

## **Article in Toronto Star on Tuesday, January 2nd, 2018**

Starting Monday, January 8th, you can register to receive a \$25 card from Loblaw Companies Ltd.

Loblaw is offering \$25 gift cards in the wake of a bread price-fixing investigation.

It's not a gift card you can use anywhere. It can be redeemed only at grocery stores operated by Loblaw across Canada.

In late December, Loblaw and parent George Weston Ltd. said they became aware of an arrangement to co-ordinate retail and wholesale prices on some packaged breads from late 2001 until March 2015.

The companies notified the Competition Bureau at the time and have been co-operating with its investigation in exchange for immunity from criminal charges or penalties.

How do you apply to get \$25 worth of free groceries? Who is eligible? What proof is required? And can you lose out on future court or consumer class action settlements if you accept the offer?

Here are answers to these and other questions. How do you register and what information is required? Go to the Loblaw Card Program website ([loblawcard.ca](http://loblawcard.ca)) and enter your email address. This will ensure you receive a notice once registration opens on Jan. 8.

"We will only use your email address to notify you that registration has opened and not for Loblaw customer marketing or any other purpose, unless you have already given us your consent to do so," Loblaw says.

When you do so, you will receive an email saying you must complete and submit a registration form to be eligible to get a \$25 Loblaw card.

How do you qualify to get the card? Generally speaking, you will have to declare you are at or above the age of majority (18 in Ontario) and you purchased certain packaged bread products at an eligible store before March 1, 2015.

Although nothing is certain until registration opens, it seems unlikely that customers will have to submit proof of age or any sales receipts (unless irregularities pop up).

Will the information on the registration form be kept secure? Loblaw is subject to, and fully intends to comply with, applicable data protection laws, said communications vice-president Kevin Groh.

Your email address won't be used for other purposes unless you give consent, and it must be deleted when no longer needed for the purpose for which it was collected. A more detailed privacy policy will appear on the website on Jan. 8.

If you accept the card, will you lose out on possible settlements of future class action suits?

Canadians are waiting for the full breadprice story — including Loblaw's response and the role other retailers played — to come out early this year, when court documents are made public.

Meanwhile, Loblaw is making this offer as a first step to regain customers' trust. Compensating customers in price-fixing cases can take many years, while the \$25 card will be available more quickly.

Many people have assumed the card offer is part of a settlement deal with the Competition Bureau. It is not, Groh emphasized. It was created by Loblaw, independent of any bureau involvement. Accepting the card will not affect your right to participate in class actions or receive incremental compensation that may be awarded by the court, he said.

I like the company's commitment to avoid any fine-print restrictions. It's making a public pledge that obtaining a card won't put you at a disadvantage in terms of anything the courts may do.

Where can you use the \$25 card? Here is a full list of Loblaw-operated stores.

In Ontario: Loblaws, No Frills, Valumart, Fortinos, Zehrs, Bloor Street Market, Independent City Market, Cash and Carry, Real Canadian Superstore, Real Canadian Wholesale Club, Wholesale Club, Your Independent Grocer.

Elsewhere in Canada: Atlantic Superstore, Cash & Carry, Club Entrepot, Dominion (in Newfoundland and Labrador), Extra Foods, Maxi, Maxi & Cie, Presto, Provigo, Provigo Le Marche.

Can you donate your \$25 card to a non-profit group or charity? Toronto Star columnist Gail Vaz-Oxlade told people to do that in a Dec. 20 tweet: "Everybody. Absolutely everybody in Canada. Sign up. Then send your cards to the food bank." She had about 6,000 retweets. Will Loblaw send a card directly to a cause you designate?

"At this point, our focus is entirely on customer trust and making sure we can efficiently put money in the hands of our individual customers," Groh said.

"That said, we think it's a lovely idea, as we're already a leading contributor to food charities nationwide. With the card in hand, customers could easily buy food for themselves or for a food bank."

Is there a deadline to apply for the card? Registration closes May 8, just over four months from now. Loblaw said the estimated cost is \$75 to \$150 million, but it could be higher because of the publicity this story has generated.

Ellen's advice The \$25 card is a goodwill gesture, outside the context of litigation. It's a public relations move by Loblaw to win back shoppers.