

**SASKPOWER ACCOUNT COLLECTION POLICY**

1. All bills rendered are deemed to be in arrears if they are not paid at the time of the next month's corresponding billing cycle.
2. Subject to a written contract or agreement made between SaskPower and the customer, or in the absence of a written contract or agreement, late payment charges will be assessed in accordance with SaskPower's periodically established rate against all amounts unpaid at time of the next month's corresponding billing cycle.
3. Accounts in arrears 45 days or longer will be subject to collection activity. Service may be curtailed or disconnected at SaskPower's discretion in accordance with this policy and SaskPower's account collection procedures until the account is paid in full or until satisfactory payment arrangements are agreed to between the customer and SaskPower. Accounts that have been disconnected and remain unpaid will be referred to Collections for further collection action (The required approvals for these referrals and other transactions can be found in the SaskPower Governance Manual and are contained and updated on the Customer Services page on the EIN under the Policy/Procedures tab as the Customer Services Approval Authority Limits chart).
4. Security deposits, in an amount equivalent to 25% of the estimated annual account billing for general service customers and in an amount equivalent to 20% of the estimated annual account billing for residential and farm customers, will be required under the following circumstances:
  - i) Prior to connecting a customer that has a current outstanding debt with SaskPower and, as a consequence, has been listed on SaskPower's Bad Debt File (A customer is listed on SaskPower's Bad Debt File when the customer has an outstanding debt with SaskPower that the customer has neglected to service), including bankrupts;
  - ii) Prior to connecting a customer whose electrical services have been disconnected or curtailed by a load limiting device for non-payment of the customer's account;
  - iii) Prior to connecting a customer at an additional service location, when the customer is already receiving service at one location and has an existing security deposit; or
  - iv) New general service customers that have no previous credit history with SaskPower and that fall into 30-day arrears within the first 12 months of their billing.

This security deposit must be in one of the following forms:

- i) cash, cheque or money order
- ii) letter of credit issued by an approved financial institution
- iii) surety bond.

Interest will be paid on cash deposits at an annually established rate.

Provided the account has not been in 60 day (or greater) arrears two or more times in the preceding 12 month period, security deposits will be refunded after a minimum period of:

- (i) 12 months for residential or farm accounts; and
- (ii) 24 months for general service accounts.

5. The restoration of service for accounts that have either had their service curtailed by a load limiting device for non-payment or had their service disconnected for non-payment, are subject to payment of the outstanding account, a reconnection fee, and either a security deposit or firm short term payment arrangements for the security deposit.

## **SASKPOWER ACCOUNT COLLECTION PROCEDURE**

### **I Introduction**

*The Regulations Regarding Electrical & Gas Distribution Systems belonging to Saskatchewan Power Corporation, The Rendering and Payment of the Corporation's Bills for Service and Other Matters* (the "Regulations") state that bills are due when rendered and deemed to be in arrears if not paid within 15 days from the day on which the same is rendered. The Regulations state that SaskPower may disconnect the supply of electricity when customers are in arrears for more than 10 days.

SaskPower recognizes that it has the authority to commence enforcement proceedings in accordance with the timeframe set forth in the Regulations. Notwithstanding, SaskPower has chosen to implement these procedures and timeframes.

### **II Responsibility and Authority**

The Vice President of the Customer Services Business Unit is responsible for establishing the SaskPower Collection Policy and for ensuring that SaskPower's outstanding accounts receivables are maintained at a satisfactory level.

Collections will be monitored, for the Vice President of the Customer Services Business Unit, by Business and Technology Support, who will produce and distribute the necessary accounts receivable statistical reports to the Collections Department for administration.

The Collections Department is responsible for establishing collection procedures consistent with the approved Collection Policy.

The Manager of the Call Centre and Collections is responsible for the collection activity of SaskPower accounts and invoices.

The responsibility for the collection of individual in-service accounts will be delegated, by the Manager of the Call Centre and Collections, to the Collection Supervisors or their designates, who have the authority to make specific arrangements for payments of outstanding amounts, to disconnect or curtail service, or to refer uncollectable accounts to external collection agencies.

The approval process for transactions associated with account collection and account administration shall be subject to the necessary authorization limits and requirements. It shall be the responsibility of any staff conducting account transactions involving manual billing adjustments, deferred account payments, forgiven revenue write offs and referrals of accounts to Special Collections to obtain the appropriate signing authority as specified in the SaskPower Governance manual, and which are also contained and updated on the Customer Services web page on the EIN under the Policy/Procedures tab as the Customer Services Approval Authority Limits chart.

SaskPower's Collections Department is responsible for the collection of "Finalled Accounts", ("Finalled Accounts" are those accounts where a customer is no longer in billing and a final bill has been rendered and sent to the customer). In addition, the Collections Department will assist, as required, in the collection of accounts whose customer status has changed due to some legal circumstance such as bankruptcy, insolvency, orderly payment of debt, farm debt review, receiverships, creditors arrangement or death (estate). Further, they are responsible for the collection of any non-energy invoices.

### III Customer Service Application

All applicants seeking electric service connection must apply for service in accordance with SaskPower's Customer Application Procedures.

#### A. Service Application

The Customer Service Representative shall have the discretion to request a completed service application, if the applicant has not previously established a satisfactory credit history with SaskPower.

#### B. Standard Connection Fee

An applicant shall pay SaskPower's standard connection fee upon service being connected. However, accounts being transferred subject to a Landlord Service Transfer Agreement shall be exempt from the connect fee.

The standard connection fee is published in the Business Administration Manual, a copy of which shall be available for release to an applicant during regular business hours at the applicant's request.

#### C. Security Deposit

Security deposits will only be assessed under the following conditions:

- i) Prior to connecting a "B" credit rating customer that is listed on SaskPower's Bad Debt File, (A customer is listed on SaskPower's Bad Debt File when the customer has an outstanding debt with SaskPower that the customer has neglected to service), including bankrupts;
- ii) Prior to reconnecting a customer whose electrical service has been disconnected or curtailed by a load limiting device for non payment of the customer's account;
- iii) Prior to connecting a customer to an additional service location, when the customer is currently receiving service at one location and has an existing security deposit. Discretion should be exercised in cases where that customer is about to have their security deposit refunded;
- iv) New general service customers that have no previous credit history with SaskPower, and that fall into 30 days arrears within the first 12 months of their billing.

A general service customer who falls into 30-day arrears within the first 12 months of the customer's billing will be assessed a security deposit equivalent to 25 percent of the estimated annual billing.

A residential or farm customer that requires a security deposit, as specified above, will be assessed a security deposit equivalent to 20 percent of the estimated annual billing.

D. Bad Debt Accounts

Should the customer have an overdue balance from a previous account, the new service will not be connected until that amount is either paid in full or a firm short-term repayment arrangement is agreed to between the customer and SaskPower.

SaskPower's Collections Department shall have the discretion to determine whether the bad debt shall be paid in full or whether a payment arrangement is appropriate prior to connecting the new service.

IV Credit Rating

A credit rating will be established for all customers based on their bill payment history as follows:

Credit Rating	"A"	-	Customers who have not been in 60-day arrears more than once in the last twelve months.
	"B"	-	Customers who have been in 60-day arrears two or more times during the last twelve months.
	"C"	-	New residential or farm customers who have no previous credit history with SaskPower.
	"D"	-	New general service customers who have no previous credit history with SaskPower.

V The Collection Action Process

A. Introduction

Accounts in arrears shall be subject to a progressive series of system produced collection messages commensurate with the age of the arrears and the customer's payment history. Accounts in arrears are also subject to late payment charges at the established rate on all amounts unpaid at the time of the next month's corresponding billing cycle. Also, the Collections Department staff will undertake more direct collection action as arrears develop, with the timing of that action dependent on the customer's credit rating.

B. Farm and Residential Customers

1.0 Customers with an A credit rating will be contacted once a customer's account is 70 days in arrears. Customers with a B credit rating will be contacted once a customer's account

reaches 45 days arrears. The manner in which a customer in arrears will be contacted will be in the form of the Reminder Notice (Appendix A).

1.1 In the event a customer in arrears contacts SaskPower in response to the Reminder Notice, the customer and SaskPower will attempt to reach an agreement to pay the outstanding account. If a payment arrangement is agreed to, SaskPower shall document this payment arrangement on their billing system and monitor the payment arrangement for compliance.

1.1.2 If the payment arrangement is adhered to, no further action shall be taken.

1.1.3 If the payment arrangement is not adhered to by the customer, SaskPower shall make three attempts to contact the customer by telephone to determine the circumstances surrounding the failure to comply with the payment arrangement.

1.1.3.1 If SaskPower is successful in contacting the customer, SaskPower will endeavour to arrive at a new payment arrangement between itself and the customer in arrears. This new payment arrangement agreed to between SaskPower and the customer will be confirmed with a Confirmation Letter (Appendix B). The Confirmation Letter will outline the payment terms agreed to and will confirm that failure to meet the terms and conditions of the payment arrangement agreed to will result in further collection proceedings.

1.1.3.1.1 If the payment arrangement set forth in the Confirmation Letter is adhered to, SaskPower will take no further action.

1.1.3.1.2 If the payment arrangement set forth in the Confirmation Letter is not adhered to, SaskPower shall make two further attempts by telephone to contact the customer to inform the customer of the impending disconnect.

1.1.3.1.2.1 If SaskPower is successful in contacting the customer, SaskPower shall advise the customer that the customer shall have two business days in which it must provide full payment of the bill in arrears failing which the customer's services will be curtailed or disconnected subject only to the following conditions:

- (a) Where the account in arrears is in dispute for any reason, i.e. billing error, damage claim, etc., then, in such circumstance, disconnection will not occur without the approval of the Collection Supervisor; or
- (b) Where the account in arrears involves a legal matter or other unusual circumstances, then, in such case, disconnection will not occur

without the approval of the Vice-President, Customer Services Business Unit.

Between April 1 to October 31 of each calendar year (the “summer season”), full disconnection of service will take place for all residential customers. Between November 1 to March 31 of the subsequent year (the “winter season”), load limiters may be used to curtail electrical services of residential customers, except for residential customers residing:

- (a) In apartments, where the tenant’s meter is not accessible;
- (b) In residences heated by electrical heat; or
- (c) In residences or accommodations where technical or logistical concerns restrict the application of load limiters.

At the time of its installation every effort will be made to demonstrate the operation of the load limiting device to the customer. A set of instructions for operation of the device shall be left in a conspicuous place on the premises. After hours staff must be advised of locations where the devices have been installed to enable them to properly address any customer inquiries. Once a load limiter has been installed, and if the customer does not contact SaskPower within 10 working days following the installation of the load limiter, SaskPower will make two attempts to contact the customer to inform them that they have two working days to pay their bill in full plus applicable service charges or full disconnection of the service will take place. However, if contact cannot be made with the customer, full disconnection of the service will result, which will be subject to an additional reconnect charge. If contact is made with the customer, the load limiting device shall remain in place until the bill is paid in full.

Farm customers will continue to have their services disconnected throughout the calendar year.

1.1.3.1.2.1.1 If the customer pays the account within the two business days, no further action will be taken.

1.1.3.1.2.1.2 If the customer fails to pay the arrears within two business days, SaskPower will disconnect or curtail service as more particularly described in this policy. Disconnection or curtailment of service will normally only occur during the mornings of Monday to Thursday inclusive affording the customer time to pay the account and arrange for service reconnection during SaskPower's normal business hours.

SaskPower will disconnect or curtail service within 15 days of the payment due date specified in either the "confirmation Letter" or the "Final Notice".

If a landlord has advised Customer Services that a particular premises is a rented premises, SaskPower will attempt to contact the landlord, but has no obligation to do so on the date of the disconnect or curtailment during the "winter season", only to advise them that their tenant's service has been disconnected or curtailed, so that the landlord can take appropriate action to prevent damages being caused to the rented premises during the "winter season".

1.1.3.1.2.2 If SaskPower is not successful in its two attempts to contact the customer by telephone following the failure of the customer to adhere to the payment terms set forth in the Confirmation Letter, the service shall be disconnected or curtailed as more particularly described in this policy.

1.1.3.2 In the event the customer enters into a payment arrangement subsequent to responding to the Reminder Notice, and does not comply with the arrangement, and SaskPower is then unsuccessful in contacting the customer, SaskPower shall send a Final Notice (Appendix C) to the customer.

1.1.3.2.1 If the account is paid in full as a result of the Final Notice, no further action is required.

1.1.3.2.2 In the event payment in full is not received by the due date, SaskPower shall make two further attempts by telephone to contact the customer to advise the customer of the pending disconnect.

1.1.3.2.2.1 If SaskPower is successful in contacting the customer, SaskPower shall advise the customer that the customer shall have two business days in which it must provide full payment of the bill in arrears failing which the customer's services will be curtailed or disconnected, as more particularly described in this policy.

1.1.3.2.2.1.1 If the customer pays the account within the two business days, no further action will be taken.

1.1.3.2.2.1.2 If the customer fails to pay the arrears within two business days, SaskPower will disconnect or curtail service as more particularly described in this policy.

1.2 In the event a reminder notice has been sent to a customer, and the customer fails to contact SaskPower, SaskPower shall make three attempts to contact the customer by telephone.

1.2.1 In the event SaskPower is successful in contacting the customer, the procedure will be followed as described in 1.1 above.

1.2.2 In the event that SaskPower is unable to contact the customer, SaskPower shall send a Final Notice (Appendix C) to the customer.

1.2.2.1 If the customer responds to the Final Notice, SaskPower will endeavour to reach a payment arrangement and follow the procedure as described in 1.1.3.1 above.

1.2.2.2 If the customer does not initiate contact in response to the Final Notice, SaskPower will follow the procedure as described in 1.1.3.2.2 above.

C. General Service Customers

- 1.0 Customers with an A credit rating will be contacted once a customer's account is 70 days in arrears. Customers with a B, credit rating will be contacted once a customer's account reaches 45 days arrears. The manner in which a customer in arrears will be contacted will be in the form of a Reminder Notice (Appendix A).
- 1.1 In the event the customer contacts SaskPower in response to the Reminder Notice, SaskPower will endeavour to arrive at a payment arrangement between itself and the customer in arrears. This payment arrangement agreed to between SaskPower and the customer will be confirmed with a Confirmation Letter (Appendix B). The Confirmation Letter will outline the payment terms agreed to and will confirm that failure to meet the terms and conditions of the payment arrangement agreed to will result in further collection proceedings.
  - 1.1.1 If the payment arrangement set forth in the Confirmation Letter is adhered to, SaskPower will take no further action.
  - 1.1.2 If the payment arrangement set forth in the Confirmation Letter is not adhered to, SaskPower shall make two further attempts by telephone to contact the customer to advise the customer of the impending disconnect.
    - 1.1.2.1 If SaskPower is successful in contacting the customer, SaskPower shall advise the customer that the customer shall have two business days in which it must provide full payment of the account failing which the customer's service will be disconnected subject only to the following conditions:
      - (a) Where the account in arrears is in dispute for any reason, i.e. billing error, damage claim, etc., then, in such circumstance, disconnection will not occur without the approval of the Collection Supervisor; or
      - (b) Where the account in arrears involves a legal matter or other unusual circumstances, then, in such case, disconnection will not occur without the approval of the Vice-President, Customer Services Business Unit.
        - 1.1.2.1.1 If the customer pays the full arrears within the two business days, no further action will be taken.
        - 1.1.2.1.2 If the customer fails to pay the arrears within two business days, SaskPower will disconnect the service as more particularly described in this policy.
- 1.2 In the event a Reminder Notice has been sent to a customer, and the customer fails to contact SaskPower in response to the Reminder Notice, SaskPower shall send a Final Notice (Appendix A) to the customer.

- 1.2.1 If the account is paid in full as a result of the Final Notice, no further action is required.
- 1.2.2 If the customer does not pay the account following receipt of the Final Notice, SaskPower shall make two attempts to contact the customer by telephone.
  - 1.2.2.1 If SaskPower is successful in contacting the customer, SaskPower shall advise the customer that it will have two business days to pay the total arrears, failing which the customer's service will be disconnected.
  - 1.2.2.2 If SaskPower is unsuccessful in contacting the customer following service of a Final Notice, the service will be disconnected.

#### D Reconnection of Disconnected Accounts

Where the supply of electricity to a premises has been curtailed or disconnected for non-payment, reconnection or restoration of full service to that premises for the same party or parties is subject to assessment of SaskPower's established service reconnection fee and adequate account security as indicated herein. Furthermore, service should not be reconnected or fully restored until all amounts owing on the account, including the reconnection fee and security deposit, are paid in full.

The service connection fee is published in the Business Administration Manual, a copy of which shall be available for release to a customer during regular business hours at the customer's request.

#### VI. Documentation of Contacts

SaskPower shall document, on its billing system, all actual and attempted telephone and personal contact with customers as required by the Collection Action Process set forth in Part V.

#### VII Account Security

Please refer to policy on Security Deposits

#### VIII Accounts in Legal Status

Where the legal status of an account changes as a result of bankruptcy, receivership, or death, special collection procedures apply as follows:

- (a) Bankruptcy - A final bill will be prepared immediately and referred to Collections.
- (b) Receivership - Collections will determine if the receivership is a private or court appointment and will determine the action to be taken.
- (c) Estate - A final bill will be prepared and rendered and, if unpaid after 90 days, referred to Collections.

With accounts in legal status, continuation of service to the premises, if required, may be in the name of the appropriate trustee, receiver, estate, next of kin, or as otherwise instructed by the Legal Department.

#### IX Social Assistance Customers

Upon a customer advising SaskPower that the customer is a recipient of social assistance benefits, the Collections staff shall confirm the customer's status with the Department of Social Services. Following status confirmation, collection activity will be governed by a special agreement between SaskPower and the Department of Social Services (Appendix "D").

If SaskPower is obliged to defer any bill in arrears for a customer who is a social assistance recipient, which has been confirmed in writing by the Department of Social Services, a letter (Appendix "E") will be sent to the customer receiving social assistance benefits. This letter will inform the customer of the amount of the bill in arrears that SaskPower will be deferring and advising the customer that the deferred bill will become due and payable once the customer is no longer eligible for social assistance benefits. This letter will also make the customer aware that the customer may make payments on this deferred balance at any time in order to reduce the amount that the customer will be required to pay when the customer ceases to be eligible for social assistance benefits.

When the customer ceases to be eligible for social assistance benefits, SaskPower will attempt to contact the customer to make arrangements for payment of the deferred balance in accordance with the Collection Action Process set forth in Part V above.

#### X Administration of Finalled Accounts

The Collections Department is responsible for the collection of amounts outstanding on all finalled accounts.

The bills for finalled accounts will bear a series of system produced collection messages. They are also subject to late payment charges at the established rate on all amounts unpaid after 30 days.

The Collections Department will initiate collection action for these accounts. The customer may be contacted either by telephone or by mail. For customers with a final bill outstanding, the Final Bill Notice (Appendix "F") will be mailed 30 days after the final bill has been produced. If payment is not received within 15 calendar days from the date on the Final Bill Notice, the account will be referred to SaskPower's bad debt file. It shall include the necessary approvals as specified in the SaskPower Governance Manual, and which are also contained and updated on the Customer Services web page on the EIN under the Policy/Procedures tab as the Customer Services Approval Authority Limits chart.

Accounts with amounts owing less than \$50.00 will automatically be referred to SaskPower's bad debt file. Should it be determined that the disconnected customer is again receiving electric service elsewhere in SaskPower's franchise area, the Collections Department shall:

- (i) collect in full, or
- (ii) transfer any outstanding amount to the customer's current account, where the Collections Supervisor will be responsible for its collection subject to the terms outlined earlier in this document under the Collection Action Process set forth in Part V.

#### XI Collection of Non Energy Invoices

The Systems, Applications, Products in Data Processing (SAP) dunning process is configured for a centralized function, therefore this process is in the Collections Department within Customer Services in Regina. The Collections Department is responsible for all of the dunning process and associated maintenance to ensure consistency and continuity within the accounts receivable module in SAP.

Non energy construction charge invoices issued for the extension of service, alterations to service, damage repairs, etc. are due when rendered and, like energy accounts, are subject to SaskPower's standard late payment charge if not paid within 30 days. Late payment charges will not be assessed if the outstanding account receivable is equal to or less than \$100.00.

For non-energy invoices in arrears, SAP generates a dunning letter commensurate with the age of the arrears.

Wherever possible, notification should be by telephone or personal contact, but failing that, the dunning letters issued in SAP should be mailed to the customer. At 45 days arrears, the first dunning letter (Appendix "G") will be mailed advising the customer that the customer has 15 calendar days from the date of the first dunning letter to pay the account or make satisfactory arrangements. If no response is received from the customer, a second dunning letter (Appendix "H") will be mailed at 75 days arrears advising that the customer has 10 calendar days from the date of the second dunning letter to pay the account or make satisfactory arrangements in order to avoid further collection action. If no response is received from the customer, a final notice dunning letter will be mailed at 90 days arrears. The final notice dunning letter shall be either in the form of Appendix "I" or "J" depending on the nature of the outstanding invoice.

The "will forward to a collection agency" final notice dunning letter (Appendix "I") is issued where the outstanding amount is not related to the extension or alteration of the service.

The "transfer to customer's energy account" final notice dunning letter (Appendix "J") is issued where the outstanding amount is related to the extension or alteration of the service.

Collections will ensure that the appropriate accounting transactions and proper approvals occur and, in the case of a transfer to the energy account, will ensure transfer to the correct in-service energy billing account.

**APPENDIX A**



**REMINDER NOTICE**

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\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Dear Customer:

Re: Account Number: \_\_\_\_\_

Service Address: \_\_\_\_\_

Amount Due: \_\_\_\_\_

Our records indicate that we have not received your payment.

Full payment is required by \_\_\_\_\_.

If you have any questions regarding the above, please call the Collections Department at 1-877-997-9980.

Please accept our thanks if payment has already been made.

Yours truly,

Collections Department

**APPENDIX B**



**S A S K P O W E R - CONFIRMATION LETTER**

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**RE: ACCOUNT NUMBER:** \_\_\_\_\_  
**SERVICE ADDRESS:** \_\_\_\_\_  
**AMOUNT DUE:** \_\_\_\_\_

This will confirm our telephone conversation of \_\_\_\_\_ agreeing  
to the following Credit Arrangements for the above account:

<b>Date To Be Paid By</b>	<b>Amount To Be Paid</b>
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Payments must be received by SaskPower on or before the above stated date(s). If payment is not made at a SaskPower office, please submit payment seven calendar days prior to the "date to be paid by" to ensure payment is posted on time to avoid disconnection or curtailment of service.

Failure to make the payment(s) will result in disconnection or curtailment of service at the above stated service address without further notice. All outstanding amounts and any additional charges at time of disconnect shall become due and payable in full before service is reconnected.

**COLLECTIONS DEPARTMENT**  
**1-877-997-9980**

APPENDIX C



FINAL NOTICE

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Dear Customer:

**RE:**                    **Account Number:** \_\_\_\_\_  
                             **Amount Due:**                    \_\_\_\_\_

As of \_\_\_\_\_, our records indicate your account is overdue in the amount shown above. If this information is incorrect or if payment has been made, please call our office immediately.

Payment of the above must be received at a **SaskPower Office** by \_\_\_\_\_.  
**OR**

**SERVICE WILL BE TURNED OFF**

**AT** \_\_\_\_\_

**WITHOUT FURTHER NOTICE.**

Inquiries concerning the account should be directed to the **COLLECTIONS DEPARTMENT** at **1-877-997-9980**.

**VERY IMPORTANT:**

*Please do not mail payment.*

*Present this notice when making payment at your local SaskPower Office.*

*A **\$40.00 "Collection Call"** fee will be charged should SaskPower's personnel be required to accept payment at your site to maintain electrical service.*

*A **"Reconnect"** fee of **\$80.00** (normal working hours) or **\$205.00** (after hours) and a security deposit of \_\_\_\_\_ will be required, if service is disconnected.*

*Where applicable, **GST** will be assessed on **"Collection Call"** and **"Reconnect"** fees.*

SaskPower will not be liable for any damage that may result should disconnection for non-payment take place.

## APPENDIX D

### 1. Current Bills

- 1.1 For persons who are receiving SAP benefits, Social Services will:
- (a) Subject to the limits of the maximum allowance as determined by Social Services, make funds available to that person to pay current utility bills.
  - (b) Subject to (a), pay or arrange to have paid directly to SaskPower, current utility bills whenever:
    - (i) arrears have accumulated for persons who are currently receiving SAP benefits, or;
    - (ii) arrears were accumulated by a person prior to applying for assistance, and have been placed in a "deferred balance" condition, or;
    - (iii) the person accruing the account is under trusteeship by Social Services or under the private trusteeship of a third party.
- 1.2 SaskPower will identify to Social Services with 90 days, all cases where a person receiving SAP benefits does not pay current utility bills within 60 days. Social Services will pay the arrears stipulated in the paragraph to SaskPower. This includes cases where SAP assistance is canceled, but arrears were incurred prior to cancellation.

### 2. Arrears

- 2.1 Social Services will not pay arrears accumulated on accounts prior to persons coming on SAP.
- 2.2 Where arrears have accumulated prior to a person receiving SAP benefits, SaskPower will:
- (a) Place the arrears in a "deferred balance" condition so as not to be subject to a late payment charge. Arrears will not be deferred until SaskPower has a written request, (or a verbal commitment for a written request), from Social Services for deferment and stating the date or commencement of SAP eligibility.
  - (b) Require that current bills be paid by direct payment from Social Services.

- (c) Not take any action to recover amounts accumulated prior to receiving SAP benefits either through inflation of the Budget Billing (BB) amounts or through a repayment schedule.
- (d) Subject to 1(a) above, collect from or credit to Social Services, any deficiency or excess in the BB account (excluding deferred balance arrears) outstanding when benefits cease.

### 3. Notification

- 3.1 Social Services agrees to notify SaskPower whenever a person with deferred arrears is no longer eligible for assistance.
- 3.2 SaskPower agrees to notify Social Services whenever those persons referred to in 1(b) above:
  - (a) a change in the monthly BB billed amount;
  - (b) arrears on accounts billed while receiving SAP;
  - (c) a settle-up billing.

**APPENDIX E**



**DEFERRED ARREARS**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Dear \_\_\_\_\_:

Re: Account Number: \_\_\_\_\_

When Social Services began providing assistance to you, SaskPower agreed not to take any collection action on the outstanding amount of \$\_\_\_\_\_, however this amount will become payable when you are no longer eligible for assistance.

During the period in which you are receiving assistance from Social Services you may still make payment to SaskPower in whole or in part on the amount. If you choose to make such voluntary payments, SaskPower will apply such payments to the outstanding balance on your account, thereby reducing or eliminating the debt that would become due and payable when you are no longer receiving assistance from Social Services.

**Please present this letter when making payment.**

If you have any questions or need further information, please call your local SaskPower office at 1-888-757-6937.

**SaskPower**

\_\_\_\_\_

**APPENDIX F**

**FINAL BILL NOTICE**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Dear Customer:

Re: Account Number: \_\_\_\_\_

Address: \_\_\_\_\_

Amount Overdue: \_\_\_\_\_

According to our records, payment **has not** been received for your final bill on the above-mentioned account.

If payment is not received by \_\_\_\_\_, the account will be forwarded to our Collections Department for further action.

Payment can be made at any SaskPower Cashiering Office or by mail to P.O. Box 6300, Stn Main, Regina, Saskatchewan S4P 4J5.

If you have any questions regarding this account, please call the Collections Department at 1-877-997-9980.

Please accept our thanks if payment has already been made. Thank you for your co-operation in this matter.

Yours truly,

**SASKPOWER**

Collections Department

**APPENDIX G**

Date:

9000000255

Address  
Address  
Address  
Address

**SAP 1<sup>ST</sup> DUNNING LETTER  
'45 DAYS'**

Dear Sir/Madam,

Our records indicate the items listed below are overdue. Late payment charges have been assessed on all accounts 30 days in arrears at a rate of \_\_\_% per month or \_\_\_% per annum.

Full payment is required at our SaskPower office by \_\_\_\_\_.

If you have any questions regarding these items or would like to discuss payment arrangements, please contact SaskPower's Collections Department in Regina at 1-800-231-5092.

<u>Doc. Number</u>	<u>Date</u>	<u>Type</u>	<u>Days in Arrears</u>	<u>Amount Due</u>
XXXXXXXXXX	XX/XX/XXXX	Late Payment Charges	13	XXXX
XXXXXXXXXX	XX/XX/XXXX	AR Customer Invoice	45	XXXXXXXX
Total amount due in CAD:				XXXXXXXX

Payment can be made at any SaskPower Cashiering office or forwarded to SaskPower Collections Department; 2025 Victoria Avenue, Regina, Sask. S4P OS1. If you have already paid the outstanding amount, please disregard this letter.

Thank-you for your co-operation.

Yours truly,

SaskPower Collections Department

**APPENDIX H**

Date:

9000000255

Address

Address

Address

Address

**SAP 2<sup>ND</sup> DUNNING LETTER  
'75 DAYS'**

Dear Sir/Madam,

As of \_\_\_\_\_ our records indicate the items listed below are overdue. Previous requests for payment have not been successful, therefore late payment charges have been assessed on accounts in arrears at a rate of \_\_\_\_% per month or \_\_\_\_% per annum.

If payment is not received at our SaskPower office by \_\_\_\_\_, your account will be subject to further collection action.

If you have any questions regarding these items or would like to discuss payment arrangements, please contact SaskPower's Collections Department in Regina at 1-800-231-5092.

<u>Doc. Number</u>	<u>Date</u>	<u>Type</u>	<u>Days in Arrears</u>	<u>Amount Due</u>
XXXXXXXXXX	XX/XX/XXXX	Late Payment Charges	43	XXXX
XXXXXXXXXX	XX/XX/XXXX	Late Payment Charges	12	XXXX
XXXXXXXXXX	XX/XX/XXXX	AR Customer Invoice	75	XXXXXXXX
<u>Total amount due in CAD:</u>				<u>XXXXXXXX</u>

Payment can be made at any SaskPower Cashiering office or forwarded to SaskPower Collections Department; 2025 Victoria Avenue, Regina, Sask. S4P 0S1. If you have already paid the outstanding amount, please disregard this letter.

Thank-you for your co-operation.

Yours truly,

SaskPower Collections Department

**APPENDIX I**

Date:

9000000255

Address

Address

Address

Address

**SAP 3<sup>RD</sup> DUNNING LETTER  
'90 DAYS-COLL'**

Dear Sir/Madam,

As of \_\_\_\_\_ our records indicate the items listed below are overdue. Previous requests for payment have not been successful; therefore, arrangements will be made to forward this account to an outside collection agency, where they may report this debt on your Credit Reporting File.

If you have any questions regarding these items or would like to discuss payment arrangements, please contact SaskPower's Collections Department in Regina at 1-800-231-5092.

<u>Doc. Number</u>	<u>Date</u>	<u>Type</u>	<u>Days in Arrears</u>	<u>Amount Due</u>
XXXXXXXXXX	XX/XX/XXXX	Late Payment Charges	58	XXXX
XXXXXXXXXX	XX/XX/XXXX	Late Payment Charges	27	XXXX
XXXXXXXXXX	XX/XX/XXXX	AR Customer Invoice	90	XXXXXX

Total amount due in CAD: XXXXXXXX

Payment can be made at any SaskPower Cashiering office or forwarded to SaskPower Collections Department; 2025 Victoria Avenue, Regina, Sask. S4P 0S1. If you have already paid the outstanding amount, please disregard this letter.

Thank-you for your co-operation.

Yours truly,

SaskPower Collections Department

APPENDIX J

Date:

9000000255

Address  
Address  
Address  
Address

SAP 3<sup>RD</sup> DUNNING LETTER  
'90 DAYS-TRSF'

Dear Sir/Madam,

As of \_\_\_\_\_ our records indicate the items listed below are overdue. Previous requests for payment have not been successful; therefore, arrangements will be made to forward this account to your in-service account with SaskPower.

If you have any questions regarding these items or would like to discuss repayment arrangements, please contact SaskPower's Collections Department in Regina at 1-800-231-5092.

Doc. Number	Date	Type	Days in Arrears	Amount Due
XXXXXXXXXX	XX/XX/XXXX	Late Payment Charges	59	XXXX
XXXXXXXXXX	XX/XX/XXXX	Late Payment Charges	28	XXXX
XXXXXXXXXX	XX/XX/XXXX	AR Customer Invoice	91	XXXXXX

Total amount due in CAD: XXXXXXXX

Payment can be made at any SaskPower Cashiering office or forwarded to SaskPower Collections; 2025 Victoria Avenue, Regina, Sask. S4P 0S1. If you have already paid the outstanding amount, please disregard this letter.

Thank-you for your co-operation.

Yours truly,

SaskPower Collections Department

<b><u>Latest Update Date</u></b>	<b><u>Section(s)</u></b>	<b><u>Page(s)</u></b>
1. July 1, 2005	SP 3.0	SP 3.15 and 3.24
2. September, 2007	3, II, X, XI	S P3.1, SP 3.2, SP 3.11, & SP 3.12