

CONTRACT TO BUY NATURAL GAS FOR A HOME

See [Section 2](#) for what different words mean in this Contract.

Section 1. What you are buying and from who

Energy Retailer information	<p>MyRate Energy (“MyRate”) is not your Gas Utility.</p> <p>We are licensed by the Ontario Energy Board to natural gas. Our natural gas licence number is GM-2013-0038.</p> <p>Section 7 tells you how to contact us for different reasons.</p>
Your Information	<p><i><<Customer Name>></i> <i><<Address>></i> <i><<City>>, Ontario <<Postal Code>></i></p> <p><i>Customer ID: <<Customer ID>>, Contract Number: <<ContractNo>></i></p>
Address of the Home to be supplied under this Contract	<p><i><<Customer’s Service Address>></i> Address of residential property to be supplied under the contract</p>
Contract Price: What you pay for natural gas under this Contract	<p>Type of Contract Price:</p> <p><input type="checkbox"/> Fixed price <input type="checkbox"/> Variable price <input type="checkbox"/> Flat price <input type="checkbox"/> Other</p> <p>Gas Price: _____ ¢ per m³</p> <p>Plus any administration and regulatory fees charged to MyRate either by your Utility, the government or any regulatory agency (which may be subject to change) we call this “Administration Fees”. The Administration Fees are comprised of the following: fees charged to MyRate by my Utility (currently 76 cents per month and may be subject to change) and the government/regulatory agency (currently 78 cents per month and may be subject to change).</p> <p>Plus, if you are within the Union South service areas, MyRate Energy will set the transportation price to get the Gas to your home. We call this the “Transportation Price” which is currently 5.8 cents per m³. This price may change during the term of your contract.</p> <p>Section 4.2 tells you more about the Contract Price. It also tells you what part of your natural gas bills the Contract Price covers.</p>
Other energy costs: Charges you will continue to pay to others	<p>The Contract Price is only for part of your total natural gas bill. You will remain responsible for paying other charges to have natural gas delivered to the Home.</p> <p>Section 4.3 tells you more about these other charges.</p>
Contract Length	<p>The Contract Length starts on the Contract Start Date. You will be buying your natural gas from MyRate for:</p> <p><input type="checkbox"/> 1 year <input type="checkbox"/> 2 years <input type="checkbox"/> 5 years <input type="checkbox"/> Other: _____</p>
Contract Start Date	<p>This Contract will start on the day you start to get natural gas under the Contract.</p> <p>Section 3.3 tells you how long it should normally take for that to happen.</p>
Your right to change your mind	<p>After you enter into this Contract, you have 10 days to change your mind. The Energy Consumer Protection Act gives you this right. If you tell us that you have changed your mind in those 10 days, the Contract will end. You will not have to pay a Cancellation Fee.</p> <p>Section 5.1 tells you about your right to change your mind.</p>

Your rights to end this Contract	<p>You can end this Contract for different reasons. If you end the Contract more than 30 days after you get your second bill under the Contract Price, you may have to pay a Cancellation Fee.</p> <p>Section 5.2 tells you about your rights to end this Contract. Section 5.3 tells you about Cancellation Fees.</p>
Our rights to end this Contract	<p>We can end this Contract for different reasons. If we end the Contract, you may have to pay an Early Exit Fee.</p> <p>Section 5.4 tells you about our rights to end this Contract. Section 5.5 tells you about Early Exit Fees</p>

Section 2. What words mean in this Contract

“We”, “us” and “our” refer to MyRate.

“You” and “your” refers to the person whose name is set out beside “[Your information](#)” in Section 1.

“Account Holder” is the person whose name is on the Gas Utility bills for the Home.

“Cancellation Fee” is what you may have to pay if you end this Contract for no reason more than 30 days after you get your second bill with the Contract Price.

“Contract Length” is how long this Contract will last.

“Contract Price” is what you agree to pay under this Contract for natural gas that you buy from us for the Home.

“Early Exit Fee” is what you agree to pay if we end this Contract.

“Energy Consumer Protection Act” is the [Energy Consumer Protection Act, 2010](#) and any [regulation](#) made under that Act.

“Gas Utility” is the gas company that runs the pipes that bring natural gas to the Home. A Gas Utility is also called a distributor or a distribution company.

“Home” is the property that is supplied with natural gas under this Contract as shown in Section 1.

Section 3. Supply of natural gas and billing

3.1 You are the Account Holder or the Account Holder’s spouse or agent

You have told us that:

- a. you are the Account Holder for the Home;
- b. you are the spouse of the Account Holder for the Home; or
- c. the Account Holder has given you permission to enter into this Contract to supply natural gas to the Home.

3.2 Enrolling you as a new customer

Before we provide natural gas for the Home, we have to take two steps.

Step one: We must enroll you as a new customer. This may involve a standard credit check.

Step two: We will ask your Gas Utility to switch you to the Contract Price for the natural gas used in the Home. This switch is a change to the supply arrangement information on your Gas Utility account, and will not interrupt the natural gas service to the Home.

You agree that we can act as your agent for the purpose of asking your Gas Utility to switch you to the Contract Price and for the purposes of arranging for the supply of natural gas used in the Home and managing this Contract. You also agree that your Gas Utility can give us information about the gas account for the Home that we need in order to enroll you and to manage this Contract.

3.3 Start date of supply

We will start supplying natural gas to the Home under this Contract after your Gas Utility has finished switching you to the Contract Price.

Normally, we will start supplying the Home under this Contract within 30 - 60 days from when the Gas Utility finish switching you to the Contract Price.

We do not control how fast your Gas Utility will do the switch. Some of the reasons why it can take longer for us to start supplying your natural gas are:

- a. Mistakes in the information that we have about you
- b. If your Gas Utility does not tell us they have done the switch
- c. If your Gas Utility takes longer than usual to do the switch for any other reason that we cannot control

3.4 Delivery and billing

Your Gas Utility will continue to deliver natural gas to the Home. They will also continue to read your natural gas meter.

Your Gas Utility will also normally continue to bill you on our behalf for natural gas supplied to the Home under this Contract. Your natural gas bills will be sent to you in accordance with your Gas Utility's usual requirements and schedules for things like billing and payment dates and security deposits. However, you may no longer be able to stay on your Utility's equal billing plan.

We reserve the right to bill you directly.

Section 4. Contract Price and other energy costs you will continue to pay

4.1 Agreement to buy from us

You agree to buy from us all of the natural gas used at the Home. Your agreement to buy from us lasts until the end of the Contract Length. The [Contract Length](#) is shown in Section 1.

4.2 Contract Price: What you pay for natural gas under this Contract

You agree that you will pay the Contract Price for the natural gas that you buy from us. The [Contract Price](#) is shown in Section 1. It includes:

For natural gas:

The price for the natural gas used in the Home. Natural gas use is measured in cubic meters or "m3".

Any other charge listed in Section 1 as part of the [Contract Price](#). This can include:

- The price for getting natural gas to your Gas Utility (this is called "transportation")
 - The price for holding on to the natural gas until you need it (this is called "storage")
 - Any administration and regulatory fees charged to MyRate either by my Utility, the government or any regulatory agency (which may be subject to change)
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4.3 Other energy costs: Charges you will continue to pay to others

There are other charges that you will continue to pay in addition to the Contract Price. These other charges are:

For natural gas:

What you have to pay your Gas Utility to bring natural gas to the Home, except for transportation and/or storage if Section 1 shows that these are included in the [Contract Price](#).

Taxes

4.4 How you pay, deposits, late payments etc.

You agree that MyRate may bill you directly. If MyRate bills You directly, MyRate will send You a monthly invoice for all amounts due to MyRate for the applicable billing period. You will be required to pay MyRate, in full, the amounts owing the due date listed on the invoice sent to You. If You fail to pay MyRate's invoice on

time, You will be responsible to pay an additional 1% interest per month (12% per year) on the unpaid amount, from the due date of payment until payment is received. You shall be responsible for all costs that relate to any failure to pay, including charges for dishonoured cheques, and all legal and collection costs.

You understand that MyRate or Your Gas Utility may revise any bill, if necessary, to account for any reassessment of actual consumption usage by Your Utility. This may be done by Your Gas Utility conducting periodic meter readings, estimations, or allocations and MyRate will be entitled to charge You accordingly based on this information. MyRate can revise any bill after it is issued, regardless of payment by You, to account for any reassessment made by MyRate or by Your Gas Utility.

Section 5. Ending the Contract

5.1 You can change your mind about this Contract

The [Energy Consumer Protection Act](#) says that you have 10 days to change your mind about this Contract. This is called the “cooling off” period. It starts when you enter into this Contract. If you tell us that you have changed your mind in those 10 days, this Contract will end. You will not have to pay any Cancellation Fee. And if you paid us any money under the Contract, we have to give you a full refund.

5.2 You can end this Contract if...

The [Energy Consumer Protection Act](#) says that you can end or “cancel” this Contract for different reasons if you want to.

You can end this Contract up to 30 days after you receive the second bill that is charging you the Contract Price. You will not have to pay any Cancellation Fees. But you have to pay those bills.

You can also end this Contract for any of the 7 reasons below. You will not have to pay any Cancellation Fees:

1. If you move out of the Home for good.
2. If this Contract does not meet the rules in the [Energy Consumer Protection Act](#) or the rules set by the Ontario Energy Board.
3. If we did something that the [Energy Consumer Protection Act](#) says is an unfair practice. Some of the unfair practices are:
 - a. If we said something that is not true or that can mislead you
 - b. If you are not the Account Holder or the Account Holder’s spouse or agent
 - c. If we did not follow the Ontario Energy Board’s consumer protection rules
4. If you already had a contract with another energy retailer when you entered into this Contract. This right to end this Contract only exists until the day the other contract ends.
5. If the [Energy Consumer Protection Act](#) says that we have to record a telephone call or an internet transaction that we or someone acting for us have with you, and we do not give you a copy within 10 days after you ask for it.
6. If this Contract is changed, renewed or extended at a time when we have not given the Ontario Energy Board information that we must give them each year.
7. If we automatically renew or extend this Contract.

The [Energy Consumer Protection Act](#) also says that you can end this Contract at any other time for no reason. You have to give us 10 days’ notice that you want to end this Contract for no reason. In this case, we can charge you a Cancellation Fee (see [Section 5.3](#)).

Nothing in this Contract can take away or change any of the rights to end the Contract that the [Energy Consumer Protection Act](#) gives you.

5.3 Cancellation Fees

If you end this Contract for no reason more than 30 days after you receive the second bill that is charging you the Contract Price, we can charge you a Cancellation Fee. The Cancellation Fee cannot be more than \$50, unless the Home used more than 3,500 m³ of natural gas in the 12 months before you end this Contract.

If the Home used more than 3,500 m³ of natural gas in the 12 months before you end this Contract, the highest Cancellation Fee for gas is:

\$0.05 x [amount of gas used in the Home in those 12 months ÷ 12] x # of months or part months left to go in the Contract Length.

5.4 We can end this Contract if...

We can end this Contract for different reasons:

You are in default under this Contract because You have not made any payments on or before the due date specified in any invoice issued by Your Utility or MyRate;

If MyRate bills You directly, then (in addition to the defaults set out above) MyRate may terminate the Contract immediately if: (i) You make an assignment or arrangement for the benefit of, or protection from, any of Your creditors, or (ii) You take any action, or have any action taken on Your behalf, under any bankruptcy or insolvency law, or permit any material portion of Your assets to be made subject to any seizure or realization.

5.5 Early Exit Fees

If Summit ends this Contract more than 30 days after you receive the second bill that is charging you the Contract Price, for reasons listed in Section 5.4, we can charge you an Early Exit Fee. The Cancellation Fee cannot be more than \$50, unless the Home used more than 3,500 m³ of natural gas in the 12 months before you end this Contract.

If the Home used more than 3,500 m³ of natural gas in the 12 months before you end this Contract, the highest Cancellation Fee for gas is:

$\$0.05 \times [\text{amount of gas used in the Home in those 12 months} \div 12] \times \# \text{ of months or part months left to go in the Contract Length.}$

Section 6. Transferring the Contract

MyRate may, in its sole discretion, pledge, assign or otherwise transfer all or any of its rights or obligations under this Contract or any proceeds arising pursuant to this Contract without Your consent. You shall not pledge, assign or otherwise transfer all or any of Your rights or obligations under this Contract.

Section 7. How to Contact Us...

7.1 If you have a complaint or question

Please contact MyRate by telephone at 1-877-262-7029, email at info@myrateenergy.ca, by facsimile at 905-366-7048, mail or by personal delivery. Please address all written correspondence to Manager, Customer Service.

7.2 To renew or extend this Contract

See Section 7.1

7.3 To change your mind or end this Contract

See Section

Section 8. Making changes to this Contract

We cannot change this Contract without first asking you if you agree. If we want to change the Contract, we will send you the change in writing or ask you about it over the phone. If you agree to the change, we will send you a copy in writing. After you get that copy, you have 20 days to change your mind and tell us that you do not want the change after all.