring their own processor notifications and deadlines.

Building a Policy That Staff Can Apply

A useful policy builder presents decisions and operational prompts, not pre-approved legal clauses. The voluntary offer can vary, while established policies must be respected. (www.quebec.ca) Federal guidance also recommends checking whether in-person returns are allowed, since that affects repacking and return shipping. (ised-isde.canada.ca) The merchant should decide what its actual operation can support.

The following prompts describe business choices to settle before writing customer-facing terms:

- **Eligibility:** Which non-defective goods qualify for the voluntary offer? Define any sale-item or made-to-order exclusion as part of that offer.
- **Condition:** What packaging, accessories or evidence should accompany a voluntary return?
- **Result:** Is the voluntary remedy a refund, exchange or credit? Avoid a broad headline followed by a narrower checkout promise.
- **Clock:** What event starts the voluntary return period? Make that event understandable to both customer and staff.
- **Postage:** Who pays for a voluntary return, and is an in-person route available?
- **Authorization:** How does the customer contact the business, and what happens when a message reaches the wrong inbox?
- **Processing:** Who approves the voluntary result, records the amount and sends confirmation?
- **Rights routing:** How will staff move a warranty or eligible statutory cancellation request into the appropriate separate workflow?

These prompts are intentionally not ready-to-use clauses. They ask the merchant to make its own operational choices while preserving the legal distinctions already explained. Ontario's checklist similarly highlights proof of purchase, opened products, restocking charges and alternative remedies as questions consumers should ask. (www.ontario.ca) It is useful as a completeness check, with Quebec legal requirements sourced separately.

"No refunds" needs particular care. Quebec merchants must respect voluntary policies they establish; the government-hosted OPC explanation separately identifies statutory cancellation situations. (www.quebec.ca) (www.quebec.ca) A policy and staff script should explain which layer is being addressed. There is no verified basis here for declaring all custom goods exempt from statutory warranties or distance-contract cancellation.

Align the policy with fulfilment systems. PayPal's Canadian Seller Protection requirements state that preordered or made-to-order goods must ship within the timeframe specified in the listing. (www.paypal.com) That is a provider condition, distinct from Quebec's statutory delivery test. It nonetheless shows why an indefinite production estimate is a poor operational substitute for a recorded commitment.

Build refund communication into the process as well. Squarespace documents automatic customer notification when a refund is issued. (support.squarespace.com) A notification is useful evidence of action, but staff should also verify the amount, payment record and underlying reason. The appropriate explanation should make clear whether the business granted a voluntary return, addressed a defect or processed a statutory cancellation.

Lastly, examine the promises surrounding the policy. Competition Bureau guidance includes warranties and promises to replace, maintain or repair products. (competition-bureau.canada.ca) A store should assess whether its stated service commitments can actually be performed, rather than add reassuring language that its operations cannot support.

Data Analysis and Evidence

The quantitative core is a set of **event-based legal clocks**, not an average return rate or a national refund benchmark. The evidence below comes from the current Act and OPC guidance. Citations to the original enacted distance-contract legislation support core provisions cross-checked against the current consolidation; they do not establish the later warranty amendments. No conversion uplift, complaint-reduction percentage or ecommerce return-rate estimate is claimed.

Table 3 gives the operative starting point for each deadline.

Event or obligation	Time stated in the sources	Clock starts with
Merchant sends retainable, printable contract copy	15 days. (www.legisquebec.gouv.qc.ca)	Contract formation.
Cancellation for no timely contract copy	30 days. (www.legisquebec.gouv.qc.ca)	Contract formation, not the end of the copy period.
Cancellation for specified disclosure or contract defects	Seven days. (www.legisquebec.gouv.qc.ca)	Receipt of the contract copy, subject to the special circumstances described by OPC.

Event or obligation	Time stated in the sources	Clock starts with
Late-performance cancellation trigger	30 days after the contractual date ; if none, 30 days after formation . (www.legisquebec.gouv.qc.ca)	The applicable performance promise or formation event.
Merchant's statutory refund	15 days . (www.legisquebec.gouv.qc.ca)	Cancellation, effective on sending notice. (www.legisquebec.gouv.qc.ca)
Consumer's statutory chargeback request	60 days . (www.legisquebec.gouv.qc.ca)	Merchant's default on the statutory refund obligation.
Issuer acknowledgment	30 days . (www.legisquebec.gouv.qc.ca)	Receipt of the chargeback request.
Issuer reversal	Earlier of 90 days or two complete statement periods . (www.opc.gouv.qc.ca)	Receipt of the chargeback request.

The repeated numbers describe different legal events. In particular, the copy deadline and no-copy cancellation window both begin at formation, while the chargeback window follows refund default. An order-management system should store the underlying event dates rather than a single generic “return deadline.”

The timeline below is a **hypothetical calendar illustration (Hypothetical Example)**, dated for the publication period. It uses a clearly qualifying cancellation and simple elapsed-day arithmetic; actual deadline computation and proof of sending require review.

October 13, 2026: cancellation notice sent

↓ statutory refund period of **15 days** (www.legisquebec.gouv.qc.ca)

October 28, 2026: arithmetic endpoint of that period

October 29, 2026: assumed first day of refund default

↓ statutory request window of **60 days following default** (www.legisquebec.gouv.qc.ca)

December 28, 2026: arithmetic endpoint for the illustration

These illustration dates are calculations, not additional dates stated by the regulator. The diagram is intended to show the sequence. Merchants should respond promptly and consumers should avoid treating a calculated last day as a recommended waiting period.

Provider response periods are a separate quantitative layer. Square describes a **seven-day** merchant information-submission window; TD Merchant Solutions describes **15 days after the disputed debit** for its merchant challenge process. (squareup.com) (www.td.com) Moneris directs merchants to the actual due date in Merchant Direct. (www.moneris.com) None changes Quebec's consumer chargeback clock.

Finally, new warranty durations matter for relevant product disclosures. The new good-working-order warranty concerns specified goods sold new or supplied under a long-term lease by a merchant.

(www.legisquebec.gouv.qc.ca) The official regulation sets **six years** for stoves, refrigerators, freezers, air conditioners and heat pumps; **five years** for dishwashers, washing machines and dryers; **four years** for televisions; and **three years** for listed computers, tablets, cellphones and video-game consoles. ([Quebec regulation, section 79.21](#)) These product-specific durations should not be turned into a universal return window.

Case Studies and Real-World Examples

Standard physical goods (Hypothetical Example)

A customer orders a non-defective desk accessory and later decides that its colour does not suit the room. The merchant's policy offers exchanges but excludes voluntary refunds. The first question is whether the published exchange offer applies, since a Quebec merchant generally need not grant a non-defective change-of-mind refund. (www.opc.gouv.qc.ca) The staff record should identify this as a voluntary-policy request and explain the available exchange process.

Now suppose the accessory does not match the description shown when it was purchased. This raises the separate conformity warranty rather than merely colour preference. (www.opc.gouv.qc.ca) Staff should preserve the original description and customer's evidence, then assess the appropriate remedy. Square's documentation guide identifies purchase terms and correspondence as useful dispute evidence, while BMO's guidance similarly lists contracts, receipts and relevant emails. (squareup.com) (www.bmo.com)

The example assumes ordinary goods. It does not determine treatment for perishables, regulated products or other excluded categories.

Made-to-order goods (Hypothetical Example)

A maker offers a customized item with a clearly disclosed exclusion from voluntary change-of-mind returns. The audit should verify what was promised about specifications, production timing and shipping. PayPal's seller-protection documentation separately requires made-to-order items to ship within the listing's stated timeframe. (www.paypal.com)

If the customer merely changes preferences, evaluate the voluntary terms. If the merchant remains unable to perform beyond the statutory delivery threshold, the distance-contract cancellation test must be evaluated separately. (www.legisquebec.gouv.qc.ca) A new performance date should be recorded as a written agreement if the merchant intends to rely on that later date under the Act. (www.legisquebec.gouv.qc.ca)

Customization alone does not supply a blanket exemption in the verified sources. Materials, classification and any special contract rules need professional review before the maker adopts broad final-sale wording.

Digital or one-off service offer (Hypothetical Example)

A business sells a one-off digital deliverable remotely, promising completion by a specified date. The audit asks whether the description, performance date, payment terms and cancellation policy were presented before acceptance and reflected in the contract copy. (www.opc.gouv.qc.ca) (www.publicationsduquebec.gouv.qc.ca) The staff file should contain both the deliverable commitment and evidence of performance.

Separate service-contract termination rules may apply. For a contract of enterprise or for services, [Civil Code article 2125](#) lets the client terminate unilaterally even after work or services have begun. [Article 2129](#) requires payment, proportionate to the agreed price, for current costs and expenses, work performed before termination or notice, and supplied goods the client can receive and use; the provider must return advances exceeding what it earned. It also addresses other injury suffered by either party. Assess these consequences separately

from the distance-contract cancellation, refund and chargeback sequence above. Review policy wording against [Consumer Protection Act section 11.4](#) and seek classification advice for digital deliverables and made-to-order contracts before relying on a final-sale or no-refund term.

Classification remains essential. The regulation exempts certain credit and specified training, teaching or assistance contracts from the cancellation and chargeback provisions discussed here.

(www.legisquebec.gouv.qc.ca) A subscription, series of lessons, membership or other continuing-service offer therefore requires its own review rather than automatic use of this example.

Processor evidence should also match the transaction. Stripe recommends chronological evidence, and Scotiabank asks for an applicable merchant contract in its dispute checklist. (stripe.com) (www.scotiabank.com) These documentation practices assist assessment; they do not establish the legal category of the service.

Implications and Future Directions

The dated legal review should focus on product-specific disclosures as well as return-policy wording. The National Assembly records assent to the durability and repairability legislation on **October 5, 2023**.

(www.assnat.qc.ca) Its enacted amendments added distance-contract information concerning the good-working-order warranty and guaranteed repair availability. (www.publicationsduquebec.gouv.qc.ca)

(www.publicationsduquebec.gouv.qc.ca) Publication-era implementation therefore needs to distinguish the enactment date from the later effective obligations.

RECYC-QUÉBEC dates strengthened repair-availability rights to **October 5, 2025** and explains that a merchant or manufacturer opting out must give written prepurchase information identifying the unavailable elements. (www.recyc-quebec.gouv.qc.ca) (www.recyc-quebec.gouv.qc.ca) This availability mechanism is distinct from the new good-working-order warranty. OPC says covered businesses cannot exempt themselves from that warranty, and a purchase predating **October 5, 2026** does not enter it merely because delivery occurs later. (www.opc.gouv.qc.ca) (www.opc.gouv.qc.ca)

A proposed annual review should include:

- **Source dates:** check the current OPC obligation pages and consolidated legal text.
- **Product scope:** identify goods with additional warranty or repair disclosures.
- **Checkout presentation:** test policy visibility, correction and final acceptance.
- **Contract dispatch:** test the content and retainable, printable received copy.
- **Delivery promises:** compare advertised commitments with actual fulfilment capability.
- **Complaint classification:** sample voluntary, warranty and statutory-cancellation files.
- **Payment notices:** verify processor response instructions and current network rules.
- **Professional review:** obtain advice on exceptions, product classes and difficult contracts.
- **Source snapshots:** record which dated guidance and product classifications supported the review.
- **Staff training:** explain how to distinguish voluntary requests from warranty and statutory-cancellation files.

Mastercard cautions that its rules and standards change and that official rules prevail over differing website documents. (www.mastercard.com) That reinforces the value of an actual-notice review, rather than permanently hard-coding a generic dispute deadline.

For Montreal founders using shared business infrastructure, 2727 Coworking's virtual tour describes conference rooms with audiovisual equipment. (2727coworking.com) That operational context does not confer legal-review expertise. OPC recommends consulting a legal adviser to validate a website, return policy or contract; its information service does not validate those documents. (www.opc.gouv.qc.ca)

Frequently Asked Questions (FAQs)

Can a Quebec online store have a no-refund policy?

For voluntary non-defective change-of-mind returns, a merchant need not offer a refund policy. That does not resolve independently available statutory cancellation rights. (www.opc.gouv.qc.ca) (www.quebec.ca) Staff should identify the reason for the request before relying on the label.

Is there a general deadline to cancel any online order?

No universal cooling-off period follows from the rules described here. The verified deadlines depend on specific failures: for example, missing timely contract copies and specified disclosure defects have different starting events. (www.legisquebec.gouv.qc.ca) (www.legisquebec.gouv.qc.ca) A store's voluntary cancellation offer may separately provide flexibility.

What if the order never arrives?

Assess the contractual delivery date, any later written agreement and whether performance occurred. The ordinary threshold is non-performance 30 days after the applicable promised date, with an alternative formation-based trigger when no date was specified. (www.legisquebec.gouv.qc.ca) (www.legisquebec.gouv.qc.ca)

Does the Quebec chargeback deadline start on purchase day?

For the statutory distance-contract remedy discussed here, the 60-day request window follows the merchant's refund default. (www.legisquebec.gouv.qc.ca) Network and provider processes must be checked separately. Visa's published reversal promise, for example, describes its own qualifying situations. (www.visa.ca)

Conclusion

A workable Quebec online store return policy begins by asking why the customer seeks a return, cancellation or refund. The business can define its voluntary change-of-mind offer, but that policy is only one part of the decision. Warranty claims and eligible distance-contract cancellations require their own assessment and workflow.

The strongest operational improvement is to make the agreement traceable. Product descriptions, charges, delivery commitments and applicable policies should align across the offer, checkout and received contract. Staff should be able to identify the version shown to the customer and the dates that matter when a problem arises.

The tables and prompts in this report support that review without supplying universal legal clauses. Use the policy matrix to distinguish discretionary choices from legal duties, the checkout table to test the purchasing experience, and the timeline to keep separate clocks attached to their proper events. Apply the hypothetical examples only after checking that the actual product or service falls within the relevant rules.

A dated review should cover both legal changes and practical configuration. Product-specific warranty disclosures deserve attention alongside refund wording, while processor notices require their own response tracking. Difficult classifications, exceptions and contested timing should be reviewed with a Quebec legal adviser. Clear promises, accessible records and consistent complaint classification give the merchant a more reliable basis for responding to customers.

Source links

Links cited in this article, in order of first appearance. Full addresses are provided for readers using extracted text.

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About 2727 Coworking

2727 Coworking is a Montreal workspace and business-address provider. We serve people who need a place to focus, meet, run a small business or establish a professional mailing presence. Our website offers English and French information about workspace options and services, alongside educational resources for operating a business in Canada.

A workspace that fits the day

Our workspace options include private offices, day passes and desks, and a conference room. These formats help individuals and teams compare a dedicated office with more flexible ways to work or hold a meeting. Prospective members can explore the virtual tour, review current pricing and book a visit before choosing a workspace.

Business addresses and mail

2727 Coworking provides business-address and virtual-mailbox services. Our resources explain the documents and practical questions involved, including guidance for people outside Canada. Service eligibility, included features, availability and access arrangements should be confirmed on the applicable service page or with our team.

Resources for Canadian small businesses

We publish guides, research and planning tools about workspace decisions, business addresses and starting a business in Canada. Our incorporation research includes information for people inside Canada and abroad, with jurisdiction-specific material to help readers identify the next questions to investigate. These educational resources complement our workspace and address services; they are not individualized legal, tax or immigration advice.

Visit or contact 2727 Coworking

Explore [private offices](#), [day passes and desks](#), [the conference room](#), [business addresses](#) and [virtual mailboxes](#). [Book a visit](#) or [contact the team](#) to discuss your needs.

A business address alone does not establish tax residence, immigration status, banking approval or eligibility for a government program.

Website: <https://2727coworking.com>

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