

EB-2010-0221

Complainant Witness Binder – Index

Witness ZP (Agent GW – Contract number F795190)

| Tab | Document |
|-----|---|
| A | Signed contract, if any |
| B | Any other documents the complaint claims were left with the Complainant |
| C | Any written complaint to Summitt |
| D | Any written response from Summitt |
| E | Any other record of correspondence between the Complainant and Summitt |
| F | Any written complaint to the Board |
| G | Complaint Response Form |
| H | Additional Documents Summitt claims were left with the Complainant |
| I | Additional communications between Complainant and Summitt |

TAB A



SUMMITT ENERGY

REGISTRATION FORM

CONSUMER PROTECTION PROGRAM

804.368.7009, 1.877.329.4100

FORM 100

ACCOUNT HOLDER INFORMATION

ONS002

Mr Ms Mx
First Name of Account Holder (from Bill) Last Name of Account Holder (from Bill)

Business
Business Name

Street Address

City Province Postal Code

SUMMITT ENERGY NATURAL GAS PROGRAM (includes Blend & Extend Option) License #REG-2005-0042

Select the following term (the Term of the Agreement) and price (the Price):

5 Years: 28.1 cents/kWh until January 1, 2011, 36.9 cents/kWh for the remainder of the term

ENBRIDGE ACCOUNT # [Redacted]

UXTON ACCOUNT # [Redacted]

First 4 Alpha-Numerals (from Name on Bill) Postal Code (from Bill)

SUMMITT ENERGY ELECTRICITY PROGRAM (includes Blend & Extend Option) License #ER-2005-0041

Select the following term (the Term of the Agreement) and price (the Price):

5 Years: 7.48 cents/kWh until January 1, 2011, 8.45 cents/kWh for the remainder of the term

UTILITY ACCOUNT # [Redacted] New Home

Utility Name Power Stream

First 4 Alpha-Numerals (from Name on Bill) Postal Code (from Bill)

The following terms, conditions, and restrictions apply to this program... (Small print text)

Phone # [Redacted] City Province [Redacted] Ext. [Redacted]

Agreement to have the authority to sign on behalf of the account holder. Date Signed: 04/24/09

Print Name [Redacted] Position (e.g., Rental/Resident/Holder) Title (if applicable)

Effective Nov 1, 2008 consumers with a time-of-use meter will pay 8.2 cents/kWh for on-peak times, 7.2 cents/kWh for mid-peak times and 4.0 cents/kWh for off-peak times. Consumers on the Regulated Price Plan (RPP) will pay 5.6 cents/kWh up to a certain threshold per month and 6.5 cents/kWh above that threshold. Please see the Customer Agreement with Terms and Conditions for your Consumer's Rights and Buyer's Right to Cancel.

Account Holder Signature [Redacted] Representative Name [Redacted] Member/Service Number [Redacted]

TAB B



SUMMITT ENERGY

H769782

REGISTRATION FORM

GRE 003

ENROLL ME IN THE SUMMITT ENERGY EVERGREEN PROGRAM TODAY!
BY ENROLLING I AM HELPING TO; STOP GLOBAL WARMING, LOWER CARBON EMISSIONS, AND CONTRIBUTE TO GREEN ENERGY PRODUCTION, SUCH AS: WIND, SOLAR, AND RENEWABLE HYDRO ELECTRIC GENERATION.

SUMMITT ENERGY

- WE WILL PURCHASE CARBON CREDITS TO OFFSET 100% OF YOUR HOUSEHOLD'S TOTAL ELECTRICITY EMISSIONS.
- WE WILL ENSURE YOUR CARBON OFFSET CREDITS MAKE A MEANINGFUL DIFFERENCE TO THE ENVIRONMENT IN CANADA.



"SUMMITT ENERGY EVERGREEN PROGRAM"

Contract Code **F795190**

[Redacted]

Mr. Mrs. Ms. [Redacted] [Redacted] [Redacted]
First Name (for utility account number) Last Name

Street Address [Redacted] City [Redacted]

Province [Redacted] Postal Code [Redacted] Phone Number [Redacted]

Other Phone Number _____ Email Address _____

PLEASE ENROLL ME IN:



SUMMITT ENERGY
EverGreen Program
 \$12.99 Month 1 year

The "Summitt Energy EverGreen Program" ("Agreement") is with Summitt Energy ("Summitt") which is an Ontario Energy Board ("OEB") regulated utility and utility provider as well as provider of environmental solutions. This Agreement will not be affected unless I write a new agreement. From 30 days from the date of signing this agreement, I will be without penalty, I will agree to in writing by Summitt, no amendments other than the original to this Registration Form or Terms and Conditions will be accepted. Summitt will send me a complete or continuation for credits purchased.

PLEASE CONTACT ME ABOUT SAVING MONEY BY REDUCING MY ENERGY CONSUMPTION

"Green" refers to the purchase of carbon offset credits from certified green initiatives across Canada and the percentage reduction in carbon based on the average Ontario home's annual average energy use. Terms and conditions for details.

Signature [Redacted] Month 04 Day 24 Year 09

Print Name [Redacted] Relationship to Account Holder _____

Summitt Representative Signature [Redacted] Summitt Representative Name [Redacted] Summitt Representative Number [Redacted]

TAB C

TAB D



December 17, 2009

[REDACTED]
[REDACTED] 8

Liquidated Damages of Natural Gas Agreement F795190 between [REDACTED] and Summitt Energy

Dear Z [REDACTED]

Recently Enbridge has notified us that you have closed your account. According to the terms and conditions of your agreement with Summitt Energy you are required to provide 60 days notice of a move or account closure. In accordance with your agreement Summitt Energy has purchased the Natural Gas supply for your current location for a 5 year term as of April 24, 2009.

Please contact us immediately to ensure the smooth reconnection of your protection plan at your new location. Should you choose to discontinue your service with Summitt Energy, as per the terms of the agreement, you will be required to pay a liquidated damage charge of \$611.84 + GST (refer to section 8 of Terms and Conditions).

We hope to hear from you soon so that you may continue to enjoy the benefits of Summitt Energy's price protection program.

If Summitt Energy does not receive a response by January 1, 2010, your account will be referred to our collection agency.

To ensure that Summitt Energy continues to provide you with the peace of mind of long term fixed pricing for your Natural Gas supply please contact us toll free at 1-877-917-8899.

Thank you for choosing Summitt Energy as your Natural Gas supplier. We look forward to hearing from you soon.

Sincerely,

Savitry Ramkissoon
Retention Department
905-366-7057



January 21, 2010

[Redacted]

Invoice #: 804110
Bill Date: 01/21/2010
Account Number: 083590126741
Contract ID: F795190

Dear [Redacted]

We are sorry to have received your request for the early cancellation of the price protection program that you signed up for on 04/24/2009. Customers who choose long term protection for their energy will typically gain the greatest benefits over the latter part of their term, and any early termination of your contract may result in missing out on that benefit. Over one million households in Ontario have experienced significant savings over the years with electricity and/or natural gas price protection programs.

Summitt's programs are designed to protect you from any price increases in your electricity and/or natural gas commodity for a period of 5 years, and with Summitt you have the added benefit of our Blend & Extend option. If you want to roll your energy rates into Summitt's current rates for an extended term, Blend & Extend is easy to activate by calling our Customer Service department prior to your yearly anniversary dates.

If you've decided to cancel your protection, you will need to close your account by paying liquidated damage fees, as stated in the Terms and Conditions of your contract with Summitt Energy. This charge is \$0.070 for each cubic meter of your estimated gas consumption and/or \$0.019 for each kWh of your estimated electricity consumption, for the balance of your contract.

| Gas Account | | Electricity Account | |
|---------------------|----------|---------------------|--------|
| Liquidated Damages: | \$611.84 | Liquidated Damages: | \$0.00 |
| GST: | \$30.59 | GST: | \$0.00 |
| Total Due: | \$642.43 | Total Due: | \$0.00 |

If you wish to complete the cancellation of your contract, please send a certified cheque, bank draft or money order for the full amount of the liquidated damages payable to Summitt Energy. Upon receipt of your payment it may take up to 60 days to process the cancellation through your utility(s).

If you require any further assistance, please call our toll free customer service number at 1-877-222-9520.

Regards,

Customer Service Department
Summitt Energy
Phone: 877-222-9520
Fax: 905-366-7063/1-877-222-9520
Email: customerservice@summittenergy.ca

Please detach this portion and return with your payment

[Redacted]

Invoice #: 804110
Client ID: 344871

| Contract ID | Bill Date | Total Due Gas | Total Due Electricity | Total Due | Amount Paid |
|-------------|------------|---------------|-----------------------|-----------|-------------|
| F795190 | 01/21/2010 | \$642.43 | \$0.00 | \$642.43 | |

Certified cheque

Bank Draft

Money order



March 23, 2010



Invoice #: 2009320
Bill Date: 02/23/2010

Contract ID: H769782

Dear [Redacted]

We are sorry to have received your request for the early cancellation of the Evergreen program that you signed up for on 04/24/2009. Summitt Energy's Evergreen program supports reforestation, tire recycling, and landfill gas recovery projects across Canada. Your support of these projects helps reduce greenhouse gases right here at home. We must all do our part to support a greener future, for our health and for the quality of life of generations to come. Summitt Energy's carbon credits are CSA approved and make a real difference here in Canada. A green future is only possible through the dedication of concerned citizens, and we can make a difference, one home at a time.

Through your registration on 04/24/2009 you committed to joining the thousands of people who are making a difference through Summitt Energy's Evergreen program. By supporting carbon reduction projects for the long term you are creating a cleaner and safer environment for Canadians, our native animals, and our habitat. We are asking you to continue that commitment today.

If you've decided to cancel your support, you will need to close your account by paying liquidated damage fees, as per section 11 in the Terms and Conditions of your contract with Summitt Energy. This charge is the remaining amount of carbon offsets owing, \$12.99 per month for the balance of your contract:

Gas Account

Liquidated Damages: \$688.47
GST: \$ 34.42
Total Due: \$722.89

Electricity Account

Liquidated Damages: \$0.00
GST: \$0.00
Total Due: \$0.00

If you wish to complete the cancellation of your contract, please send a certified cheque, bank draft or money order for the full amount of the liquidated damages payable to Summitt Energy. Upon receipt of your payment it may take up to 60 days to process the cancellation through your utility(s).

If you require any further assistance, please call our toll free customer service number at 1-877-222-9520.

Regards,

Customer Service Department
Summitt Energy
Phone: 877-222-9520
Fax: 905-366-7063/1-877-222-9520
Email: customerservice@summittenergy.ca

Please detach this portion and return with your payment



Invoice #: 2009320

| Contract ID | Bill Date | Total Due Gas | Total Due Electricity | Total Due for Both account | Amount Paid |
|-------------|------------|---------------|-----------------------|----------------------------|-------------|
| H769782 | 02/23/2009 | \$722.89 | | \$722.89 | |

Certified cheque

Bank draft

Money order

100 Milverton Drive, Suite 608, Mississauga Ontario L5R 4H1

TAB E

TAB F

COMPLAINT FILE SUMMARY

File Number: 2010-0003911

Date Received: 03/03/2010

File Status: Open

Consumer Information

Name: [REDACTED]
Address 1: [REDACTED]
Address 2:
City: [REDACTED]
Province: [REDACTED]
Postal Code: [REDACTED]
Telephone: [REDACTED]
Fax:
Email:

Utility/LDC Information

Account Number:
Licence Type: Gas Distributor
Utility Name: Enbridge Gas Distribution Inc.

Marketer/Retailer Information

Licence Type: Gas Marketer
Marketer/Retailer Name: Summitt Energy Management Inc.
Marketer/Retailer (or Licence) No.: GM-2005-0542
Agent Name: [REDACTED]
Wearing ID: Unknown
Provided Business Card: No
Wearing Uniform: Unknown
Privacy Consent Confirmed: Yes

COMPLAINT FILE SUMMARY

Complaint Information

Complaint Details:

An agent came to the consumer apartment door. The agent spoke to the consumer about being responsible to the environment and going green. The consumer says the agent was also asking to see his Enbridge Gas bill. The consumer says he never showed his bills to the agent. The consumer says he finally signed even though he didn't want to because the agent kept going on and on and wouldn't take no for an answer. The agent told the consumer that by signing he wasn't committed to anything and could cancel when the company calls him back.

Agent left no documents except some stickers saying that this house is a green energy house.

When the company called the consumer said no. The consumer claims that Summitt called everyday for several weeks and finally the consumer told them that if they called back he would inform the police about this harrasment.

The calls stopped and the consumer figured that was the end of it.

The consumer then found out his landlord was selling the place. Once sold the new landlord put all the utilities in his name and so the gas and hydro accounts were closed and new accounts set up. At this point the consumer got a letter from summitt to say he owes \$600+ for cancelling the contract. The consumer called Summitt to complain and advise that he never agreed to the contract in the first place and how Summitt had called him like 25 times.

However the Summitt phone rep said that he must pay the penalty by Jan 1, 2010 or he'll be sent to collections... consumer claims the contract is not valid.

Consumer wants a full copy of the contract (with the terms and conditions) as it has never been given to him. Consumer wants a copy of all the reaffirmation calls that were made to him... every single one.

The consumer also requests that Summitt not call him and only contact him by mail.

Requested Action:

Cancel Contract Without Penalty

OEB Action:

CCR Form sent to Licensee

Classification

Topic

Sub Topic

Contract

Reaffirmation

Attempt to reaffirm after customer request to cancel

Contract
Agent Conduct

Reaffirmation
Mislead about the nature of the document

Invalid reaffirmation

Agent Conduct
Agent Conduct

Misrepresentation of purpose
Misleading information provided by agent

TAB G

Consumer Complaint Response

2010-0003911

Assignment

| | | |
|--|---|---|
| Licensee Name Summitt Energy Management Inc. | CCR Complaint Status <u>Completed</u> | |
| Licensee E-mail: compliance@summittenergy.ca | Licensee Representative | |
| Licensee Phone: +1 (905) 366-7035 | | |
| Agent Name [REDACTED] | Agent ID [REDACTED] | |
| Date Received 03/03/2010 | | |
| Sent to Licensee Date 03/03/2010 | Licensee Date Due 03/24/2010 | Licensee Response Date 03/03/2010 |

Complaint Details

| | | |
|---|---------------------------------------|-------------------------------|
| Reference Number 2010-0003911 | Consumer Name [REDACTED] | Representative Name |
| Energy Type Gas | Consumer Address [REDACTED] | Representative Address |
| Account Number | [REDACTED] | |
| | Consumer Phone [REDACTED] | Representative Phone |
| | Consumer Email | Representative E-mail |

| | | |
|-----------------------------------|-------------------------------|--|
| Classification Contract | Topic Reaffirmation | Sub-Topic Attempt to reaffirm after customer request to cancel |
|-----------------------------------|-------------------------------|--|

Synopsis

An agent came to the consumer apartment door. The agent spoke to the consumer about being responsible to the environment and going green. The consumer says the agent was also asking to see his Enbridge Gas bill. The consumer says he never showed his bills to the agent. The consumer says he finally signed even though he didn't want to because the agent kept going on and on and wouldn't take no for an answer. The agent told the consumer that by signing he wasn't committed to anything and could cancel when the company calls him back.

Agent left no documents except some stickers saying that this house is a green energy house.

When the company called the consumer said no. The consumer claims that Summitt called everyday for several weeks and finally the consumer told them that if they called back he would inform the police about this harrassment.

The calls stopped and the consumer figured that was the end of it.

The consumer then found out his landlord was selling the place. Once sold the new landlord put all the utilities in his name and so the gas and hydro accounts were closed and new accounts set up. At this point the consumer got a letter from summitt to say he owes \$600+ for cancelling the contract. The consumer called Summitt to complain and advise that he never agreed to the contract in the first place and how Summitt had called him like 25 times.

However the Summitt phone rep said that he must pay the penalty by Jan 1, 2010 or he'll be sent to collections... consumer claims the contract is not valid.

Consumer wants a full copy of the contract (with the terms and conditions) as it has never been given to him. Consumer wants a copy of all the reaffirmation calls that were made to him... every single one.

The consumer also requests that Summitt not call him and only contact him by mail.

Consumer Resolution Requested

Cancel Contract Without Penalty

Privacy Consent

| | |
|---|-----|
| Approval to share info with OEB | Yes |
| Approval to share info with stakeholder | Yes |
| Approval to share info with 3rd party | No |

Questions**Answers**

Licensee to review consumer file and Complaint including contract, recorded telesales calls, reaffirmation calls, correspondence with consumer and account history. Details to be provided in response here.

Contract Signed Date: 04/24/2009
Contract Reaffirmation date: 05/05/2009
Gas flow date: 07/01/2009
Electricity account never flowed.

Call consumer to confirm receipt of Complaint from OEB and discuss complaint details.

Summitt spoke to the customer on March 5, 2010 and notified them that their complaint had been received.

Provide explanation of why the issue was not resolved at the initial contact from the consumer.

Summitt sent the customer a finalization letter on December 16, 2009.

Customer called Summitt on January 8, 2010 inquiring about the account and requesting to listen to the reaffirmation call.

Summitt called the customer on February 16, 2010 to play the reaffirmation call for them but there was no answer so Summitt left a message.

Customer called Summitt on February 17, 2010 and requested a copy of the reaffirmation call be emailed to him.

Summitt emailed the customer a copy of the reaffirmation call on February 25, 2010.

Customer called Summitt on March 3, 2010 and requested a copy of the contract.

Summitt emailed the customer a copy of the contract on March 3, 2010.

The licensee resolution including timing and method of communication with consumer.

The customer signed up for Summitt Energy's price protection program and Evergreen program (contract# F795190 and H769782 respectfully). Summitt Energy is of the opinion that both contracts signed by this customer are valid. On both reaffirmation calls the customer confirmed that a copy of the contract and brochure which outlines the terms and conditions of the contract was left behind. The customer confirmed enrollment into both programs. If the customer wishes to cancel, exit fees would apply.

Detail action to be undertaken within licensee to address systemic issue or clarify position. Include actions such as agent retraining, agent discipline, call centre script changes, etc.

Summitt forwarded a copy of this complaint to the sale agent's manager for review and retraining purposes.

| | |
|---|---|
| What is the timing for resolution to be implemented? | The customer's accounts are currently flowing with Summitt. |
| Licensee to provide copies of material to consumer. Include copy of contract or telesales recording, terms and conditions, reaffirmation call and any correspondence with the consumer. Provide details on when/how sent to consumer. | Summitt emailed the customer a copy of both contracts, reaffirmation calls and exit fee letters on March 24, 2010. |
| Attach same copies as above to OEB. | Please see attached for a copy of the contracts, reaffirmation calls, finalization letter, email correspondence and exit fee letters. |

Supporting Material

- 4167791551_KObese-jecty_090505_130243.MP3
- 4167791551_lwinyi_090506_153531.MP3
- CD_F795190_20100121081946.PDF
- CD_F795190_20100324041705.PDF
- ES_F795190_201025.pdf
- F795190.jpg
- FR_F795190_20091217113710.PDF
- H769782.jpg
- MS_H769782_20100323.pdf

Licensee Closure

Resolution
Contract and Reaffirmation Valid

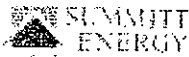
Action
No Further Action

CCR Completed By
cblackett

Reimbursement Amount

Additional Comments

TAB H



REGISTRATION FORM

CONSUMER ENERGY ENERGY PROTECTION PROGRAM
Summitt Energy, 100 Mountain Top, PO Box 1078, Mountain Top, PA 18070-1078
800.566.7008, 1.877.222.5400 Fax 610.766.1111 www.summittenergy.com customer-service@summittenergy.com

F 79 130

ACCOUNT HOLDER INFORMATION

CMS002

- Mr
- Ms
- Mx

First Name of Account Holder (Print Name)

Last Name of Account Holder (Print Name)

Business

Street Address

City

Province

Postal Code

SUMMITT ENERGY NATURAL GAS PROGRAM (Includes Blend & Extend Option) Under IER 2008-2012

I select the following term (the "Term" of the Agreement) and price (the "Price"):

3 Years: 28.1 cents per therm (from January 1, 2010) to 8 cents per therm (for the remainder of the term)

ENERGY ACCOUNT # 10 8 13 5 19 0 1 1 2 6 7 4 1 1

UNION ACCOUNT #

First 4 Alpha-Numeric (from Name on Bill)

Postal Code (from Bill)

SUMMITT ENERGY ELECTRICITY PROGRAM (Includes Blend & Extend Option) Under IER 2008-2012

I select the following term (the "Term" of the Agreement) and price (the "Price"):

3 Years: 7.48 cents/kWh (from January 1, 2010) to 6.95 cents/kWh (for the remainder of the term)

UTILITY ACCOUNT #

New Home

Utility Name

Power Stream

First 4 Alpha-Numeric (from Name on Bill)

Postal Code (from Bill)

The Summitt Energy Power or Energy Program is provided by Summitt Energy LP (Summitt) under a 40-Year Energy Based ("EB") contract with the utility. The contract is subject to the terms and conditions of the contract and the EB program. The agreement will not be effective until the contract is signed by the utility. The contract is subject to the terms and conditions of the contract and the EB program. The agreement will not be effective until the contract is signed by the utility. The contract is subject to the terms and conditions of the contract and the EB program. The agreement will not be effective until the contract is signed by the utility.

Phone #

Ext.

Signature of the Account Holder (Print Name)

Date Signed

04 12 4 10 9

Print Name

Relationship to Account Holder (Title if applicable)

Effective Nov 1, 2008 consumers with a time-of-use meter will pay 8.8 cents/kWh for on-peak times, 7.2 cents/kWh for mid-peak times and 4.0 cents/kWh for off-peak times. Consumers on the Regulated Price Plan (RPP) will pay 5.6 cents/kWh up to a certain threshold per month and 6.5 cents/kWh above that threshold. Please see the Customer Agreement with Terms and Conditions for your Consumer's Rights and Buyer's Right to Cancel.

Customer Service Number

Excesses Number

86 1077

ZP

REGISTRATION FORMS

BINDER 1

(Summitt Energy Sales Kit)

TAB 1 (f)

ZP

TERMS & CONDITIONS

BINDER 1

(Summitt Energy Sales Kit)

TAB 2 (c)

ZP

CERTIFICATES / BUSINESS
CARDS

BINDER 1

(Summitt Energy Sales Kit)

TAB 3 (a)

ZP

OEA BROCHURE

BINDER 1

(Summitt Energy Sales Kit)

TAB 4

ZP

EVERGREEN PROGRAM
STICKER

BINDER 1

(Summitt Energy Sales Kit)

TAB 8

EVERGREEN PROGRAM ^{EP}
REGISTRATION FORM

BINDER 1

(Summitt Energy Sales Kit)

TAB 9

ZP

ENERGISEN PROGRAM
TERMS & CONDITIONS

BINDER 1

(Summit Energy Sales Kit)

TAB 10

TAB I

Reaffcalls in mp3

Complainant Name: Z.P. [name redacted]
Contract Number: BL1077 GW **F795190**-4167791551_KObese-
jecty__090505__130243.MP3
Date and Time of Call: May 5, 2009 @1:02:43 pm
Transcribed by: Sherry Piercey

Summit: Hi, can I speak to Z.P. [name redacted]
Z.P. [name redacted] Speaking.
Summit: Hi Z.P. [name redacted] y. Hi there. This is Summit Energy
calling. We were at your home on the 24th of April for your
natural gas...
Z.P. [name redacted] OK.
Summit: and your electricity price protection
Z.P. [name redacted] OK.
Summit: I have [address redacted].
Z.P. [name redacted] Yes.
Summit: OK. And Z.P. [name redacted] you are the account
holder? Is that correct?
Z.P. [name redacted] I'm sorry?
Summit: You are the account holder for the gas and the electricity?
Z.P. [name redacted] Yes I am.
Summit: OK. And the agent left a brochure and a copy of the
agreement that you signed, is that correct?
Z.P. [name redacted] Yes.

Summit: OK. So Summit will provide your natural gas protection 28.1 cent cubic metre until December 31, 2009 and 36.8 cent cubic metre for the remaining term. Your electricity is 7.48 cents kilowatt hour to December 31, 2009 and 8.98 cents kilowatt hours protected for the remaining term for the five years. To complete your agreement and the price protection we need your confirmation. Can you please confirm your agreement by responding with the word "yes"?

Z.P. [name redacted] Well, actually. I actually had a question about that.

Summit: OK, go ahead.

Z.P. [name redacted] Yeah, and I was told I was I think it was an additional \$12.99 a month?

Summit: Oh that is the green program. That is separate. This is not the green energy. This is the price protection program. So you don't pay \$12.99 for this program.

Z.P. [name redacted] So what is this program?

Summit: The price protection to guarantee your stable rate on the gas and the stable rate on electricity for the five-year term.

Z.P. [name redacted] And it just – it stays the same? It doesn't get any more expensive or?

Summit: It guarantees you a fixed rate right on the supply on your gas bill.

Z.P. [name redacted] OK.

Summit: So your rates are protected for the five-year term at stable rates. So this is basically a price protection program. You see the name and the toll-free number on the hydro bill as well as the gas bill and both rates are protected for the five-year term.

Z.P. [name redacted] OK, and so what is this price protection program cost me?

Summit: OK, there is a small administrative cost of \$1.35 a month for the gas.

Z.P. [name redacted] Uh-huh.

Summit: And for the electricity it's \$1.05 a month administrative cost for the program.

Z.P. [name redacted] And that's all? So OK.

Summit: That's all. Yeah.

Z.P. [name redacted] OK. All right.

Summit: For the agreement of the price protection we need your confirmation. Can you please respond with the word "yes"

Z.P. [name redacted] Yes.

Z.P. [name redacted] All right. If you have any questions about the program, Z.P. [name redacted], please feel free to give us a call. Thank you for choosing Summit. You have yourself a good day.

Z.P. [name redacted] OK. Thank you. Bye.