



Telecom Regulatory Policy CRTC 2026-67

PDF version

References: 2024-293, 2024-293-1, 2024-293-2, and 2024-293-3

Gatineau, 13 April 2026

Public record: 1011-NOC2024-0293

Enhancing customer notifications

Summary

Through its [Consumer Protections Action Plan](#), the Commission is working to help protect and empower Canadians in their dealings with Internet, cellphone, home phone, and television service providers.

The Commission created the [Wireless Code](#) and the [Internet Code](#) (the Codes) to make it easier for Canadians to understand their contracts, prevent bill shock, and switch service providers. The Codes are used by the [Commission for Complaints for Telecom-television Services Inc.](#) to help resolve customer complaints.

Recent changes to the *Telecommunications Act* (the Act), which came into force on 30 October 2025, require the Commission to implement new consumer protections. As part of its Consumer Protections Action Plan, the Commission launched public consultations to implement the changes, including Telecom Notice of Consultation 2024-293, which considered enhancing certain notifications that customers receive from their Internet and cellphone service providers. Specifically, the notice considered:

- how to best implement the requirement for end of contract notifications;
- whether to require notifications before the end of a time-limited discount or promotion; and
- how to update the requirements for international roaming notifications.

As part of this consultation, the Commission received a wide range of views, including from individuals, consumer groups, accessibility groups, and service providers. Based on the public record, and in accordance with the changes to the Act, the Commission is setting out what information must be included in the notice sent to customers before the end of their contract, and is ensuring that customers are notified before the end of a time-limited discount or promotion and when their data usage reaches \$50 when roaming internationally. This will help provide Canadians with the information they need to make decisions about their services.

The Commission is implementing these protections by updating its existing regulatory framework, as set out in the Codes, instead of creating new regulatory frameworks. These new protections will help protect consumers while also minimizing the administrative burden on service providers.

These new consumer protections will come into effect on **13 April 2027**.

This is the second in a series of Commission determinations that address the changes to the Act. This regulatory policy builds on the Commission's recent determination to remove fees that make it harder for Canadians to change or cancel Internet and cellphone plans.¹ A third regulatory policy on how to improve self-service mechanisms will be published shortly.

A concurring opinion by Commissioner Bram Abramson is attached to this regulatory policy.

Background

1. The Commission established numerous consumer protection measures in the [Wireless Code](#) and the [Internet Code](#) (the Codes). These measures include requiring that service providers notify a customer at least 90 calendar days before the end of their fixed-term contract (the 90-day notice) and specify whether the contract will be automatically extended. A notification must also be sent when a device is roaming outside Canada.²
2. As part of its ongoing work to help protect and empower Canadians through the Codes, the Commission issued Telecom Notice of Consultation 2024-293 to consider enhancing certain notifications that customers receive from their Internet and cellphone service providers. Specifically, it sought comments on how it could enhance the information Canadians receive by (i) requiring end of contract notifications that meet the requirements of the Act, as amended; (ii) requiring notification prior to the end of a time-limited discount or promotion; and (iii) updating the existing international roaming notification requirements to better inform Canadians.

Legal framework

3. Amendments to the *Telecommunications Act* (the Act) came into force on 30 October 2025, through an [order in council](#), requiring the Commission to implement new consumer protections. These amendments include the following provisions:³

Notice of expiry

27.02 (1) A telecommunications service provider that has a fixed-term contract for telecommunications services with a subscriber must, before the expiry of the contract, provide the subscriber with a notice that the contract is set to expire.

Form and manner

¹ Telecom Regulatory Policy 2026-43.

² See subsection E.1. of the Wireless Code.

³ See division 37 of the *Budget Implementation Act, 2024, No. 1*.

(2) The Commission must specify the form and manner in which — as well as the time within which and the frequency at which — the notice is to be provided under subsection (1).

Content of the notice

(3) The notice must contain, for the purpose of assisting the subscriber in selecting a new telecommunications service plan,

- (a) a list of telecommunications service plans offered by the telecommunications service provider that meet the criteria that the Commission may specify;
- (b) information relating to those plans, to be specified by the Commission;
- (c) information relating to the self-service mechanism^[4] referred to in section 27.01; and
- (d) any other information that the Commission may specify.

Notice

27.03 The Commission may require a telecommunications service provider to provide — in the form and manner and at the frequency that the Commission specifies — its subscribers who do not have a fixed-term contract for telecommunications services with a notice containing the information set out in subsection 27.02(3).

Exemption

27.05 The Commission may, subject to any conditions that it may specify, exempt any telecommunications service provider or class of telecommunications service providers from the application, in whole or in part, of sections 27.01, 27.02 and 27.04.

4. The Commission has also been directed through the Government of Canada's Policy Direction⁵ to take measures to promote clarity and transparency of pricing information and service plan characteristics in service providers' marketing materials and to ensure that consumers can promptly, affordably, and easily cancel, downgrade, transfer, or otherwise change their services.

Issues

5. After examining the record for this proceeding in light of applicable regulations and policies, the Commission has identified the following issues to be addressed in this regulatory policy:

⁴ Under the Act, a telecommunications service provider must make available to its subscribers a self-service mechanism which allows them to cancel their contract with the provider or modify the telecommunications service plan established under the contract. The Commission will issue a regulatory policy regarding self-service mechanisms shortly.

⁵ *Order Issuing a Direction to the CRTC on a Renewed Approach to Telecommunications Policy*, SOR/2023-23, 10 February 2023.

- What information should service providers include in the 90-day notice?
- Should service providers notify customers before the end of a time-limited discount or promotion?
- Should the Commission update the existing international roaming notification requirements?
- How should service providers send notifications to customers?
- How should these new consumer protections be applied?

What information should service providers include in the 90-day notice?

Positions of parties

6. There was broad consensus across the public record about the importance of limiting the volume of information in the 90-day notice, and that the notice should be clear, simple, and concise.
7. However, individuals, accessibility organizations, and the Competition Bureau submitted that a standardized price comparison should be added to the 90-day notice. In general, service providers were opposed to having a standardized format for the 90-day notice because it would increase costs to develop the required systems.
8. Individuals, consumer groups, accessibility organizations, and the Competition Bureau also submitted that the 90-day notice should not be used as an opportunity to upsell plans.
9. Individuals, consumer groups, and the Commission for Complaints for Telecom-television Services Inc. (CCTS) suggested that service providers include a customer's usage history in the 90-day notice so that customers could select a plan that fits their current usage needs. However, the CCTS noted that it would not be able to verify whether the plans proposed by a service provider are actually tailored to the customer's needs because it cannot retain historical records about a provider's plans.
10. Service providers submitted that the 90-day notice should simply direct customers to their service provider's website, store, or customer service, and that the 90-day notice should not include information on other available plans. They added that if the Commission decides to require this information, it should allow service providers the flexibility to determine which plans are better suited for their customers.
11. The CCTS submitted that providing a hyperlink to a list of all the service providers' available plans might not meet the stated objective, which is to make it easier for Canadians to choose their plan.
12. Accessibility organizations emphasized that the 90-day notice should contain information on service speeds and network coverage to enable video communication in Sign language. They added that the 90-day notice should specify which plans are suitable for persons with disabilities.

13. Consumer groups, accessibility organizations, and Iristel Inc. (Iristel) submitted that the notice should propose both “bring-your-own-device” plans and device-financing plans.
14. By contrast, service providers other than Iristel submitted that the Commission should leave it up to the service provider to decide what plans to offer their customers to better meet their needs or to direct customers where they can find the information about the plans.
15. Consumer groups, accessibility organizations, Iristel, the CCTS, and the Competitive Network Operators of Canada (CNOOC) supported the proposition that the 90-day notice include a reminder to customers who have a device rental plan about the terms they originally agreed to with regard to either returning the device or making a final payment at the end of their contract.

Commission’s analysis

16. The Codes already require that a notice be sent to customers on a fixed term no later than 90 days before the end of their contract.⁶ The Commission considers that updating this requirement to comply with the amendments to the Act would be simple and effective and would avoid overwhelming customers with more notifications.
17. The Commission is of the view that it could be burdensome for a service provider to tailor offers to each individual customer based on historical usage patterns. Because a customer’s needs may change over time, their historical usage may not be relevant. Therefore, the customer is best positioned to determine what plan best fits their needs. Therefore, the Commission considers that requiring service providers to include a list of plans tailored to each customer in the 90-day notice is not the most efficient way of implementing the amendments to the Act.
18. The Commission considers that requiring service providers to present information on plans in a standardized manner in the 90-day notice would also be burdensome on service providers, require significant system updates, and would create unduly lengthy notices. Alternatively, requiring service providers to include a hyperlink to the list of plans available for purchase in the 90-day notice would ensure customers have the information they need to choose a plan, while minimizing the burden on service providers.
19. To ensure that the CCTS can assess service providers’ compliance with the notification requirements should a customer submit a complaint, service providers must retain a copy of the 90-day notices sent to their customers. Since service providers are already required to submit compliance reports that include examples of notifications sent to customers, this requirement should not cause significant additional regulatory burden.
20. Additionally, the record of this proceeding showed that customers who have a device rental plan would benefit from being reminded of the end of their contract. Therefore, in line with the Commission’s objective to enhance consumer protections, the Commission is requiring that service providers include information about the device rental plan in the 90-day notice, including

⁶ See paragraph G.6.ii. of the Wireless Code and paragraph G.5.ii. of the Internet Code.

their customer's options regarding either returning the device or the amount of the final payment if they want to keep it. Paragraph 27.02(3)(c) of the Act requires that the notice contain, for the purpose of assisting customers in selecting a new telecommunications service plan, information relating to the service provider's self-service mechanism.⁷ To avoid a lengthy notice, the Commission considers that it is sufficient for service providers to include in the 90-day notice information on where customers can find the self-service mechanism and how they can use it.

21. Accordingly, the 90-day notice will include: (i) a hyperlink to the list of plans available for purchase and their features, (ii) information about the device rental plan (for customers who have a device rental plan), including their options to either return the device or pay the final amount if they want to keep it, and (iii) information on where customers can find the self-service mechanism and how they can use it.
22. In light of the above, the Commission hereby amends paragraph G.6.ii. of the Wireless Code and paragraph G.5.ii. of the Internet Code as set out in the conclusion of this regulatory policy.

Should service providers notify customers before the end of a time-limited discount or promotion?

Positions of parties

23. Individuals expressed concerns about unexpected price increases and receiving a sudden and unexpected increase in monthly bills, also referred to as bill shock, when a promotion ends mid-contract. Individuals, accessibility organizations, the CCTS, CNOC, the Competition Bureau, and consumer groups submitted that at least one notice should be sent to the customer when a time-limited discount or promotion is about to expire. The CCTS noted that bill shock is a frequent complaint from customers.
24. Service providers opposed the idea of being required to send customers a notice in such instances, arguing that it could lead to information overload for customers. They indicated that the monthly bill is the best medium through which to provide information on time-limited discounts and promotions. They added that if the Commission made it a requirement, the notice should only include the discount end date and a hyperlink to a web page containing additional information.

Commission's analysis

25. Bill shock is a concern for customers, and many individuals indicated on the record of this proceeding that only receiving reminders about expiring discounts in their monthly bill is not useful to them. Therefore, the Commission considers that requiring service providers to directly notify customers (i.e., in addition to their monthly bills) 90 calendar days before the end of a time-limited discount or promotion will help prevent bill shock when the discount expires.

⁷ See footnote 4.

Sending this notification directly to customers in addition to their monthly bill will also increase clarity and transparency and help customers make informed choices.

26. To limit the administrative burden on service providers and minimize information overload, the requirement to notify customers will only apply in the case of discounts lasting more than three months. The Commission is of the view that a customer who has just signed a contract including a discount that expires in less than three months would be aware of its end date and would not require an additional notification.
27. Accordingly, service providers will be required to send a notification 90 calendar days before the end of a time-limited discount or promotion.
28. In light of the above, the Commission hereby amends the Codes by adding this protection, as set out in the conclusion of this regulatory policy.

Should the Commission update the existing international roaming notification requirements?

Positions of parties

29. Service providers generally submitted that the existing requirement to notify customers when their device is roaming in another country and provide information on the rates for voice, text messaging, and data services⁸ in that country is sufficient.
30. Individuals, accessibility organizations, the CCTS, and consumer groups were in favour of improving this notification requirement.
31. One individual noted that a notification should be sent to roaming customers before their data usage reaches a reasonable threshold. Consumer groups proposed several different data usage thresholds. Bragg Communications Inc., carrying on business as Eastlink, and Saskatchewan Telecommunications indicated that if the Commission finds that service providers must notify customers before their data usage reaches the \$100 roaming charge cap, there should only be one notification in addition to the one that is already sent when a device is roaming in another country.
32. Accessibility organizations supported requiring that a reference to other roaming options be included in international roaming notifications, and that these notifications be made available in accessible formats.

Commission's analysis

33. The Commission considers that improving the existing international roaming notification requirement could help customers better manage their data usage to avoid bill shock.

⁸ See subsection E.1. of the Wireless Code.

34. Therefore, the Commission is requiring service providers to (i) notify customers when their data usage reaches \$50, half of the existing \$100 roaming charge cap, and (ii) provide customers with information about their roaming options and how to access them in that notification. Sending this notification to customers will help them better manage their cellphone plan and will improve clarity and transparency. It will also allow customers to adjust their data usage where necessary and to choose options that are best suited to their needs. The Commission reminds service providers of the importance of these notifications being accessible to their customers, including persons with disabilities, to avoid bill shock.
35. To address complaints received from customers regarding bill shock when bills for “Roam-Like-Home” packages are higher than \$100, the Commission reiterates that the \$100 cap on data roaming charges also applies to plans that allow a customer to use their device in other countries the same way they would at home in Canada.
36. Further, the Commission may examine whether other types of notifications would be beneficial to customers as part of the Commission’s upcoming proceeding to harmonize the Codes, which was signalled in its [Consumer Protections Action Plan](#).
37. Accordingly, service providers will be required to also send a notification to customers when their data usage reaches \$50, half of the existing \$100 roaming charge cap, and provide customers with information about their roaming options and how to access them at that time.
38. In light of the above, the Commission hereby amends subsection E.1. of the Wireless Code as set out in the conclusion of this regulatory policy.

How should service providers send notifications to customers?

Positions of parties

39. Consumer groups and accessibility organizations submitted that customers should be able to choose their preferred method of delivery for notifications, such as email, text message, or postal mail. Accessibility organizations added that the 90-day notice should be sent to customers in an accessible format.

Commission’s analysis

40. To ensure that customers receive notifications in a way that is most useful to them, the Commission is requiring service providers to send the 90-day notice and notices related to expiring time-limited discounts or promotions using a customer’s selected method of delivery (e.g., email, text message, or postal mail). This will also ensure that information remains accessible and will promote clarity and transparency.

How should these new consumer protections be applied?

Positions of parties

41. Accessibility organizations, consumer groups, the Competition Bureau, the CCTS, and most service providers submitted that all service providers should be subject to the updated customer

notification requirements. However, Iristel, TBayTel, and TekSavvy Solutions Inc. expressed the view that the updated requirements should only apply to service providers that are already subject to the Codes.

42. Service providers broadly argued that the new protections should not apply to small business customers.
43. Regarding the implementation timeline, service providers indicated that they would need time to implement any new regulatory requirements. They suggested that 12 to 18 months would be sufficient.

Commission's analysis

44. The Commission's determinations in this regulatory policy will be implemented by amending the Codes because it is the most efficient mechanism that balances the requirements of the Act with the Commission's aim to reduce administrative burden. Any service provider that is subject to the Codes will be required to comply with these amendments. For further clarity, the new consumer protections will apply to:

- individual and small business customers of mobile wireless services offered by all wireless service providers; and
- individual customers of retail fixed Internet services⁹ offered by Internet service providers that are subject to the Internet Code.

45. The Commission intends to examine whether to expand the application of the Codes to other providers in an upcoming proceeding to harmonize the consumer protection codes.

46. The Commission recognizes that implementing these enhanced customer notification requirements will require time. The Commission will enforce the amendments to the Codes starting on **13 April 2027** to allow service providers the time to implement them. Service providers must submit quarterly progress reports until implementation is complete.

Red tape reduction

47. In this regulatory policy, the Commission has implemented the amendments to the Act by updating its existing regulatory framework, as set out in the Wireless Code and the Internet Code, rather than creating new regulatory frameworks.

48. In implementing these amendments, the Commission used its discretion to enhance the existing customer notification requirements. The Commission considers that these updated requirements

⁹ Internet services: All retail fixed Internet access services, including cable, fibre, digital subscriber line, fixed wireless, and satellite services. Fixed Internet access services do not include mobile wireless data services. (See "Definitions" section of the Internet Code.)

will address the concerns that interveners put forward on the record of this proceeding while minimizing the administrative burden on service providers.

Conclusion

49. In light of all of the above, the Commission amends paragraph G.6.ii. of the Wireless Code and paragraph G.5.ii. of the Internet Code as follows (changes indicated in bold):

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. **The notification must be sent using the customer's selected method of delivery (for example, by email, text message, telephone call, or postal mail).** A service provider must retain a copy of this notification. 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 service providers, or cancel their service without penalty;
- (c) **a hyperlink to a list of all service plans that are available for purchase. The list must contain information about the plans and include both "bring-your-own-device" and device-financing options;**
- (d) 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 self-service mechanisms are available, where the customer can find them, and what they can be used for; and**
- (e) **if the customer has a device rental plan, information about their option to either return the device or pay the final amount if they want to keep it.**

50. The Commission also amends the Codes to include the following provision:

Expiry of a time-limited discount or promotion

- (i) If a contract includes a time-limited discount or promotion lasting more than three months that will expire before the end of the initial commitment period, the service provider must notify the account holder 90 calendar days before the end of the time-limited discount or promotion. The notification must be sent using the customer's selected method of delivery (for example, by email, text message, telephone call, or postal mail) and the service

provider must retain a copy of the notification that is sent. This notification must include the date on which the time-limited discount or promotion is set to expire.

51. The Commission also amends subsection E.1. of the Wireless Code as follows (changes indicated in bold):

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 inform the customer what options are available for roaming and how to access these. A service provider must retain a copy of this notification.**
- (ii) The account holder or device user may opt out of receiving these notifications at any time.
- (iii) **A service provider must notify the account holder and the device user when the device's data usage reaches \$50, half of the existing roaming charge cap (see subsection E.2.). A service provider must retain a copy of this notification.**

2. Cap on data roaming charges

- (i) A service provider must suspend national and international data roaming charges once they reach \$100 within a single monthly billing cycle unless the account holder or authorized user expressly consents to pay additional charges. **This cap includes any fee charged to a customer for data roaming, including daily fixed-rate options and plans that allow a customer to use their device in another country the same way they would at home in Canada.**

52. The amendments to the Codes set out above will take effect on **13 April 2027**. Service providers must submit quarterly progress reports until implementation is complete.

Policy Direction

53. The Policy Direction states that the Commission should consider how its decisions would promote competition, affordability, consumer interests, and innovation.

54. This regulatory policy aligns with paragraphs 2(a) and (b), section 4, and subparagraphs 17(b)(iii) and (iv) of the Policy Direction. It will foster affordability and enhance customer notifications so that consumers can make informed decisions about the telecommunications services they subscribe to and use when their contract is about to end and when roaming outside Canada. This regulatory policy will also limit the administrative burden on service providers by not requiring that the 90-day notice contain a tailored list of plans. In doing so, this regulatory policy will maintain competition or investment while ensuring it furthers the Commission's policy goals.

Secretary General

Concurring opinion of Commissioner Bram Abramson

1. As a sector-specific market authority, the Commission operates within a focused remit but exercises a wide functional reach. Its *Telecommunications Act* and *Broadcasting Act* jurisdictions are bounded by industry,¹ within which it must apply a broad spectrum of policy objectives. We apply systems thinking to polycentric problems, reconciling competing goals across intersecting policy regimes, ideally in a methodical, evidence-based manner.
2. Consumer protection is central to this mandate. The Commission must ensure market dynamics do not undermine the public interest. Here, Parliament reinforces that role through express statutory direction at a moment of structural change in consumer markets. Data analytics, automated pricing, and personalization are refashioning how those markets function. In this environment, consumer protection and competitive choice cannot rest solely on prescriptive rules plus disclosure. Effective regulation must also address control over market transparency as a transitive circulatory system: who holds bottleneck market information, how it flows, and whether others can meaningfully act on it.
3. My concern at the Notice of Consultation stage was that this broader context was not sufficiently clear. Today's regulatory policy reflects both necessary progress and inherent limits.
4. First, I continue to regret that this proceeding did not include the Television Service Provider Code into its remit. Its exclusion followed from the proceeding's initial styling as telecom-only, on which I previously dissented. This remains a missed opportunity to establish consistent consumer protections across the integrated service bundles offered by large providers and, potentially, global streamers, whose Canadian customers should benefit from equal treatment. The Commission has already signalled a proceeding to merge the four consumer codes it oversees, which should provide an opportunity to address asymmetrical outcomes.
5. Second, responding to the requirement to establish criteria to list plans for consumers by merely adding, to 90-day cancellation notices, a hyperlink to available plans will reasonably strike some as a limited step, especially if we seek to empower those consumers least adept at identifying alternatives. However, the record does not provide the evidentiary foundation to wade deeper into data-driven waters. I therefore concur that, on this record, it would have been premature to mandate structured plan data feeds rather than the static notices on which we have alighted.
6. I likewise concur that mandating an intermediary data layer to address information asymmetries would be premature this stage. Telecommunications service providers have historically faced significant challenges integrating legacy third-party Operations and Business Support Systems (OSS/BSS). While these are increasingly evolving toward service orchestration layers and end-to-end lifecycle management, such integration remains among the industry's most demanding operational undertakings.

¹ This differs from the Commission's electronic commerce protection (CASL), *Elections Canada Act*, and *Online News Act* jurisdictions, which are scoped in a more directive manner to particular activities.

7. But legacy is not destiny. Today, a provider's success depends increasingly on using innovation to lower cost to serve and competing on simplicity, operational discipline, and predictive care. Pricing tools now respond to past usage, probabilistic forecasting, and granular profiling. Providers begin with a structural informational advantage because they already hold this data. Customers can rarely access or reuse it computationally where not required: competitors even less so.
8. Over time, this asymmetry reshapes competition. When data and analytics drive offers, scale is no longer defined only by networks or capital, but by the ability to gather, store, and process customer journey data efficiently. This raises barriers to entry. Smaller and newer providers outside the data moat risk being squeezed, not because their services lack value, but because the terms of competition have shifted. For these reasons, I view today's regulatory policy as interim. In future proceedings, the Commission must move beyond static disclosure and venture further into data stewardship. This will require revisiting whether, and how, plan information should be published in standard, machine-readable feeds whose formats support third-party custom comparison markets.
9. So, too, for related frontier challenges. Algorithmic pricing, to name one, depends on data access. Should consumers have a right to download usage and billing histories in structured formats to solicit competing offers? If the Commission does not engage with these issues, legislative frameworks will and, in some cases, already have, leave us to adopt rather than shape these trade-offs.
10. Our direction is a choice. Done well, data-focused measures will reduce friction and, over time, lessen the need for prescriptive command-and-control rules down the line. On this record it is unsurprising that the Commission has not yet stepped far in this direction. Data stewardship will require the Commission to work closely with industry to avoid undue burden or inadvertently increasing the minimum efficient scale required to compete effectively.
11. I concur that the regulatory policy agreed on by the majority, rendered by a meeting of the full Commission, has reached the correct outcome in the proceeding's circumstances. But it would be unwise to read it as the final word. As providers continue to overhaul their systems to reduce cost to serve and improve customer experience, consumer expectations will evolve with them. To keep pace, the Commission must focus more directly on information gaps and data access. That path promises stronger consumer outcomes and, in time, a lighter regulatory touch grounded in data stewardship in place of prescriptive outcomes. It is a path that lies ahead.

Related document

- *Call for comments – Making it easier to choose a wireless phone or Internet service – Enhancing customer notification*, Telecom Notice of Consultation CRTC 2024-293, 22 November 2024, as amended by Telecom Notices of Consultation CRTC 2024-293-1, 20 December 2024; 2024-293-2, 14 February 2025; and 2024-293-3, 28 February 2025