



Telecom Notice of Consultation CRTC 2024-293

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Ottawa, 22 November 2024

Public record: 1011-NOC2024-0293

Call for comments – Making it easier to choose a wireless phone or Internet service – Enhancing customer notification

Deadline for submission of interventions: 9 January 2025

Deadline for submission of replies: 24 January 2025

[\[Submit an intervention or view related documents\]](#)

Summary

The Commission is launching three public proceedings to help Canadians better manage their cellphone and Internet service plans.

The Commission is building on existing protections to make it easier for Canadians to choose their next plan.

Canadians need to be more proactively informed of alternative plans that would meet their needs when their plan is set to expire.

The Commission has put in place different ways to protect Canadians in the Wireless Code and the Internet Code, and this public proceeding is another step in giving Canadians more control over the services they receive.

In this notice, the Commission is seeking comments on how to improve the information Canadians receive from their wireless and Internet service providers when their current contract is about to end through the 90-day notice and when roaming internationally. A complete list of questions can be found in Appendix 1 to this notice.

Additionally, important information on how interested persons can participate in this proceeding can be found [below](#).

This is one of three proceedings launched today that address amendments to the *Telecommunications Act* set out in Division 37 of *An Act to implement certain provisions of the budget tabled in Parliament on April 16, 2024*. The other two proceedings are Telecom Notices of Consultation 2024-294 and 2024-295.

Introduction

Why we are launching this proceeding

1. The Commission is launching this proceeding to determine how to improve the existing requirements in the [Wireless Code](#)¹ and the [Internet Code](#)² (the Consumer Protection Codes) by:
 - requiring that Canadians be notified 90 days before the end of a contract (the 90-day notice);
 - changing the existing international roaming notification requirements to better inform Canadians; and
 - requiring that Canadians be notified before the end of a time-limited discount or promotion.
2. This proceeding also addresses the amendments to the *Telecommunications Act* (the Act) set out in *An Act to implement certain provisions of the budget tabled in Parliament on April 16, 2024*. These amendments require the Commission to impose requirements on telecommunications service providers (service providers) to inform Canadians about plans that may meet their needs before the end of their contract.
3. This proceeding helps advance the work that the Commission is doing to enhance consumer protections.

What we are examining

4. The Commission has put in place different ways to protect Canadians in the Consumer Protection Codes, which help guide the relationship between service providers and their customers.
5. This proceeding will help build on those consumer protections by (i) improving the information Canadians receive 90 days before the end of their contract to include information about other plans that meet their needs, (ii) ensuring Canadians are notified before any promotional pricing ends, and (iii) improving the notification Canadians receive when they are roaming internationally to inform them of alternative options that may better suit their needs. This will help empower Canadians to make more informed decisions about their plans.
6. The Commission is of the preliminary view that the following information should be disclosed to Canadians in the 90-day notice:

¹ See Telecom Regulatory Policies 2013-271 and 2017-200.

² See Telecom Regulatory Policy 2019-269.

- the total or “all-in” price, broken down into one-time fees and monthly fees, including taxes;
 - the services included in the contract, such as voice, text, and data services, and any limits on the use of those services;
 - equipment/device fees, if applicable;
 - network coverage (mobile); and
 - network speed (mobile and Internet).
7. The Commission is also of the preliminary view that providing Canadians with a list of all telecommunications service plans offered by their service provider is not effective. Rather, it would be more helpful for Canadians to be informed about plans offered by their current provider that best align with their existing level of service to ensure that they can choose a plan that best meets their needs and to avoid being oversold plans they do not want.
8. To better understand the ways service providers currently communicate offers to their existing customers, Commission staff issued a request for information on 23 July 2024 asking providers for more details on how these offers are made and the type of plans they refer to. The responses received on 23 August 2024 have been added to the [record of this proceeding](#).

Call for comments

9. In light of the above, the Commission is seeking comments on the following issues, as detailed in Appendix 1 to this notice, and on the proposed amendments to the Consumer Protection Codes, as detailed in Appendix 2:
- whether the 90-day notice needs to be amended to better respond to Canadians’ needs, including for month-to-month plans;
 - what specific information Canadians need in their 90-day notice, including:
 - other relevant plans that their service provider offers and their key features;
 - references to self-serve mechanisms; and
 - other potential information that parties may suggest.
 - whether Canadians would benefit from being notified if they are getting close to the \$100 international roaming cap;
 - whether Canadians roaming internationally would benefit from receiving a notification noting the alternatives to the pay-as-you-go pricing options;

- whether Canadians would benefit from receiving a notification before the end of a time-limited discount or promotion; and
- whether any specific service providers or classes of service providers should be exempt from the notification requirements.

10. The Commission's decisions must advance the policy objectives set out in section 7 of the Act. This proceeding addresses two of those objectives. The Commission aims:

- to facilitate the orderly development throughout Canada of a telecommunications system that serves to safeguard, enrich and strengthen the social and economic fabric of Canada and its regions (paragraph 7(a)); and
- to respond to the economic and social requirements of users of telecommunications services (paragraph 7(h)).

11. In making decisions, the Commission must also implement the [2023 Policy Direction](#).³ It emphasizes that the Commission should consider how its decisions enhance and protect the rights of consumers,⁴ including clarity and transparency of pricing information and service plan details in service providers' marketing materials.⁵

Out-of-scope issues

12. This proceeding is limited to examining the issues outlined in paragraph 9 and detailed in appendices 1 and 2 to this notice. For greater clarity, the following issues are outside the scope of this proceeding and will not be considered by the Commission unless they are directly related to the above-mentioned consumer protection notification requirements:

- rates and competitiveness of the marketplace;
- false advertising;
- availability of specific service features, services, or bundles of services;
- privacy obligations of service providers under the *Personal Information Protection and Electronic Documents Act*; and

³ *Order Issuing a Direction to the CRTC on a Renewed Approach to Telecommunications Policy*, SOR/2023-23, 10 February 2023

⁴ See paragraph 2(d).

⁵ See subparagraph 17(b)(iii).

- other changes to the Consumer Protection Codes that are unrelated to the 90-day notice or a notice of expiring time-limited discount or promotion.

What you need to know to participate in this proceeding

Procedure

13. The [Canadian Radio-television and Telecommunications Commission \[CRTC\] Rules of Practice and Procedure](#) (the Rules of Procedure) apply to this proceeding. The Guidelines on the CRTC Rules of Practice and Procedure (Broadcasting and Telecom Information Bulletin 2010-959) are meant to help members of the public understand the Rules of Procedure so that they can more effectively participate in Commission proceedings.

Submitting an intervention

14. The Commission invites comments that address the issues and questions set out above and in Appendix 1 to this notice. The Commission will accept comments that it receives no later than **9 January 2025**.⁶
15. Interested persons who require assistance submitting comments can contact the Commission's Hearings & Public Proceedings group at hearing@crtc.gc.ca.
16. Interested persons who file an intervention automatically become a party to this proceeding. Only parties to the proceeding can participate in further stages of the proceeding.
17. Submissions must be filed by sending them to the Secretary General of the Commission using only one of the following means:
- completing the Commission's [intervention form](#);
 - sending a fax to 819-994-0218; or
 - writing by mail to CRTC, Ottawa, Ontario K1A 0N2.
18. Submissions longer than five pages should include a summary. Submissions will be posted in the official language and format in which they are received.
19. The deadline to submit an intervention to the Commission is 5 p.m. Vancouver time (8 p.m. Ottawa time). Parties are responsible for ensuring the timely delivery of their submissions and will not be notified if their submissions are received after the deadline. Late submissions will not be considered by the Commission and will not be made part of the public record.

⁶ For the computation of all time periods set out in this notice, as indicated in section 12 of the [Canadian Radio-television and Telecommunications Commission Rules of Practice and Procedure](#), the period beginning on 21 December in one year and ending on 7 January in the following year must not be included.

Submitting a reply

20. Parties can file replies with the Commission by **24 January 2025**. Their replies can address any matters on the record of the proceeding.

Privacy notice

21. Please note the following:

- Documents will be posted on the Commission's website exactly as received. This includes any personal information contained in them, such as full names, email addresses, postal/street addresses, and telephone and fax numbers.
- All personal information parties provide as part of this public proceeding, except information designated as confidential, will be posted on the Commission's website and can be accessed by others.
- However, the information parties provide can only be accessed from the webpage of this particular public proceeding. As a result, a general search of the Commission's website using either its search engine or a third-party search engine will not provide access to the information that was provided as part of this public proceeding.
- The personal information that parties provide will be used and may be disclosed for the purpose for which the information was obtained or compiled by the Commission or for a use consistent with that purpose.

Confidentiality

22. The Commission's proceedings are designed to allow members of the public to provide input so that it can make better, more informed decisions. As a result, the general rule is that all information filed with the Commission is placed on the public record and can be reviewed by all parties and members of the public.

23. However, the Commission also often needs detailed information from the companies it regulates and supervises to make an informed decision. This information can be commercially sensitive, especially as the environment in which the companies operate becomes more competitive. The Commission will therefore accept certain information as confidential.

24. Parties can request that information be filed in confidence under subsection 39(1) of the Act with a detailed rationale as to why that information should be considered confidential. The Commission reminds parties that make such a request that when a document is filed with confidential information, an abridged version must also be filed so that it can be included in the public record.

Accessible formats for people with disabilities

25. The Commission requires regulated entities and encourages all parties to file submissions in accessible formats (for example, text-based file formats that enable text to be enlarged or modified or read by screen readers) for this proceeding. To help in this regard, the Commission has posted on its website [guidelines](#) for preparing documents in accessible formats.
26. If submitted documents have not been filed in accessible formats, you can contact the Commission's Hearings & Public Proceedings group at hearing@crtc.gc.ca to request that Commission staff obtain those documents in accessible formats from the party that originally submitted the documents in question.

Accessing documents

27. Links to interventions, as well as other documents referred to in this notice, are available on the Commission's "[Consultations and hearings: have your say](#)" page.
28. Documents are available upon request during normal business hours by contacting:

Documentation Centre
Examinationroom@crtc.gc.ca
Tel.: 819-997-4389
Fax: 819-994-0218

Client Services
Toll-free telephone: 1-877-249-2782
Toll-free TTY: 1-877-909-2782

29. Interested persons can find electronic versions of the documents by clicking on "[\[Submit an intervention or view related documents\]](#)" at the top of this notice.

Dissenting opinion

30. The dissenting opinion of Commissioner Bram Abramson is attached to this notice.

Secretary General

Related documents

- *Call for comments – Making it easier to choose a wireless phone or Internet service – Enhancing self-service mechanisms*, Telecom Notice of Consultation CRTC 2024-295, 22 November 2024
- *Call for comments – Making it easier to choose a wireless phone or Internet service – Removing barriers to switching plans*, Telecom Notice of Consultation CRTC 2024-294, 22 November 2024

- *The Internet Code*, Telecom Regulatory Policy CRTC 2019-269, 31 July 2019; as amended by Telecom Regulatory Policy CRTC 2019-269-1, 9 August 2019
- *Review of the Wireless Code*, Telecom Regulatory Policy CRTC 2017-200, 15 June 2017
- *The Wireless Code*, Telecom Regulatory Policy CRTC 2013-271, 3 June 2013
- *Guidelines on the CRTC Rules of Practice and Procedure*, Broadcasting and Telecom Information Bulletin CRTC 2010-959, 23 December 2010

Appendix 1 to Telecom Notice of Consultation CRTC 2024-293

Questions for discussion

The Commission is seeking comments from interested persons on the questions below as part of their interventions, which are to be submitted no later than **9 January 2025**.⁷

Interested persons may also address responses from telecommunications service providers (service providers) to the [request for information](#) sent by the Commission on 23 July 2024.

Content of the 90-day notice

Q1. What information should be included in the 90-day notice to better respond to Canadians' needs? Why?

Q2. What criteria should be used to determine which plans service providers must inform Canadians about in the 90-day notice?

- Should the Commission limit these to plans that align with their current level of service? Why or why not?
- Should the Commission limit these plans to “bring-your-own-device” plans or plans that include device financing for a new device? Why or why not?
- If the Commission allows plans that include device financing for a new device, what additional information should the 90-day notice include? Why?

Q3. What information should the Commission require to be included about the self-service mechanisms, considered in a separate notice of consultation as noted above, as part of the 90-day notice? Why?

Q4. When Canadians switch service providers, their new service provider can cancel their existing service and transfer their phone number from their old service provider on their behalf. Should the Commission require the 90-day notice to inform Canadians that this option is available? Why or why not?

Q5. Should the Commission require the 90-day notice to remind Canadians who have a device rental plan about the terms they originally agreed to with regard to giving the device back or having to pay the remaining balance owed on the device? Why or why not? If so, what specific information should be included?

⁷ For the computation of this time period, as indicated in section 12 of the [Canadian Radio-television and Telecommunications Commission Rules of Practice and Procedure](#), the period beginning on 21 December in one year and ending on 7 January in the following year must not be included.

Q6. Should any specific service providers or classes of service providers be exempt from this updated 90-day notification requirement? Why or why not?

Application of the 90-day notice to month-to-month plans

Q7. Should the Commission require a notice similar to the 90-day notice for month-to-month plans? Why or why not?

Q8. If the Commission decides to require a notice similar to the 90-day notice for month-to-month plans, how often should it be sent? Why?

Q9. If the Commission decides to require a notice similar to the 90-day notice for month-to-month plans, should its content be the same as in the notice for fixed-term contracts? Why or why not?

International roaming

Q10. Should the Commission require wireless service providers to notify customers before they reach the \$100 international roaming cap? Why or why not? If so, what thresholds should be considered?

Q11. When a customer is roaming in another country, they must be notified and made aware of the associated pay-as-you-go rates. Should the Commission require wireless service providers to make the customer aware through this notice that there are packages to avoid pay-as-you-go costs/pricing? Why or why not?

Notification before the end of a time-limited discount or promotion

Q12. Should the Commission require that service providers notify their customers before the end of a time-limited discount or promotion? Why or why not?

Q13. If so, what information should be included in this notification? Why?

Appendix 2 to Telecom Notice of Consultation CRTC 2024-293

Proposed amendments to the Wireless Code and the Internet Code

The Commission is seeking comments from interested persons on the proposed amendment indicated in bold text to sections G.6.(ii) of the Wireless Code and G.5.(ii) of the Internet Code:

(ii.) A service provider must notify a customer on a fixed-term contract at least 90 calendar days before the end of their initial commitment period, whether or not the contract will be automatically extended. This notification must include

- a. the date on which the contract is set to expire;
- b. a statement informing the customer that as of that date, they can switch plans, change services providers, or cancel their service without penalty; and
- c. information explaining
 - i. whether the contract will be automatically extended with the same rates, terms, and conditions, on a month-to-month basis;
 - ii. if the contract is not being automatically extended, the proposed new minimum monthly charge for service going forward;
 - iii. **what other current in-market plans are offered that best align with the current level of service offered;**
 - iv. **with respect to those plans,**
 - (a) **all-in price, broken down into one-time fees and monthly fees including taxes;**
 - (b) **the services included in the contract, such as voice, text, and data services, where applicable, and any limits on the use of those services;**
 - (c) **equipment/device fees;**
 - (d) **network coverage [Wireless Code only]; and**
 - (e) **network or service speed.**
 - v. **if the customer does not wish to remain with their current provider, that they can ask their new service provider to initiate a change of service provider;**
 - vi. **what self-service mechanisms are available to take advantage of any of the above options; and**

- vii. **any changes to the existing contract terms caused by accepting a new device or a new plan, including any extension to the commitment period.**
- d. **if the customer agreed to a device rental plan,**
 - i. **a reminder that the device needs to be given back to the provider; or**
 - ii. **the amount the customer originally agreed to pay to keep the device after the initial commitment period should they decide not to give it back.**

The Commission is also seeking comments from interested persons on the proposed amendment indicated in bold text to the end of section D (Changes to contracts and related documents) of the Wireless Code and Internet Code to add a notification requirement before the end of a time-limited discount or promotion:

Changes to a key contract term due to the expiration of a time-limited discount or promotion

- **If the customer agreed to a time-limited discount or promotion that will expire before the end of the commitment period, a service provider must provide the account holder with a notice reminding the customer (a) that their time-limited discount or promotion will expire on the set date and (b) what their new minimum monthly fee will be as of that date at least 30 calendar days before the end of the time-limited discount or promotion.**

The Commission is also seeking comments from interested persons on the proposed amendment indicated in bold text to section E.1. of the Wireless Code:

1. International roaming notification

- (i) When a device is roaming in another country, a service provider must notify the account holder, and the device user, at no charge. The notification must clearly explain the associated rates for voice, text messaging, and data services **and make the customer aware that there are packages available to avoid pay-as-you-go costs/pricing.**
- (ii) The account holder or device user may opt out of receiving these notifications at any time.
- (iii) **A service provider must notify a customer at least once when the customer reaches 75% of their international roaming usage limit, and again when they reach 90% of their limit, within a single monthly billing cycle.**

Dissenting opinion of Commissioner Bram Abramson

1. This Notice of Consultation launches a proceeding on how to improve the information Canadians receive from their wireless and Internet service providers on three types of trigger event:
 - 90 days before the end of a fixed-term contract and, potentially, in relation to the end of month-to-month contracts, too;
 - when they roam abroad, on ways to avoid pay-as-you-go pricing, and then before reaching \$100 in roaming charges; and
 - before a time-limited discount or promotion ends.
2. The Notice of Consultation therefore prompts interested persons to respond to questions on what notices telecommunications service providers should provide to subscribers.
3. However, the majority's approach to the Notice on this full Commission proceeding also misses opportunities to prompt parties to address data-driven consumer information provision, and to broaden these important issues to television service providers, too. It is worth bringing these to the public's attention at the proceeding's outset.

Data-driven consumer protection

4. Interveners, it is true, have broad latitude in how they address the Notice of Consultation's guidance. But the questions put to them should have more clearly prompted interveners to engage with the broader data ecosystem in which service provider information is made available to consumers, rather than focus only or narrowly on service provider notices' content.
5. That is because improving the information Canadians receive requires going beyond specifying the demand-side form and content of a notice. It must also address the supply-side, which is the availability of the information itself:
 - On one hand, we now live in a data-driven era marked by information abundance—as distinguished from information quality. Structured and unstructured databases, the growing use of automated means for cleaning data to constantly populate such databases, and corresponding means to retrieve and tailor this information to particular circumstances lie beneath the surface of nearly everything we read.
 - On the other hand, the Commission has many years of experience, and limited success, in requiring service providers to make information publicly available. We require information about agreements with the tall buildings known as multi-

dwelling units to be published to the world.¹ The Commission for Complaints for Telecom-television Services requires information about it to be placed on service provider websites no more than two links deep.² Broadly, we impose a range of manner and form requirements as to where, in what format, or even in what type size information is to be made available. Such requirements are easily gamed, inserting a wedge between requirements' letter and their spirit.

6. Service providers hold information about the plans they offer. We, and Parliament, want service providers to assist subscribers in identifying plans relevant to them. Specifying exactly what a service provider notice about such plans might look like is straightforward, but runs the risk of being static, brittle, and overly prescriptive—and gameable.
7. Should we not be equally focussed on incenting service providers to make information about their plans in a standard, machine-readable, publicly available feed that would allow consumers to look to third-party information intermediary markets to compete to get them the relevant-plan information they need? Indeed, where a service provider complied with such machine-readable publication, would there be a continued need to regulate the style of their end-consumer information publication as tightly?
8. Consumers and service providers expect the Commission to engage in modern, data-driven regulation that is not overly prescriptive. It is important that the record built by this proceeding allow us to meet those expectations.

Television Service Provider Code

9. Two of the three types of trigger event on this proceeding apply equally to broadcasting distribution undertaking (BDU) subscriptions.
10. Had this consultation been styled as a Broadcasting and Telecom Notice of Consultation, it could have included the Television Service Provider Code,³ whose consumer protections likewise matter to Canadians.⁴
11. To be sure, interveners have the ability to consider how their recommendations for the Wireless Code and the Internet Code could likewise be applied to BDUs, also known as television service providers. However, end-of-discount and end-of-contract updates to the Television Service Provider Code similar to those contemplated for the Wireless Code and the Internet Code will not be possible on this proceeding.
12. Further proceedings will, in the future, no doubt address similar issues in respect of the Television Service Provider Code. For instance, the Commission has already

¹ See Telecom Decision 2003-45, paragraph 175.

² [Developing public awareness of the CCTS](#)

³ See Broadcasting Regulatory Policy 2016-1.

⁴ See Commission Staff Letter, 30 October 2024.

signalled its intent to consult in the future on combining the Wireless Code, the Internet Code, and the Television Service Provider Code. However, time marches on, while the Commission's resources are not unlimited. An opportunity to address pressing consumer issues now, and avoid duplication of effort later, is one to be seized.

13. This Notice of Consultation does not. That is in my view, and not for the first time,⁵ a missed opportunity.

⁵ Marc Raboy, *Missed opportunities: the story of Canada's broadcasting policy* (Montreal: McGill-Queen's University Press, 1992).