

JAN 11 2020



Town of Latchford

LATCHFORD ANNUAL WATER TREATMENT REPORT 2020

Annual Compliance & Summary Report

Prepared By: Rico Guindon
rguindon@latchford.ca
January 7, 2021

INTRODUCTION

Municipalities throughout Ontario are required to comply with Ontario Regulation 170/03 made under the *Safe Drinking Water Act, 2002*. The Act was passed following recommendations made by Commissioner O'Conner after the Walkerton Inquiry. The Act's purpose is to protect human health through the control and regulation of drinking-water systems. O. Reg. 170/03 regulates drinking water testing, use of licensed laboratories, treatment requirements and reporting requirements.

O. Reg. 170/03 requires the owner to produce an Annual Report, under Section 11. This report must include the following:

1. Description of system and chemical(s) used
2. Summary of any adverse water quality reports and corrective actions
3. Summary of all required testing
4. Description of any major expenses incurred to install, repair or replace equipment

This Annual Report must be completed by February 28 of each year.

Section 22 of the regulation also requires a Summary Report which must be presented and accepted by Council by March 31 of each year for the preceding calendar year reporting period.

The report must list the requirements of the Act, its regulations, the system's Drinking Water Works Permit (DWWP), Municipal Drinking Water Licence (MDWL), Certificate of Approval (if applicable), and any Provincial Officer Order the system failed to meet during the reporting period. The report must also specify the duration of the failure, and for each failure referred to, describe the measures that were taken to correct the failure.

The *Safe Drinking Water Act, 2002* and the drinking water regulations can be viewed at the following website: <http://www.e-laws.gov.on.ca>.

To enable the Owner to assess the rated capacity of their system to meet existing and future planned water uses, the following information is also required in the report.

1. A summary of the quantities and flow rates of water supplied during the reporting period, including the monthly average and the maximum daily flows.
2. A comparison of the summary to the rated capacity and flow rates approved in the systems approval, drinking water works permit or municipal drinking water licence or a written agreement if the system is receiving all its water from another system under an agreement.

The two reports have been combined and presented to council as the 2019 Annual/Summary Report.



Section 11

ANNUAL REPORT

Drinking-Water System Number	210000960
Drinking-Water System Owner	The Corporation of the Town of Latchford
Drinking-Water System Category	Large Municipal, Residential System
Reporting Period	January 1, 2020 to December 31, 2020

Does your Drinking-Water System serve more than 10,000 people? No

Is your annual report available to the public at no charge on a web site on the Internet?
No

Location where Report required under O. Reg. 170/03 Schedule 22 will be available for inspection:

Town of Latchford
10 Main Street
Latchford, ON P0J 1N0

Drinking-Water Systems that receive drinking water from the Latchford Drinking Water System

The Latchford Drinking Water System provides all of its drinking water to the community of Latchford within the Town of Latchford.

The Annual Report was not provided to any other Drinking Water System owners

The WTP ORO prepared the 2020 Annual Report for the Latchford Drinking Water System and provided a copy to the system owner; the Town of Latchford. The Latchford Drinking Water System is a stand-alone system that does not receive water from or send water to another system.

Notification to system users that the Annual Report is available for viewing is accomplished through:

Public access/notice via a community bulletin

DESCRIPTION OF THE DRINKING WATER SYSTEM

The community of Latchford is currently supplied with water from Bay Lake, which is part of the Montreal River system. The source water is very soft with low alkalinity. The raw water is high in color and fairly low in turbidity.

The intake structure is located approximately 140m off shore and is made of a timber crib and sits approximately 1.15m off the bottom of Bay Lake in approximately 5.5 meters of water (depending on DAM height).

Raw water enters the intake well VIA a 210m of 250mm diameter pipe. An intake screen and a 100mm flush line from the high lift pumps. The low lift station contains a wet well and has 3 vertical turbine pumps two duty and one standby, each rated at 2.9L/s.

There are two treatment trains; each train is capable of treating water at a rate of 6.3L/second. The trains provide full conventional treatment consisting of coagulation flocculation, sedimentation and filtration.

The distribution system services an approximate population of 300 residents and 190 homes which makes this system a Large Residential drinking water system.

There is a looped line back to the water treatment plant as a return line of 100mm diameter from the distribution system that enters the clear well inside the water plant with a totalizing flow meter, this was installed as a way to prevent freezing due to historical problems.

LIST OF WATER TREATMENT CHEMICALS USED OVER THE REPORTING PERIOD

The following chemicals were used in the Latchford Drinking Water System treatment process:

Aluminum Sulphate (Alum) – Coagulation/Flocculation
Sodium Hypochlorite - Disinfection
Polyelectrolyte (Polymer) - Coagulant Aid
Soda Ash – pH and Alkalinity Adjustment

All treatment chemicals are NSF/ANSI approved.

SIGNIFICANT EXPENSES INCURRED TO THE DRINKING WATER SYSTEM

- Low Lift Pump #2 was reconditioned, ceramic coated, re-installed and back in service. It has been running well.

Latchford Drinking Water System – 2020 Annual/Summary Report

- Plant PLC failed on one occasion due to analog card failure. Replaced and ordered spare card for stock.
- Clearwell Level probe failed and was replaced with new.
- Many SCADA Program changes were made throughout the year to maintain and enhance overall plant operation. (SPS Alarms & Back up float controls Fix, Time Change Fix, Clearwell LIT control isolation Fix, Waste Pit Manual override, SPS Counter malfunction)
- Some Chemical Pump maintenance parts and kits were purchased. Preventative Maintenance is paying off, less call-ins 2020
- STP Blower#2 Bearing Failure. Blower bearings were replaced. Back in service
- STP Blower#1 Failed. Belts and shives were replaced, new spare belts purchased. Back in service.
- A spare XPS transponder was purchased for emergency stock. Critical spare equipment.
- Waste Pit Pump Failed. Emergency replacement. We had an old pump in stock which worked.

DETAILS ON NOTICES OF ADVERSE TEST RESULTS AND OTHER PROBLEMS REPORTED TO & SUBMITTED TO THE SPILLS ACTION CENTER

- There were no incidences of adverse tests during this reporting period.
- The critical control limit for treated flow was deviated on 4 occasions due to regular maintenance Hydrant Flushing activities. In all cases a CT Chlorine calculation was conducted and the required contact time was met. Operators ensure that the chlorine residual and clear well level are well above their critical control points before flushing hydrants in the distribution.

MICROBIOLOGICAL TESTING PERFORMED DURING THE REPORTING PERIOD

Sample Type	Number of Samples	<i>E.coli</i> (min to max)	Total Coliform (min to max)	# of HPC Samples	HPC (min to max)
Raw	52	0 to 42	2 to 520	-	-
Treated	52	0 to 0	0 to 0	52	<10 to 80
Distribution	104	0 to 0	0 to 0	52	<10 to 80

Maximum Acceptable Concentration (MAC) for *E. coli* = 0 Counts/100 mL

MAC for Total Coliforms = 0 Counts/100 mL

NDOGT = No Data Overgrown with Target

OPERATIONAL TESTING PERFORMED DURING THE REPORTING PERIOD

Continuous Flow Analyzers in Treatment Process

Parameter	Number of Samples	Range of Results (min to max)	Unit of Measure
Turbidity (Filter 1)	8760	0.016 to 0.302	NTU
Turbidity (Filter 2)	8760	0.022 to 0.337	NTU
Free Chlorine	8760	0.68 to 2.13	mg/L

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Notes: For continuous monitors use 8760 as the number of samples for one year.

Chlorine Residual in the Distribution System

Number of Samples	Chlorine (min to max)	Unit of Measure	Standard
364	0.44 to 1.51	mg/L	≥ 0.05

Nitrate & Nitrite at the Water Treatment Plant

Date of Sample	Nitrate Result	Nitrite Result	Unit of Measure	Exceedance
January 6	<0.05	< 0.05	mg/L	No
April 7	0.14	< 0.05		
July 6	<0.05	< 0.05		
October 5	<0.05	< 0.05		

MAC for Nitrate = 10 mg/L

MAC for Nitrite = 1.0 mg/L

Total Trihalomethanes in the Distribution System

Date of Sample	THM Result	Running Average	Unit of Measure	Exceedance
January 6	64.6	53.1	ug/L	No
April 7	39.4	49.3	ug/L	
July 6	107	64.7	ug/L	
October 5	53.5	66.13	ug/L	

MAC for Trihalomethanes = 100 ug/L (Four Quarter Running Average)

Total Haloacetic Acids in the Distribution System

Date of Sample	HAA Result	Running Average	Unit of Measure	Exceedance
January 6	55	52.5	ug/L	No
April 7	33	51.75	ug/L	
July 6	115	57.5	ug/L	
October 5	23	56.5	ug/L	

MAC for HAAs = 80 ug/L (Four Quarter Running Average) effective January 2020

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Lead Data

(Applicable to the following drinking water systems; large municipal residential systems, small, municipal residential systems, and non-municipal year-round residential systems)

The Latchford Drinking Water System qualified for the 'Exemption from Plumbing Sampling' as described in section 15.1-5 (9-10) of Ontario Regulation 170/03. The exemption applies to a drinking water system if; in two consecutive periods at reduced sampling, not more than 10 % of all samples from plumbing exceed the maximum allowable concentration of 10 ug/L for lead. As such, the system was required to test for total alkalinity and pH in one distribution sample collected during the periods of December 15 to April 15 and June 15 to October 15. This testing is required in every 12-month period with lead testing in every third 12-month period.

pH & Alkalinity in the Distribution System

Sample Periods	#of Samples	Lead Results	pH Results	Alkalinity Results
April 7 2020	1	<0.1	7.09	42.0
Oct 5 2020	1	<0.1	6.98	35

Schedule 23 Inorganic at the Water Treatment Plant

Parameter	Result Value	Unit of Measure	MAC	Exceedance
Antimony	<0.5	ug/L	6	No
Arsenic	< 1.0	ug/L	25	No
Barium	20.0	ug/L	1000	No
Boron	7.0	ug/L	5000	No
Cadmium	< 0.1	ug/L	5	No
Chromium	< 1.0	ug/L	50	No
Mercury	< 0.1	ug/L	1	No
Selenium	< 0.50	ug/L	10	No
Uranium	< 1.0	ug/L	20	No

Sample Date: April 7, 2020

Note: Sample required every 12 months.

Schedule 24 Organic at the Water Treatment Plant

Parameter	Result Value	Unit of Measure	MAC	Exceedance
Alachlor	< 0.26	ug/L	5	No
Atrazine + N-dealkylated metabolites	< 0.26	ug/L	5	No
Azinphos-methyl	< 0.195	ug/L	20	No
Benzene	< 0.1	ug/L	5	No

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Benzo(a)pyrene	< 0.01	ug/L	0.01	No
Bromoxynil	< 0.0978	ug/L	5	No
Carbaryl	< 1.0	ug/L	90	No
Carbofuran	< 2.0	ug/L	90	No
Carbon Tetrachloride	< 0.2	ug/L	5	No
Chlorpyrifos	< 0.195	ug/L	90	No
Diazinon	< 0.195	ug/L	20	No
Dicamba	< 0.0855	ug/L	120	No
1,2-Dichlorobenzene	< 0.3	ug/L	200	No
1,4-Dichlorobenzene	< 0.3	ug/L	5	No
1,2-Dichloroethane	< 0.3	ug/L	5	No
1,1-Dichloroethylene (vinylidene chloride)	< 0.3	ug/L	14	No
Dichloromethane	< 1.0	ug/L	50	No
2,4-Dichlorophenol	< 0.2	ug/L	900	No
2,4-Dichlorophenoxy acetic acid (2,4-D)	< 0.367	ug/L	100	No
Diclofop-methyl	< 0.122	ug/L	9	No
Dimethoate	< 0.195	ug/L	20	No
Diquat	< 0.2	ug/L	70	No
Diuron	< 7.0	ug/L	150	No
Glyphosate	< 20.0	ug/L	280	No
MCPA	< 6.11	ug/L	N/A	No
Malathion	< 0.195	ug/L	190	No
Metolachlor	< 0.13	ug/L	50	No
Metribuzin	< 0.13	ug/L	80	No
Monochlorobenzene	< 0.5	ug/L	80	No
Paraquat	< 0.2	ug/L	10	No
Pentachlorophenol	< 0.3	ug/L	60	No
Phorate	< 0.13	ug/L	2	No
Picloram	< 0.0855	ug/L	190	No
Polychlorinated Biphenyls (PCB)	< 0.06	ug/L	3	No
Prometryne	< 0.0651	ug/L	1	No
Simazine	< 0.195	ug/L	10	No
Terbufos	< 0.13	ug/L	1	No
Tetrachloroethylene	< 0.3	ug/L	30	No
2,3,4,6-Tetrachlorophenol	< 0.2	ug/L	100	No
Triallate	< 0.13	ug/L	230	No
Trichloroethylene	< 0.2	ug/L	50	No
2,4,6-Trichlorophenol	< 0.2	ug/L	5	No
Trifluralin	< 0.13	ug/L	45	No
Vinyl Chloride	< 0.1	ug/L	2	No

Sample Date: April 7, 2019

Note: Sample required every 12 months.

Inorganic or Organic Parameter(s) that Exceeded Half the Standard Prescribed in Schedule 2 of Ontario Drinking Water Quality Standards

No inorganic or organic parameter(s) listed in Schedule 23 and 24 of Ontario Regulation 170/03 exceeded half the standard found in Schedule 2 of the Ontario Drinking Water Standard (O. Reg.169/03) during the reporting period.

Most Recent Sodium at the Water Treatment Plant

Date of Sample	Number of Samples	Result Value	Unit of Measure	MAC	Exceedance
May 11 2015	1	35.8	mg/L	20	Yes
April 6, 2020	1	16.4	mg/L	20	No

Note: Sample required every 60 months.

Most Recent Fluoride at the Water Treatment Plant

Date of Sample	Number of Samples	Result Value	Unit of Measure	MAC	Exceedance
April 27, 2015	1	<0.05	mg/L	1.5	No

Note: Sample required every 60 months.

Summary of Additional Testing Performed in Accordance with a Legal Instrument

No additional sampling required

Schedule 22

SUMMARY REPORT for MUNICIPALITIES

Municipal Drinking Water Licence (MDWL)	277-101 (issued March 9, 2016)
Drinking Water Works Permit (DWWP)	277-201 (issued April 21, 2017)
Permit to Take Water (PTTW)	1047-BHEGZD (issued Nov 14, 2019)
Reporting Period	January 1, 2020 to December 31, 2020

REQUIREMENTS THE SYSTEM FAILED TO MEET

The system met all requirements during the 2020 operational period

There has been no MOE Inspection in 2020, the last ministry inspection was conducted October 25, 2019.

The replacement of the CL-17 chlorine analyzer was performed Jan 2020, which satisfied the two action items noted below.

Requirement Failure #1 – Fault Alarm required on Chlorine analyzer

Legislation	O. Reg. 170/03 – Section 6-5(1)5 of Schedule 6
Requirement(s) the	Owner must ensure that continuous monitoring equipment to be

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System Failed to Meet	designed and operated such that an alarm must signal immediately at the location where the equipment conducts tests and a location where a person is present if the equipment malfunctions
Corrective Action	The MOE inspection conducted Oct 25/2019 noted that the CL-17 chlorine analyzer had malfunctioned on multiple occasions with no alarms being initiated. The analyzer should initiate an alarm based on analyzer fault.
Status	Resolved – The analyzer that was in service did not support this function. The analyzer was replaced with the plant spare which is a newer unit that supports this function. An analyzer fault alarm circuit was wired to the backup alarm dialer. Fault alarm was tested. Resolved Early 2020.
Requirement Failure #2 – Chlorine analyzer faulted and did not record properly.	
Legislation	O. Reg. 170/03 – Section 6-5(1)5 of Schedule 6
Requirement(s) the System Failed to Meet	Owner must ensure that continuous monitoring equipment records the results of the free chlorine tests taken at least every 5 minutes.
Corrective Action	The MOE inspection conducted Oct 25/2019 noted that the CL-17 chlorine analyzer had malfunctioned on multiple occasions with no alarms being initiated. The analyzer continuously recorded the same free residuals until analyzer was repaired.
Status	Resolved – The analyzer that was in service did not support a fault alarm function. The analyzer was replaced with the plant spare which is a newer unit that supports this function. An analyzer fault alarm circuit was wired to the backup alarm dialer. Fault alarm was tested. The analyzer maintenance cleaning frequency was increased to twice per month. Resolved Early 2020.

RATED CAPACITY & FLOW RATES APPROVED IN THE SYSTEMS LICENCE AND PERMIT

The following tables and graphs indicate the quantities and flow rates of water taken and produced during the reporting period, including monthly average flows, maximum daily flows and the total monthly volumes. A comparison of the water data is made to the rated capacity and flow rates specified in the system’s Permit to Take Water and the Municipal Drinking Water License.

Raw Water Usage for 2020

	<i>Jan</i>	<i>Feb</i>	<i>Mar</i>	<i>Apr</i>	<i>May</i>	<i>Jun</i>	<i>Jul</i>	<i>Aug</i>	<i>Sep</i>	<i>Oct</i>	<i>Nov</i>	<i>Dec</i>
<i>Average Volume (m³/d)</i>	146	148	148	146	146	176	164	156	132	132	123	138
<i>Maximum Volume (m³/d)</i>	256	205	200	200	217	257	237	235	167	241	174	239
<i>Total Volume (m³)</i>	4523	4294	4593	4385	4528	5116	5094	4825	3970	4096	3702	4276
<i>Peak Flow Rate (L/min)</i>	513	540	405	469	402	323	311	308	428	321	451	536

Latchford DWS’ Permit to Take Water (PTTW) #1047-BHEGZD (issued Nov 14, 2019) allows the Town of Latchford to withdraw water at a maximum total daily volume of 545.76 m³/day and at a maximum flow rate of 379 L/minute from Bay Lake. The maximum volume taken was 257 m³/day which is within the compliance limits. The high peak flow rates shown in the raw water

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table occur during the startup of the plant and last less than 2 minutes and are not an accurate representation of the peak flow rates. The total raw water produced or taken from the source was 53,402 m³ in 2020.

Daily Volume of Water in to the Distribution System in 2020

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
<i>Average Volume (m³/d)</i>	115	114	116	110	116	137	126	119	104	106	100	111
<i>Maximum Volume (m³/d)</i>	155	129	141	124	151	208	177	166	127	173	117	190
<i>% Rated Capacity</i>	31.0	25.8	28.2	24.8	30.2	41.6	35.4	33.2	25.4	34.6	23.4	38.0
<i>Total Volume (m³)</i>	3566	3310	3479	3202	3608	4097	3914	3687	3011	3270	3007	3449
<i>Rated Capacity (MDWL)</i>	500	500	500	500	500	500	500	500	500	500	500	500

Schedule C, Section 1.1 of the MDWL requires that the maximum daily volume of treated water that flows to the distribution system shall not exceed 500 m³/day. This rate was not exceeded during the reporting period. The maximum recorded volume was 208 m³/day which represents approximately 41.6 % of the rated capacity.

Summary of System Performance

The following information is provided to enable the Owner to assess the capability of the system to meet existing and future water usage needs:

Rated Capacity of the Plant (MDWL)	500 m ³ /day	
Average Daily Flow for 2020	114.5 m ³ /day	22.9 % of the rated capacity
Maximum Daily Flow for 2020	208 m ³ /day	41.6 % of the rated capacity
Total Treated Water Produced in 2020	41,600 m ³	

4.0 CONCLUSION

The Latchford Drinking Water System met the regulatory requirements of the Safe Drinking Water Act and its Regulations.

The system was able to operate in accordance with the terms and conditions of the Permit to Take Water, with the exception of the flow rate exceedances on pump start up, the drinking water works permit and municipal drinking water license during the reporting period. It also operated in accordance with the rated capacity of the approval and license while meeting the community's demand for water use.

Bell Holiday Price Guarantee Program

Buy and activate a Bell phone with Bell SmartPay™, anytime between November 12 and December 18, 2020 and if Bell's price for the phone drops at your local Bell store after you purchase it, we will credit you back the difference.*

To make a claim:

Complete this PDF form, by either filling it in on your computer or printing and completing by hand, and attach a copy of the form, a copy (scan or picture) of your receipt and the first 3 pages of your Bell Service Agreement.

Email your claim to:

HolidayPriceGuarantee@bell.ca

Subject line: Bell Holiday Price Guarantee Program

Before January 8, 2021

Customer information:

Kim Allen
Name

Haliburton ON
City and Province

P0J 1K0
Postal Code

ashaler@fibroop.ca
Email address

Allen
Customer signature

437 Amwell St. Box 1436
Address

5379740900
Bell Mobility account number

705 650 2313
Bell Mobility phone number

Samsung S20 FE
Phone model

*Offer available for phone upgrades or new activations with Bell SmartPay™ on an eligible 2-year plan in a Bell store, Bell call center or through bell.ca. Any difference between your phone's original pre-tax purchase price (including all rebates) and Bell's lowest advertised pre-tax price (within your province of residence) from the time of your purchase until December 18, 2020 for the same Bell Mobility phone with your selected plan and features will be applied as a bill credit to your Bell Mobility account. For Bell SmartPay \$0 phones, if the device discount you received at time of purchase is further reduced, Bell will provide a lump sum bill credit equivalent to the difference. Your claim must contain this PDF form correctly filled out, copy (scan or picture) of your receipt and the first 3 pages of your Bell Service Agreement (Critical Information Summary), and must be received at the indicated email inbox no later than January 8, 2021. You should expect at least 8-10 weeks after January 8, 2021 for the account credit to be applied. Credit is not transferable. Limit of one claim per upgrade or new activation. Subject to change without notice; not combinable with other offers. Offer is not available to corporate or EPP customers and Bell employees. Other conditions may apply.



CRITICAL INFORMATION SUMMARY

Order Number: 117381442
Date: November 14, 2020
Activity: Device upgrade

Store: BN090 - Electronic North Inc.
Consultant: Chloe
Store Phone Number: (705) 647-7577

YOUR INFORMATION:

Customer Name: KIM ALLEN
User Name: Caitlin Allen
Account Number: 506762398
Mobile Number: (705) 650-2313
Default Voicemail Password: 3965
Email: ashaler@fibrep.ca
Address: PO BOX
HAILEYBURY, ON
POJ1K0

Monthly Payment Method: Visa

Manage your account with MyBell

View your usage, make payments, add features and more. Register online at bell.ca/downloadMBM

Download the MyBell app at bell.ca/mybellapp

YOUR DEVICE DETAILS:

Model: Samsung Galaxy S20 FE 5G 128GB Navy
IMEI/ESN/MEID: 352349691398437
SIM Number: 89302610206009616474

Monthly Device Payment: \$44.74

Commitment Period: 24 Months

Start Date: November 14, 2020
End Date: November 13, 2022

Your service will continue month-to-month after this end date.

Device Retail Price: \$1,200.00
Agreement Credit: \$249.84
Reduced Device Price: \$950.16
Financed Device Amount: \$950.16
Total Financed Amount (Device and Taxes): \$1,073.68
Amount Paid for Device: \$0.00

Service Agreement Early Cancellation Fee:

To cancel early, you will have to pay the remaining device balance at the time of cancellation.

Your Remaining Device Balance: \$239.43

Monthly Reduction of Device Balance: \$10.41 /month

\$0 Device Balance Reached: October 14, 2022

If you purchase a device from Bell which does not meet your needs, you may return the device if it is (a) returned within 15 calendar days of the commitment start date; (b) in "like new" condition with the original packaging, manuals and accessories; and (c) returned with original receipt to the store of purchase or to the address specified for returns if you purchased online or by phone. You are responsible for all service charges incurred prior to your return of the device. Bell will not accept devices with excessive usage in violation of our Responsible Use of Bell Services Policy. SIM Cards are not returnable once the packaging has been opened or the SIM Card is activated. If you are a person with a disability, the same conditions apply, however, you may return your device within 30 calendar days of the commitment start date.

YOUR RATE PLAN DETAILS:

Plan: NOnT SmartPay Promo CAN 2GB

Monthly Rate Plan Charge: \$40.00

- Unlimited anytime Canada minutes
- Unltd sent& recvd txt msgs - Can
- Call Display & Message Centre
- 2GB Non Shareable Data
- Call Waiting, Conference Calling

If you exceed the usage allowed in your rate plan or change rate plans, additional usage charges may apply. Additional usage charges may change over time. Your use of any "unlimited" services is subject to our Responsible Use of Bell Services policy. See bell.ca/mobility for current charges and visit bell.ca/coverage for our latest service coverage areas and maps.

We're here to help.

If you have any questions about your Bell Mobility service, you can access your account information anytime at bell.ca/mybell, or on your device with the Bell Mobility Self serve app, or call 1 800 667-0123 Mon.-Fri., 8 a.m. to 9 p.m. and weekends, 9 a.m. to 6 p.m.

Effective: 07/07/2020

MINIMUM MONTHLY CHARGE (FOR DEVICE AND RATE PLAN): \$84.74

YOUR RATE PLAN ADD-ONS:

- | | | | |
|---------------------------------|--------|-----------------------------------|--------|
| • 5G Access | \$0.00 | • Per minute billing | \$0.00 |
| • Restrict outgoing int'l calls | \$0.00 | • Unltd Picture & Video Messaging | \$0.00 |

If you exceed the usage allowed in your add-ons, additional usage charges may apply. Additional usage charges may change over time. See bell.ca/addon for current charges.

YOUR PROMOTIONS:

- | | |
|-------------------|--------|
| • Call Forwarding | \$0.00 |
|-------------------|--------|

Promotional discount(s) will appear on your bill(s). If you exceed the usage allowed in your promotions, additional usage charges may apply. Additional usage charges may change over time. See bell.ca/mobility for current charges.

TOTAL MONTHLY CHARGE: \$84.74

(Taxes and additional usage charges are extra.)

ONE-TIME CHARGES:

- | | |
|-------------------------------|---------|
| • Upgrade Processing Fee | \$45.00 |
| • Monthly Device Payment | \$44.74 |
| • Partial Monthly Plan Charge | \$14.67 |

This charge is a proration of your new monthly rate plan charge for the 11 days between the date you changed your plan and your next bill date November 25, 2020.

By initialing, you agree to the one-time charges indicated above. _____

THE CRTC

CRTC stands for Canadian Radio-television and Telecommunications Commission. They have created a Wireless Code that applies to your service, which you can find at crtc.gc.ca/wirelesscode. Bell is committed to ensuring that you know your rights and if you have a concern, please contact us at 1 800 667-0123. If we are unable to resolve your issue to your satisfaction, you can reach the Commissioner of Complaints for Telecommunications Services at 1 888 221-1687.

Effective: 07/07/2020



OUR AGREEMENT(S)

Thank you for choosing Bell. Please confirm your delivery preference and accept your Bell Mobility Agreement(s) as requested below.

Customer's
Initials

You agree that your Bell Mobility Agreement(s) (and related documents) will be sent to your confirmed email address of record for your account. You are responsible for any technical or other resources (including Adobe Reader software) required to access and print these documents. Unless you notify us within 48 hours of completing your transaction, we will assume you have received your documents. Remember that there is no guarantee that email is reliable or secure. A copy of your Bell Mobility Agreement(s) (and related documents) is available at bell.ca/MyBell.

My authorization: By signing below, you agree:

(a) you have read and understood the Critical Information Summary, this Our Agreement page, the Device and Service Summary, the Terms of Service and any attached Bell SmartPay Installment Agreement, Device Return Option Agreement and/or Preauthorized Debit Authorization (together called our "**Agreement(s)**");

(b) you are bound by all terms and conditions contained in your Agreement(s);

(c) you are responsible for and will pay all charges incurred in accordance with the Agreement(s), including charges incurred by others using your services or device; and

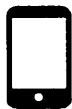
(d) if you are a Manitoba resident, you agree that despite any other term within the Agreement(s), Bell Mobility is entering into the Agreement(s) strictly as agent for and on behalf of Bell Canada, and Bell Canada is your provider of Services and contracting party under the Agreement(s).

In addition, you consent to our conducting credit checks on you, and our use and collection of your credit and payment history from other Bell companies, credit reporting agencies or other credit grantors to assess your creditworthiness, update your information, activate your ordered services, or to assist in collection efforts, all from time to time. You also consent to our disclosure of your credit and payment history with other Bell companies to credit reporting agencies and credit grantors to assist with assessing your creditworthiness, and to collection agencies and/or to any subscribers on your account to assist with the collection of monies owed, all from time to time.

Customer's Signature

Sales Consultant's Initials

Get to know your device



Check out our step-by-step video tutorials and user guides at bell.ca/devicesupport.

Complete your account set-up

To access your account details, finalize your set-up for MyBell now.

- View your account balance, check your usage and make payments
- Get an explanation of your charges
- Stay connected while travelling or simply enhance your rate plan, our affordable add-ons
- Learn your upgrade status
- Add authorized users to your account
- Sign up for paperless billing with e-bill

Complete set-up or login now at mybell.bell.ca or download the MyBell Mobile app at bell.ca/downloadM8M

Smart/Phone Care plan

Your device comes with a limited manufacturer's warranty. For extra peace of mind, Bell offers extended warranty coverage against loss, theft, and damage through Bell Smart/Phone Care plans. These plans include up to two device replacements. A Service Replacement Fee of up to \$599 applies for each replacement. See Schedule A for further details and fees. Available in select provinces.

By initiating, you agree you have read and are bound by the terms of your Smart/Phone Care plan.



BELL SMARTPAY INSTALLMENT AGREEMENT

THIS BELL SMARTPAY INSTALLMENT AGREEMENT GOVERNS YOUR PURCHASE OF THE DEVICE ONLY AND NOT YOUR SERVICE AGREEMENT WITH BELL MOBILITY INC. ("BELL").

You have agreed to purchase and make monthly payments on your Device as set out below. You will own the Device once it has been delivered to you. Delivery of the Device will take place once you enter into the Service Agreement or, if the Device is mailed to you, within 30 days of you entering into the Service Agreement. Any additional charges (set out below) and all applicable taxes on the Device (displayed on your receipt) or total deferred tax amount (displayed on your first bill) are calculated and must be paid by you to Bell upfront. The total deferred tax amount (which may be referred to as "device taxes remitted" on your first bill) does not represent, and is not charged on account of, tax. Your total obligation is payable to Bell in accordance with the payment options set out in your monthly bill.

Effective Date	November 14, 2020
Location	Ontario
Description of the Device	Samsung Galaxy S20 FE 5G 128GB Navy
Device Retail Price	\$1,200.00
Agreement Credit	\$249.84
Reduced Device Price	\$950.16
Total Interest Charges	\$0.00
Financed Device Amount	\$950.16
Total Financed Amount (Device and Taxes)	\$1,073.68
Amount Paid for Device	\$0.00
Remaining Device Payments	23 deferred payments of \$44.74 payable on the Billing Date of each consecutive month and a final deferred payment of \$44.66 payable on the final Billing Date
Insurance Premiums	Not applicable
Installment Term	24 months
Payment Schedule	Monthly for a maximum of 24 months
Annual Percentage Rate (Credit Rate)	0%

- Total Cash Price of the Device (total obligation) (including down payment but excluding taxes): \$950.16**
- Outstanding Balance:**
 - Outstanding balance after payment made by you on all amounts owing on the Device on or before the Effective Date: **\$1,073.68**
 - Outstanding balance at the end of the Installment Term if all scheduled payments are made: **\$0**
- Default Charges:** Interest on all amounts owing in your current bill which are not paid by you or received by Bell by the following Billing Date will be charged at the rate of **3% per month (42.586% per year)** calculated and compounded monthly from the Billing Date of the bill in which those amounts are first charged.
- Prepayment Rights:**
 - You may pay the full outstanding balance on your Device at any time without any prepayment charge or penalty. If you prepay the full outstanding balance, it will be credited to your Bell account and the amount outstanding will be **\$0**.
 - If you make any payment which changes the billing schedule set out above in "Remaining Device Payments", you agree that an updated installment agreement will not be issued by Bell.
- Optional Services:** None
- Additional Charges that may be applicable under the Agreement (other than interest):**
 - Delivery Charge: **\$0**
 - Installation Charge: **\$0**
 - Service Connection Fee: Up to **\$45**
 - SIM Card Charge: Up to **\$15**
 - Upgrade Processing Fee: Up to **\$45**
- Early Termination:** If this Bell SmartPay Installment Agreement or your Service Agreement is terminated prior to the end of the Bell Smart Pay Term, then your Remaining Device Payments, plus any applicable taxes, will become due immediately and any promotional discounts on such Remaining Device Payments will no longer apply.
- General:** Capitalized words used in this Bell SmartPay Installment Agreement which are not defined have the same meaning as they do in your Service Agreement.

Customer's Signature _____

Sales Consultant's Initials _____

Customer Name (printed): _____
Address: PO BOX
HAILEYBURY, ON
POJ1K0
Date: November 14, 2020

Bell Corporate Secretary Office: 1 carrefour Alexander-Graham-Bell, Building A-7, Verdun, Québec, H3E 3B3

Effective: 01/10/2020



DEVICE AND SERVICE SUMMARY

YOUR DEVICE DETAILS:

Mobile Number: (705) 650-2313

Monthly Device Payment: **\$44.74**

Device Retail Price: **\$1,200.00**
Agreement Credit: **\$249.84**
Reduced Device Price: **\$950.16**
Financed Device Amount: **\$950.16**
Total Financed Amount (Device and Taxes): **\$1,073.68**
Amount Paid for Device: **\$0.00**

Commitment Period: **24 Months**

Start Date: November 14, 2020

End Date: November 13, 2022

Your service will continue month-to-month after this end date.

Service Agreement Early Cancellation Fee:

To cancel early, you will have to pay the remaining device balance at the time of cancellation.

Your Remaining Device Balance: **\$239.43**

Monthly Reduction of Device Balance: **\$10.41 /month**

\$0 Device Balance Reached: **October 14, 2022**

YOUR RATE PLAN DETAILS:

Plan: **N0nt SmartPay Promo CAN 2GB**

Monthly Rate Plan Charge: **\$40.00**

- Unlimited anytime Canada minutes
- Unltd sent & recvd txt msgs - Can
- Call Display & Message Centre
- 2GB Non Shareable Data
- Call Waiting, Conference Calling

If you exceed the usage allowed in your rate plan or change rate plans, additional usage charges may apply. Additional usage charges may change over time. Your use of any "unlimited" services is subject to our Responsible Use of Bell Services policy. See bell.ca/mobility for current charges and visit bell.ca/coverage for our latest service coverage areas and maps.

MINIMUM MONTHLY CHARGE (FOR DEVICE AND RATE PLAN): \$84.74

YOUR RATE PLAN ADD-ONS:

- | | | | |
|---------------------------------|--------|-----------------------------------|--------|
| • 5G Access | \$0.00 | • Per minute billing | \$0.00 |
| • Restrict outgoing int'l calls | \$0.00 | • Unltd Picture & Video Messaging | \$0.00 |

If you exceed the usage allowed in your add-ons, additional usage charges may apply. Additional usage charges may change over time. See bell.ca/addon for current charges.

YOUR PROMOTIONS:

- Call Forwarding **\$0.00**

Promotional discount(s) will appear on your bill(s). If you exceed the usage allowed in your promotions, additional usage charges may apply. Additional usage charges may change over time. See bell.ca/mobility for current charges.

TOTAL MONTHLY CHARGE:

\$84.74

(Taxes and additional usage charges are extra.)

ONE-TIME CHARGES:

- | | | | |
|-------------------------------|---------|--------------------------|---------|
| • Upgrade Processing Fee | \$45.00 | • Monthly Device Payment | \$44.74 |
| • Partial Monthly Plan Charge | \$14.67 | | |

This charge is a proration of your new monthly rate plan charge for the 11 days between the date you changed your plan and your next bill date November 25, 2020.

Effective: 10/05/2020