

Welcome to **CARMA** CORP. Unit Sub-Metering Information

CARMA CORP. is a unit sub-meter billing and collection service provider. We are your point of contact with any questions you may have regarding unit sub-metering and billing.

Our call centre is open Monday to Friday 8:00am to 5:00pm EST. (excluding statutory holidays).

We can be reached toll free by calling 1-888-298-3336. You can also email us at: info@carmacorp.com.

Be sure to review this Welcome Package completely. It contains important information regarding the monthly billing and collections services provided to your unit.

What is Unit Sub-metering?

Unit sub-metering involves measuring each unit's electricity, water, gas and btu energy usage and billing each individual Resident accordingly. Please note, all buildings are not billed for all services.

This 'user pay' system helps occupants understand how behaviour drives energy costs, and motivates change, often resulting in less utilities consumed.

Sub-metering allows tenants to:

- Take control of utility consumption.
- Get accurate and detailed information to help understand, monitor and conserve.
- Pay only for what you use.
- See the direct financial benefits of reducing in-suite consumption.

Your Involvement as an Owner

Each Unit Owner will be required to submit a Utility Services Contract directly to Carma Corp. The completion of this contract will enable us to set up your account with your correct name and billing information. A contract has been included in this package. For your convenience, this form is also located on our website and can be completed electronically.

Your First Utility Bill

Once our office has received your completed Utility Services Contract, we will begin the process of setting up your account. The issuance of your first bill will depend on when the Contract is submitted and where in the monthly billing cycle your unit falls. You can always contact our office for an update. Your first bill will include all usage costs from your date of tenancy, a security deposit and occupancy charge.

Security Deposit

A security deposit may be requested in cases where a Customer does not have a previous record of good payment history with Carma or another major Canadian utility. We recognize that not all Customers have had the opportunity to be a direct consumer of a utility and will offer to waive the deposit for all individuals who choose to sign up for Pre-Authorized Debit and continue to maintain a good payment history.

Your security deposit will be refunded to your account after one year of good payment history has been established or when your account is final billed.

Occupancy Charge

An occupancy charge is a one time charge that covers the administration costs in setting up your account. This charge will appear on your first statement. When the account transfers from your name to another party, this charge will apply. If the account reverts back into your name, the charge will apply again. Please see below "Moving Out or Renting Your Unit" for charges if renting your unit and item 2 under Carma's Conditions of Service.

Moving Out or Renting Your Unit

Should you sell your unit, we would ask that you visit our website and complete an online moving form. This will ensure that you are only billed for usage up to the date of transfer and that your final bill can be forwarded accordingly. Should you choose to rent out your unit your name must remain on the invoice as the unit owner.



www.carmabillingservices.com

Our website offers several great features. As a Customer you can enroll in our paperless billing by clicking on eBill Sign Up. Customers have access to all of our forms, payment options and energy conservation tips. Customers also have the opportunity to see their meter readings by entering information from their bill. This feature can be found on our home page, called Meter Information.



Disconnection Policy

Immediately following the due date, steps will be taken to collect the full amount of the electricity bill. If the bill is still unpaid twenty-three calendar days after the due date and seven calendar days after a disconnect notice has been delivered to the Customer, the service may be disconnected and not restored until payment arrangements satisfactory to Carma have been made, including costs of reconnection. Such discontinuance of service does not relieve the Customer of the liability for arrears or other applicable charges for the balance of the term of contract, nor shall Carma be liable for any damage to the Customer's premises resulting from such discontinuance of service. Disconnect notices will be in writing and if given by mail shall be deemed to be received on the third business day after mailing.

Welcome to **CARMA** Corp.

Monthly Fee and Charges

Customer Service It's our Business

Our call centre can be reached:

Toll Free:	1-888-298-3336
Toll Free Fax:	1-866-577-1224
Email:	info@carmacorp.com
Website:	www.carmabillingservices.com

Customer Administration Fees and Charges (per occurrence)

Arrears certificate:	\$15.00
Statement of Account:	\$15.00
Pulling post dated cheques:	\$15.00
Account history:	\$15.00
Bill Reprint:	\$15.00
Credit Reference Letter:	\$15.00
Occupancy Charge:	\$30.00
Service call:	\$95.00 per hour
Returned cheque charge:	\$35.00 (first occurrence)

Non-Payment of Account (per occurrence)

Late Payment per month:	1.50%
Dated Demand Letter:	\$15.00
Disconnection Letter:	\$30.00 (Hand Delivered)
Reconnection Charge:	\$65.00 (Regular Business Hours) \$185.00 (After Business Hours)

Fee Increases

The monthly service charge will increase annually. The monthly service charge may increase by consumer price index increases, three percent annually and/or as increases are approved by the local authority.

Utility Rates

Your electricity charges are billed at current Local Distribution Company (LDC) posted Residential rates. These rates are subject to change as the LDC receives rate increases or decreases. As applicable, water and natural gas rates will be charged based on current local posted rates.

Payment Options

Accounts can be paid by mail, by preauthorized payment, by telephone banking, by internet banking, at an ATM or bank branch and/or credit card through our website at www.carmabillingservices.com.

PLEASE COMPLETE ALL APPLICABLE FIELDS IN ORDER FOR ENROLLMENT TO BE PROCESSED

ACCOUNT NAME	SURNAME		GIVEN NAME	
ADDRESS	STREET NO.		UNIT NO.	
	STREET NAME		CITY	POSTAL CODE
MAILING ADDRESS IF OTHER THAN ABOVE	STREET NO.		UNIT NO.	
	STREET NAME		CITY	POSTAL CODE
CONTACT INFO	HOME		WORK	EXT
	MOBILE		E-MAIL	

PRIVACY STATEMENT: All information submitted through this process will only be used by Carma Corp, CARMA, in support of our obligations under the Agreement entered into with the Landlord and/or Building Owner. Our billing format and practices follow the guidelines of applicable Ontario Energy Board Codes and Rules, associated policies, standards and procedures. Carma Corp. ("CARMA") is pleased to be your provider of electricity and/or water billing and collection services. To provide you with a reliable source of billing, CARMA needs to collect and use certain personal information about you. As of January 1, 2004 the federal legislation protecting your privacy requires that CARMA obtain your consent to collect, use and disclose your personal information for identified purposes. We invite you to read the following carefully to understand our policies and practices with respect to personal information. The nature of personal information we collect may include: Information we receive from you such as your name, address, contact information and general financial, credit and reference information; Facts about your historical and current consumption; Information about your transactions with us, such as meter number, account number, account balances, payment history, and account activity; Identifying information, such as phone number. CARMA uses the information we collect for the following purposes: To provide you with continuous electric and/or water service and to bill you for that service; To assist us in the collection of accounts; To respond to your inquiries about energy and/or water use and billing; To prevent fraud with respect to both you and our company; To meet legal and regulatory requirements. It may be necessary to share your billing and consumption information with third party billing and settlement agencies. Your information may also be disclosed or shared with other agencies or organizations as required by law, regulation or our Agreement with the Landlord and/or Building Owner. By signing below, indicates you have read and understood this statement by CARMA regarding the collection, use and disclosure of my personal information, and I hereby consent to have CARMA collect and use my personal information for the purposes stated above.

<p>CUSTOMER MOVE-IN DATE</p> <hr/> <p>MM/DD/YYYY</p>	<p>"We, the undersigned, Customer (being the Tenant(s) and/or Resident(s)) of the above noted Apartment Unit(s) acknowledge and agree: (1) to have read and understood CARMA's Conditions of Service, (2) to be fully responsible for the payment and to promptly pay prior to the due date each month of the full amount due and payable for utility services and consumption (including any applicable taxes) supplied to our Unit(s) for such period; (3) upon our default or failure to promptly pay, CARMA shall have the right to disconnect the utility services to our Unit(s); and (4) we will be responsible for and shall indemnify and hold harmless CARMA, its officers, directors, employees and representatives from and against all and any claims (i) arising as a result of the failure to provide utilities to our Unit(s) occurring for any reason whatsoever unless attributable to the negligence of CARMA; and (ii) arising as a result of CARMA's disconnecting or failing to reconnect the utility services, unless attributable to the negligence of CARMA."</p> <p>I confirm that the information provided above is true.</p> <p>X _____ DATE: _____</p> <p>CUSTOMER SIGNATURE</p>
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PLEASE COMPLETE, SIGN, DATE, SCAN AND EMAIL TO info@carmacorp.com or FAX TO CARMA CORP. AT 1-866-577-1224

FOR INTERNAL OFFICE USE ONLY:

Security Deposit Required YES NO Amount Required: _____

CARMA CORP. CONDITIONS OF SERVICE

All information submitted through this process will only be used by Carma Corp., CARMA, in support of our obligations under the Agreement entered into with the Landlord and/or Building Owner. Our billing format and practices follow the guidelines of applicable Ontario Energy Board (O.E.B.) Codes and Rules, associated policies, standards and procedures.

This Contract is effective upon execution by the Customer. Any executed copy of this Contract, (original, photocopy, facsimile or email) is considered original.

1. In order to set up an account for the provision of Services to the unit, the Customer has entered into this Contract with CARMA and agrees to be responsible for and to pay all costs and expenses relating to the supply of electricity and/or water to the unit (for example, occupancy charge, security deposit).
2. If a Customer chooses to sub-lease their unit. The Customer acknowledges that he/she will continue to be responsible for all charges for electricity, btu and/or water services to the unit. Therefore, if the Customer's Tenants do not pay, the Customer will remain responsible for the payment.
3. The Customer will pay all charges for electricity and/or water in accordance with CARMA's monthly invoices.
4. The Customer agrees to be subject to CARMA's Security Deposit policy.
5. An interest charge of 1.5% per month shall apply to all accounts not paid in full on or before the due date.
6. The Customer understands that in the event of non-payment, one of the remedies available to CARMA includes, but is not limited to, the disconnection of service to the subject unit, including all applicable charges related to the disconnection and reconnection.
7. CARMA reserves the right to discontinue service for non-payment of account. In the event of such discontinuance, CARMA shall not be liable under any circumstances for any loss or damage occasioned thereby, and the Customer hereby waives all claims in law and in equity for all loss, damage, and inconvenience that may hereafter be caused by CARMA exercising such right of discontinuance of service.
8. The Customer agrees to abide by CARMA's Conditions of Service, as amended from time to time, a copy of which can be found at www.carmabillingservices.com.
9. The Customer acknowledges that he/she has made CARMA aware in writing if there is any person, at the subject unit, that has any medical, life saving, life preserving equipment that requires electricity.
10. CARMA may revise the authorized rates from time to time, subject to the approval of the O.E.B.
11. CARMA will use all reasonable diligence to provide a continuous supply of power, but will not be responsible for failure to do so by reason of damage to the Local Distribution Company's (LDC) lines or other works, breakdown thereof, act of God, or any other cause beyond CARMA's control. Nor does CARMA guarantee the maintenance of unvaried frequency or voltage, and will not be liable to the Customer for any loss, damage or injury resulting from power interruption or voltage or frequency variations due to the aforementioned reasons.
12. It is agreed that the signature of the parties hereto shall be binding upon their successors or assigns and that the vacating of the premises herein named shall not release the Customer from this contract except at the option and by written consent of CARMA.
13. If a meter in any month ceases to register or has registered incorrectly, the Customer shall pay for the energy supplied during such month, an estimated sum based on the reading of any meter formerly or subsequently installed on the premises, due regard being given to any change in character of the installation and/or the demand.
14. This Contract shall not be binding upon CARMA until accepted by it through its proper officer, and shall not be varied or affected by any Contract or representation of any agent or employee of CARMA unless in writing. This Contract will continue in force until terminated by the Customer with at least one month's notice in advance of vacating the unit(s). A Moving Out form, complete with forwarding address, must be submitted.
15. Nothing contained in this contract shall prejudice or affect any right, privileges, or powers vested in CARMA by law or by any regulations made under any Act of Parliament.
16. This contract is subject to the terms of CARMA's License and all associated rules and regulations of the Ontario Energy Board.

The information collected will be used by CARMA to establish and maintain a service connection, and for billing and collections activities. Your name and address will be used to provide notice in the event that your service is disconnected. Your Landlord and/or Building Owner may also be notified of your final billing date/disconnection date.



Attention: Customer Service Billing Department
 132 Walsh Road, Lindsay, ON K9V 4R3
 Phone: 888-298-3336 – Fax: 866-577-1224 - Email: info@carmacorp.com

Pre-Authorized Debits – Payor PAD Agreement

I (we) hereby authorize Carma Corp., and the financial institution designated (or any other financial institution I (we) may authorize at any time) to begin deductions as per my (our) instructions for monthly regular recurring payments and/or one-time payments from time to time, for payment of all charges arising under my (our) Carma Corp. account(s). Regular monthly payments for the full services delivered will be debited to my (our) specified account on the due date, as specified on each monthly billing. Carma Corp will obtain my (our) authorization for any other one-time or sporadic debits.

This authority is to remain in effect until Carma Corp. has received written notification from me (us) of its change or termination. This notification must be received at least thirty (30) business days before the next debit is scheduled at the address provided above. I (we) may obtain a sample cancellation form, or more information on my (our) right to cancel a PAD Agreement at my (our) financial institution or by visiting www.cdnpay.ca.

Carma Corp. may not assign this authorization, whether directly or indirectly, by operation of law, change of control or otherwise, without providing at least ten (10) business days prior written notices to me (us).

I (we) have certain recourse rights if any debit does not comply with this Agreement. For example, I (we) have the right to receive reimbursement for any PAD that is not authorized or is not consistent with this PAD Agreement. To obtain a form for Reimbursement Claim, or for more information on my (our) recourse rights, I (we) may contact our financial institution or visit www.cdnpay.ca.

Name (s)	Carma Corp. Account Number
Service Address	
Contact Information: Phone, Fax or Email	

My Financial Institution Name	Branch Number (five digits)
Financial Institution Account Number	Financial Institution Transit Number (three digits)
Address	
Type of Account	
<input type="checkbox"/> Savings (SAV) <input type="checkbox"/> Chequing (PCA)	
Date (yyy/mm/dd)	All Account Holder Signature(s)

NOTE: To ensure accuracy, please attach a copy of your cheque marked “VOID” to this form and return to Carma Corp.