

# Your 407 bill

Bill date: Nov 10, 2024

Billing period: Oct 10 to Nov 9, 2024

SOW, DJIBY

Account number: 200 056 281 431

# Snapshot of what you owe

See page 2 for details

Balance from your last bill \$66.18 This month's charges \$0.70

# **Total amount due**

\$66.88

To avoid further interest charges, your payment must be received by Dec 4, 2024.

# Pay your bill

#### Online

Visit 407etr.com/pay to make a payment



### Through your bank

Select '407 ETR' as the payee



#### Using our mobile app

Download the 407 ETR mobile app on Apple and Android devices

### YOU NEED TO KNOW



#### Beware of scam messages that appear to be from 407 ETR

Be on the lookout for fraudulent messages impersonating 407 ETR that contain a malicious link. Never click a link if you're suspicious of the sender. To check your balance or make a secure payment, log into My Account directly at 407etr.com/myaccount.



#### Extended live chat customer service hours to serve you better

Our award-winning customer service team is available to serve you by live chat Monday to Friday, 8:30 a.m. to 7:00 p.m. Visit 407etr.com/contactus to get in touch. To self-serve 24/7 using My Account, visit 407etr.com/myaccount to log in or sign up.



For answers to most common billing questions, visit 407etr.com.



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#### New plates? New address? New car?

Visit 407etr.com to update your account information within 6 days of the change.



K2L 4H1 ON

Your account number: 200 056 281 431 Bill date: Nov 10, 2024 Total amount due \$66.88 Please pay by Dec 4, 2024

Total amount paid



#### **Payment Options**

- Visit 407etr.com/pay
- Through your bank
- 407 ETR's mobile app
- Contact us: 407etr.com/contactus

This bill was not mailed.

SOW, DJIBY 98 CASTLE GLEN CRES KANATA ON K2L 4H1

00 20005628143 1 000006688 20241110 7

## Balance from your last bill

Total due on your last bill	\$66.18
Total balance from your last bill	\$66.18
This month's charges	
407 ETR	
Interest charges	\$0.58
Total 407 ETR charges this month	\$0.58
407	
Interest charges	\$0.12
Total Highway 407 charges this month	\$0.12
Total charges this month	\$0.70

# **Total Amount Due**

\$66.88

#### HOW WE CALCULATE THE COST OF YOUR TRIP

All tolls, fees and other charges are disclosed at 407etr.com in the "Rate Chart" and "Complete Fee Details." Rates change from time to time,and we'll let you know when they do. When you drive on Highway 407 ETR or Highway 407, you pay toll charges based on a rate per kilometre. The rate depends on the type of vehicle you drive, the time of day, and the sections of the highway you use. You also pay a trip toll charge each time you drive on Highway 407 ETR, but you don't pay one on Highway 407 unless your trip continues onto Highway 407 ETR. If you haven't leased a 407 ETR transponder, your trips are captured by camera. You then pay a monthly account fee and a camera charge for each trip.

#### **BILLING & PAYMENT**

We issue bills monthly. The person responsible for the bill is either the one who leased a transponder from us or the registered owner of the applicable licence plate (even if they weren't driving at the time). Due to processing cut-off times, some charges may appear on future bills. When we receive a payment from you, we decide how to allocate it to the amounts you owe. Payment is due when you receive your bill. If we don't receive your payment within 37 days of the bill date, we may charge interest (calculated daily and compounded monthly at the effective annual rate of 26.82% for Highway 407 ETR and 18% for Highway 407);

disable all transponders you've leased from us; and bill fees such as a Returned Payment Fee, Collection Fee, and Enforcement Fee. If your bill remains unpaid, we may start collections activity and you may ultimately be unable to renew or validate your vehicle licence and permits.

#### **INACTIVITY. INTEREST & CREDIT BALANCES**

If your account has no activity for 2 months straight, we'll stop sending you bills, but any amounts owing will continue to accumulate interest until we receive payment. You may qualify for a discretionary suspension of interest. For details, see the payments section at 407etr.com. Credit balances don't earn interest and if such balances aren't used or refunded within 2 years they will be removed as part of regular account maintenance. Removed credit balances can be restored upon request.

#### PRIVACY

We may collect, use, disclose and retain personal information for the purposes described in our Privacy Notice and in accordance with applicable privacy laws. To operate and managing the toll highways, for example, we may contact you about your overdue balance, request a credit investigation or a consumer report about you, or exchange information about you with governmental agencies, credit reporting agencies, collection agencies, or other relevant service providers in Canada or other jurisdictions. For details, read our Privacy Notice at 407etr.com.

#### **TELL US ABOUT CHANGES**

To ensure billing accuracy and timely payments, please let us know within 6 days if you change your address, bank or credit card information, or if your licence plate changes. If you don't, you are responsible for all tolls, fees and other charges billed to you.

#### HOW WE'LL COMMUNICATE WITH YOU

Unless we tell you otherwise, communication between us may be by phone or in writing. Communications in writing may be sent by mail, e-mail, or other comparable methods suitable for both of us. If we mail you something, it is deemed received 5 days after it's mailed. Communication by e-mail or other comparable methods is deemed received on the date sent.

#### **TOLL EVASION, ONTARIO LAW**

Evading, obstructing, or interfering with an electronic toll system is an offence under Section 191.3 of Ontario's Highway Traffic Act. A police officer may, without a warrant, stop, enter, and search your vehicle if there's a reason to believe you are doing so. These terms and all billing and payment activities (by any means or methods) related to tolls, fees, and other charges, will be strictly governed by and interpreted under the laws of Ontario and the federal laws of Canada, and any dispute, proceeding or claim arising out of or in connection therewith will be subject to the exclusive jurisdiction of Ontario courts.

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407 ETR P.O. BOX 407 STN 'D' SCARBOROUGH, ONTARIO M1R 5J8

# Payment options

- Visit 407etr.com/pay
- Through your bank
- 407 ETR's mobile app
- Contact us: 407etr.com/contactus