

9. That in no instance should the spread between card rates and the Bank Rate exceed 8% for financial cards and 16  $\frac{1}{2}$ % for retail cards.
10. That the Department of Consumer and Corporate Affairs, with related departments at the provincial and territorial levels and with organizations such as the Consumers' Association of Canada and the Canadian Bankers' Association, increase their efforts to educate consumers about the effective costs of using different types of credit cards.
11. That the Department of Consumer and Corporate Affairs work with the provincial and territorial departments responsible for consumer issues to ensure the widest circulation possible of information on the costs and wise use of credit cards.
12. That the Department of Consumer and Corporate Affairs work with the provincial and territorial departments responsible for consumer issues to prohibit retailers from requiring customers to present a valid credit card as a form of identification or as a prerequisite to obtaining a good or service.
13. That a signature of a card holder or his or her delegate be required to validate a transaction.