

# YOUR RIGHTS AS A CONSUMER

**YOU DON'T HAVE TO KEEP RENTING YOUR WATER HEATER FROM A BIG, FOREIGN OWNED CORPORATION! SWITCHING TO BETTER LOCAL SERVICE HAS NEVER BEEN EASIER!**

**IF YOU ARE REPLACING YOUR RENTAL WATER HEATER** and you choose to change rental providers, you are protected from arbitrary exit fees and penalties under the Ontario Consumer Protection Act. If your old supplier tells you that you may be subject to a "buy-out" of the old tank or a "tank return fee" or an "account closure fee" or any other charge, you need to be aware of the following:

Under the Ontario Consumer Protection Act, a provider of any rental agreement which does not provide for a fixed term, and does not provide sufficient disclosure information so that you know up-front the maximum amount payable by you over the entire term of the agreement, the interest portion, the interest rate and the purchase option, can only charge you the following amounts to exit a contract:

1. the periodic rental payments due on or before the day the lease is terminated that have not already paid; and
2. the expenses incurred by your old provider for the removal of the old tank; and
3. the penalties, if any, imposed on you for unreasonable or excessive wear or use of the old tank.

**WHAT DOES THIS MEAN? If the following applies to you.....**

- ✓ You were never presented with or signed a contract with a fixed term
- ✓ Payments to your old provider are up to date.
- ✓ Your new contractor is returning your old tank
- ✓ Your old tank has only been subject to normal wear and tear

...consumer protection law in Ontario states that, other than what we have identified above, **you should not be subject to any fee, penalty or equipment buy out charge when you return your old rental water heater.**

**VISTA IS IN YOUR CORNER!** If your old provider ignores these rules and still attempts to charge you **VISTA WILL INDEMNIFY YOU!** Vista Credit will:

1. Send you a letter indemnifying you of all improper charges
2. Assume "agency" in this dispute and act on your behalf
3. Prepare a letter to be sent to your old provider
4. Help you file a complaint with the Ontario Ministry of Consumer Services (if necessary)

**THERE IS NOTHING STOPPING YOU FROM GETTING A WATER HEATER  
WITH BETTER LOCAL SERVICE AND RATE INCREASE PROTECTION!**

