



Welcome One Bedford Unit Owner

The POWER is yours to SAVE.

Your building is equipped with a Smart Sub-metering System manufactured by CARMA Industries Inc. The CARMA Sub-metering System electronically reads and records all electricity consumed in your individual unit on a daily basis. This information is used by CARMA Billing Services Inc. to provide you with monthly billing and collection services.

If your unit has been equipped with a gas stove or fireplace, we will also be monitoring and billing your in suite natural gas usage.

With the implementation of monthly utility billing, you will have the power to conserve. First, you will only pay for the usage in your specific unit, not an average of what is being used by the entire building. Second, your bill will arrive monthly, allowing you to make immediate adjustments.

CARMA Billing Services Inc.

CARMA Billing Services Inc. is a utility billing and collection service provider licensed by the Ontario Energy Board (O.E.B.). We are your point of contact with any question you may have regarding the sub-metering system and billing.

The Sub-metering System.

All CARMA electricity sub-metering systems are manufactured in Ontario. As a Measurement Canada accredited facility, all electricity sub-meters undergo Measurement Canada testing prior to installation. With our commitment to accuracy and ability to ensure standards are maintained, you can be assured you are being serviced by industry leaders in the sub-metering field.

Time-of-Use.

The CARMA sub-metering system is smart meter compliant and can adjust to time-of-use billing when rolled out by the Ontario Government. Once implemented, the smart sub-meters will help you further manage your electricity costs and enable you to benefit from curbing your electricity use to times when electricity rates are lower.

Your Involvement as a Unit Owner.

Each Unit Owner will be required to submit an Electricity Services Contract directly to Carma Billing Services Inc. The completion of this contract will enable us to set up your account with your correct name and billing information.

Your First Utility Bill.

Once our office has received your completed Electricity 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 electricity and natural gas (where applicable) usage costs from your date of occupancy, an account set up fee and a security deposit, as required.

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 electricity meter readings by entering information from their bill. This feature can be found on our home page, called Meter Information.

How Can You Contact Us? Our Call Centre can be reached toll free, Monday to Friday, 8:30am to 4:30pm (excluding statutory holidays) at 1-888-298-3336. You can also email us at info@carmabillingservices.com. Our Customer Service Centre is staffed with courteous, knowledgeable personnel, who are ready to help.

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 Billing Services Inc., CARMA, in support of our obligations under the Agreement entered into with the Developer, Condominium Corporation 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 Billing Services Inc. ("CARMA") is pleased to be your provider of electricity 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 of power; 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 service and to bill you for that service; To assist us in the collection of accounts; To respond to your inquiries about energy 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 Developer, Condominium Corporation 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 POSSESSION DATE</p> <p>_____</p> <p>MM/DD/YYYY</p> <p style="text-align: center;">OR</p> <p>CUSTOMER MOVE-IN DATE</p> <p>_____</p> <p>MM/DD/YYYY</p>	<p>"We, the undersigned, Customer (being the Owner(s) and/or Resident(s)) of the above noted Condominium 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 style="text-align: center;">CUSTOMER (OWNER/RESIDENT) SIGNATURE</p>
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PLEASE COMPLETE, SIGN, DATE AND FAX TO CARMA BILLING SERVICES INC. AT 1-866-577-1224

FOR INTERNAL OFFICE USE ONLY:

Security Deposit Required YES NO Amount Required: _____

CARMA BILLING SERVICES INC. CONDITIONS OF SERVICE

All information submitted through this process will only be used by Carma Billing Services Inc., CARMA, in support of our obligations under the Agreement entered into with the Developer, Condominium Corporation 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 to the unit (for example, occupancy charge, security deposit).
2. A Customer may choose to lease their unit. The Customer acknowledges that he/she will continue to be responsible for all charges for electricity 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 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 Developer/Condominium Corporation and/or Building Owner may also be notified of your final billing date/disconnection date.



Attention: Customer Service Billing Department
 494 The Parkway, Peterborough, ON K9J 7L9

Phone: 888-298-3336, Ext. 237 – Fax: 866-577-1224 - Email: info@carmabillingservices.com

Pre-Authorized Debits – Payor PAD Agreement

I (we) hereby authorize Carma Billing Services Inc., 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 Billing Services Inc. 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 Billing Services Inc. will obtain my (our) authorization for any other one-time or sporadic debits.

This authority is to remain in effect until Carma Billing Services Inc. 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 Billing Services Inc. 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 Billing Services Inc. 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 Billing Services Inc.

How to pay your bill

For your convenience, bill payments can be made by mail, by preauthorized payment (automatic withdrawal from your bank account), by telephone banking or online banking, and at your bank or ATM.

To obtain a preauthorized payment plan enrollment form, please visit our website at www.carmabillingservices.com

The CARMA Billing Services collection stream:

Bill is generated	Day 1
Bill is due	Day 16
Late payment charge applied	Day 19
Reminder notice sent	Day 21
Disconnection notice sent	Day 28
Notice of disconnection hand delivered	Day 30
Service is disconnected	Day 35

Standard Service Charges

Request for Duplicate or Previous Bills	\$15
Returned / NSF Payments (<i>first instance</i>)	\$35
New Account Set Up Fee	\$30
Meter Disconnect / Reconnect <i>During regular business hours.</i>	\$65
Meter Disconnect / Reconnect <i>Outside regular business hours.</i>	\$185

Security Deposit

Required until the consumer has accumulated one year of good payment history, at which time it will be returned to the account as a credit.

Charges are based on a 'per instance' basis and appear on the next Monthly Residential bill following the date the service charge was incurred or services were completed.

For more information, please visit our website and view our Conditions of Service.

At Your Service

If you have a question or concern about your bill or your services, our Customer Service Centre is available to take your call **from 8:30 am to 4:30 pm, Monday to Friday at**

1-888-298-3336

Or, send your inquiry by email to info@carmabillingservices.com for a guaranteed reply within 24 hours.

CARMA
BILLING SERVICES INC.



**Get To Know Your New
Utility Bill Service Provider**

CARMA Billing Services Call Centre
1-888-298-3336

Customer Service — It's Our Business

www.carmabillingservices.com

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CARMA
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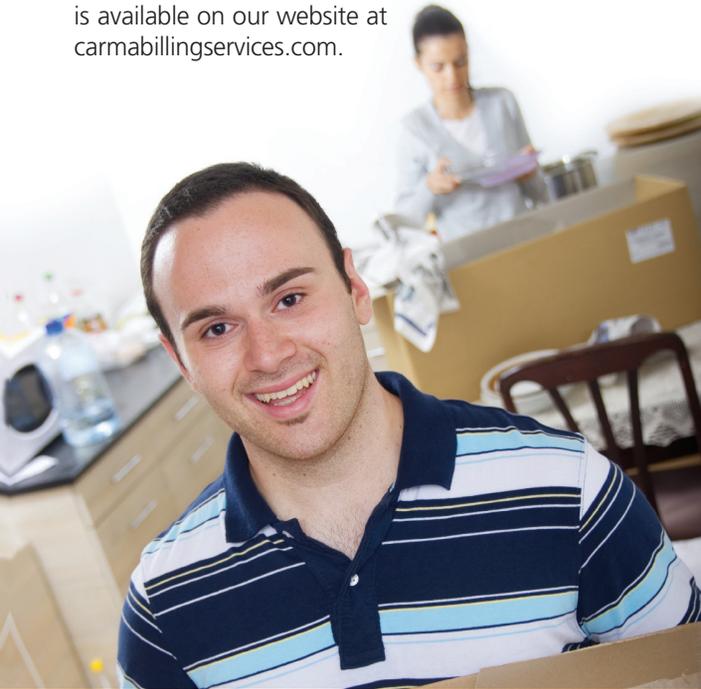
CARMA Billing Services Inc. (CBSI) is a utility billing and collection service provider licensed by the Ontario Energy Board (O.E.B.), and is a recognized leader in the Sub-metering and Billing industry.

As a licensed service provider, CARMA's Billing and Collections Department conforms to all O.E.B. rules and regulations with every billing transaction.

Our Customer Service Centre is staffed with friendly, knowledgeable personnel, trained to answer questions about your bill, the accuracy of your sub-metering system and explain how your sub-metering system works.

New to the building?

All customers are required to complete and submit to CBSI an **Electricity Services Contract**, which is available on our website at carmabillingservices.com.



PO Box 59, Whitby, ON L1N 5R8
Customer service: 1.888.298.3336

Customer Account Number		
00000000-10		
Due Date	Amount Due	Amount Enclosed
02-17-2009	48.99	
Service Address		
123 THE PARKWAY UNIT 0000		

1.5% per month late penalty on overdue accounts.

— SAMPLE BILL
123 THE PARKWAY, UNIT 0000
PETERBOROUGH, ON K9H 5R1

— 42975

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Please detach top portion and return with payment.

CARMA BILLING SERVICES		Account Number	Name	Service Address
TEL: 1-888-298-3336		00000000-10	RESIDENT NAME	123 THE PARKWAY UNIT 0000
Meter Number	Read Dates	Billing Days	Meter Readings	
	Present Previous		Present Previous Mult Usage	Adjusted Usage Units Power Factor Adjst. Factor
ELE: M000000000	31-01-2009 28-02-2009	28	MR 386 0 1 386	400 kWh 1.037

BILLING SUMMARY	
Previous Balance as of:	\$0.0
Payments as of:	(\$0.00)
Adjustments as of:	\$0.00
Interest Charges as of:	\$0.00
Balance Forward as of:	\$0.00
Current Charges as of: 02-02-09	\$48.99
Total Amount Due	\$48.99

PREVIOUS BALANCE			
PREVIOUS BALANCE			0.00
PAYMENT			0.00
BALANCE FORWARD			0.00

	RATE	USAGE	CHARGES
ELECTRICITY			
1st Block kWh	0.05600	400	22.40
2nd Block kWh	0.06500		0.00
DELIVERY			20.94
REGULATORY CHARGES			2.48

** DEBT RETIREMENT CHARGE PAYS DOWN THE DEBTOF THE FORMER ONTARIO HYDRO. **

1.5% per month late penalty on overdue accounts.

USAGE HISTORY				
Month	Days	Electric Use (KWh)	Elec. Per Day	Usage
02-08	28	400	14	

DEBT RETIREMENT CHARGE	2.70
GST 360052380RT0001	0.48
CURRENT CHARGES DUE: 17 Feb 2009	\$48.99
TOTAL AMOUNT DUE	\$48.99

Bill Type	Account Type	Bill Date	Due Date	Amount Due	Payment Type
REGULAR	123 THE PARKWAY	02-02-2009	17-02-2009	48.99	PLEASE PAY BY DUE DATE

MESSAGES: Please call Customer Service at 1-888-298-3336 for all inquiries.

For a complete description of these line items visit www.carmabillingservices.com or www.oeb.gov.on.ca

SAMPLE ONLY

Delivery
The cost of delivering electricity from generating stations across the Province to your home. This includes the costs to build and maintain the transmission and distribution lines and poles, and operate the local electricity systems. CARMA's monthly administration fee is included in this line item.

Electricity
The cost of electricity supplied to you during this billing period.

Debt Retirement Charge
This charge pays down the debt of the former Ontario Hydro.

Regulatory Charges
The costs of administering the wholesale electricity system and maintaining the reliability of the provincial grid.



Help is just a phone call away...
Our Customer Service Centre is available to assist you **Monday to Friday, from 8:30 am to 4:30 pm.**

Call us at: 1-888-298-3336 or email: info@carmabillingservices.com