

- 1 **Q. (Schedule B, clause 10 (d)) How does the \$16 charge for bad checks compare to**
 2 **practice elsewhere in Canada? The clause indicates the charge “may” be applied.**
 3 **How does NP decide when the charge will be applied to the customer’s bill?**
 4
 5 A. Table 1 provides a comparison of Canadian utility fees for bad checks as of August 2018.

Table 1:
Canadian Utility Fees for Bad Checks

Utility	Rate
Newfoundland Power	\$16.00
Newfoundland and Labrador Hydro	\$16.00
Maritime Electric	\$16.50
Nova Scotia Power	\$23.00
NB Power	\$15.00
Saint John Energy	\$25.42
Toronto Hydro	\$25.00
Ottawa Hydro	\$15.00
Manitoba Hydro	\$20.00
Fortis Alberta	\$20.00
BC Hydro	\$20.00

6 Newfoundland Power’s fee of \$16.00 is one of the lowest fees charged by Canadian
 7 utilities for bad checks. Of 10 surveyed utilities, only 2 utilities charge a lower fee for
 8 bad checks than that of Newfoundland Power. The fee for both of these utilities is
 9 \$15.00.

10
 11 Newfoundland Power generally applies the \$16.00 fee to all payments returned for non-
 12 sufficient funds. However, the Company will waive the fee under extenuating
 13 circumstances, such as a payment returned due to a banking error.