Gmail Jaspreet Somal [redacted]

(no subject)

1 message

Jaspreet Somal [redacted] Wed, May 27, 2026 at 1:11 PM
To: home@nspower.ca

To the Nova Scotia Power Customer Relations Team,

I am writing to formally dispute an outstanding balance on my former account and the subsequent referral of that balance to a third-party collections agency, CBCC, which has resulted in adverse reporting to Equifax Canada and TransUnion. I am disputing this account on multiple independent grounds, each of which warrants reversal of the collections referral and removal of the credit bureau entry.

Account Details:
Full Legal Name: Jaspreet Singh Somal
Former Service Address: [redacted]
NS Power Account Number: [redacted]
CBCC Debt Number: [redacted]
Amount Sent to Collections: $293.46
Total Bill Before Deposit Application: Approximately $590

I am requesting immediate recall of this account from CBCC, suspension of further credit bureau reporting pending resolution, removal of the collections entry from both Equifax Canada and TransUnion, and a full written response to each ground of dispute raised below within 10 business days.

GROUND 1 – INACCURATE IDENTIFICATION IN COLLECTIONS AND CREDIT REPORTING

The collections notice issued by CBCC and the associated credit bureau reporting identify me as "Jaspreet S Somal," whereas my full legal name is Jaspreet Singh Somal. While the account appears intended to reference me, the reporting does not reflect my complete legal name and therefore raises concerns regarding the accuracy and completeness of the information being reported and assigned.

Given that credit bureau reporting carries serious financial and reputational consequences, <u>creditors and collection agencies are expected to ensure identifying information is complete and accurate</u>. This discrepancy, when considered together with the broader procedural issues outlined in this dispute, further supports my request that the collections reporting be reviewed and removed pending proper verification of the account and underlying charges.

GROUND 2 – LACK OF INFORMED CONSENT TO OPEN-ENDED POSTPAID BILLING

I established service with Nova Scotia Power in August 2025 using a security deposit, because I understood this to be a deposit-secured arrangement. I did not knowingly consent to an open-ended postpaid arrangement extending beyond my security deposit, and I was never clearly advised that service would continue indefinitely in the absence of a formal written cancellation request. At no point was I informed in writing of the specific process required to disconnect service, nor was I provided any written confirmation that my November 2025 verbal notice had been received and actioned. The obligation to clearly disclose billing terms, disconnection requirements, and the consequences of non-payment rests with Nova Scotia Power. That disclosure was never provided to me.
I request a copy of any documentation provided to me at account setup that clearly explained these terms. If no such

documentation exists or was provided, I expect written confirmation of that fact.

GROUND 3 – DISCONNECTION NOTICE GIVEN IN NOVEMBER 2025, NOT ACTIONED
In November 2025, I contacted Nova Scotia Power by phone from Cape Breton Regional Hospital, where I was employed at the time, to provide notice that I would be vacating [redacted]t in December 2025 and to request account closure. The representative I spoke with confirmed that my bill had not yet been generated. I understood this to mean the account would be flagged for disconnection upon my departure.
Nova Scotia Power did not action this request. The account remained active through February 2026, nearly three months after my notice was given. I request a full copy of all call logs, account notes, and internal records from November 2025 associated with Account [redacted]. If no note of my disconnection request appears in those records, this reflects a failure in Nova Scotia Power's own call-handling and documentation procedures, not a failure on my part.

GROUND 4 – CHARGES INCURRED AFTER I VACATED THE PROPERTY
I vacated [redacted] in December 2025 and relocated to Ontario. The total bill of approximately $590 includes charges from January and February 2026, a period during which I was not present at the property, had no access to it, and had no control over electricity consumption there. A new tenant initiated service in February 2026, which confirms the property was occupied by another party during this period. I am not responsible for electricity consumed at a property I had vacated, by an occupant I have no connection to, on an account I had requested to be closed in November 2025.

GROUND 5 – VERIFIED EMAIL ADDRESS ON FILE, NEVER USED PRIOR TO COLLECTIONS
Nova Scotia Power had my email address, [redacted], on file from the date my account was created. I have in my possession an automated email from id@nspower.ca dated August 12, 2025, addressed to me at that address, confirming receipt of my identification and account setup. This email address was active and fully accessible throughout the entire period in question, including January, February, March, and April 2026.
Despite having this verified and working contact channel, Nova Scotia Power made no attempt to reach me by email at any point regarding the outstanding balance, the accumulating charges, a disconnection confirmation, or any pre-collections warning.

I was advised by your representative in a recent phone call that contact was attempted by phone and that my phone was unavailable.
This is not a reasonable or sufficient contact effort. A phone call is entirely dependent on the recipient's availability at a specific moment in time. Email was a reliable and verified contact method readily available to Nova Scotia Power and could reasonably have been used before escalation to collections. Choosing to rely solely on phone contact, while a confirmed email address sat unused, does not meet a reasonable standard of diligent customer outreach before escalating an account to a third-party collections agency and reporting it to the credit bureaus.

This failure directly and unnecessarily caused harm to my credit standing.

I am formally requesting that Nova Scotia Power produce documentary evidence of any email sent to [redacted] at any point between August 2025 and April 2026 regarding billing, account status, disconnection, or pre-collections notice. If Nova Scotia Power cannot produce a single outbound email to my verified address during this entire period, that absence is itself evidence of a failure to meet a reasonable standard of customer contact before escalating to collections.

GROUND 6 – COLLECTIONS NOTICE SENT TO A VACATED ADDRESS, NOT CURRENT ADDRESS
The CBCC collections notice dated April 9, 2026, was addressed to [redacted], a property I had vacated in December 2025.

I had been residing in Ontario since that time. No notice was directed to my current address, and no email notice was sent despite my email address being on file and verified.
I was therefore given no meaningful opportunity to dispute or settle the balance before it was referred to collections

and reported to the credit bureaus. This is procedurally improper and directly prejudiced my ability to respond in a timely manner.

GROUND 7 – DEPOSIT APPLICATION DOES NOT RESOLVE THE UNDERLYING DISPUTE
I acknowledge that my security deposit of approximately $300 was applied toward the outstanding balance, reducing it to $293.46 before referral to collections.
However, this application does not resolve the underlying issues. The deposit was paid as a condition of service connection. It does not retroactively authorize charges incurred after I vacated the property, cure the failure to action my disconnection notice, or legitimize a collections referral made without proper notice to my actual address or email.

The remaining balance sent to collections is a direct result of Nova Scotia Power's own procedural failures, not any deliberate non-payment on my part.

FORMAL REQUESTS

I am requesting the following, in writing, within 10 business days:
1. Immediate recall of Debt [redacted] from CBCC collections.
2. Written direction to Equifax Canada and TransUnion to remove the collections entry from my credit file, on the basis of the name inaccuracy and the disputed validity of the underlying charges.
3. A copy of any documentation provided to me at account setup disclosing postpaid billing terms, disconnection requirements, and collections procedures. If no such documentation was provided, written confirmation of that fact.
4. A complete itemized account statement from August 2025 through final closure, including all charges by date, deposit amount, and deposit application date.
5. A full copy of all call logs, account notes, and internal records from November 2025 related to my disconnection request on Account [redacted]
6. Written confirmation of every contact attempt made between December 2025 and April 2026, including dates, methods used, and outcomes.
7. An explanation of why the account remained active and accruing charges from January through February 2026, after I had vacated the property and provided verbal disconnection notice in November 2025.
8. Documentary proof of any and all emails sent by Nova Scotia Power to [redacted] between August 2025 and April 2026, including dates, subject lines, and delivery confirmation. If no such emails were sent, written confirmation of that fact.
9. Immediate suspension of any further credit bureau reporting activity related to this disputed account pending the outcome of this investigation.

CLOSING

The combination of circumstances here is significant: a verbal disconnection notice that was not processed, charges that continued accumulating at a property I had vacated, a verified email address that was never used, a collections notice delivered to an address I no longer occupied, and no meaningful opportunity to resolve the balance before bureau reporting occurred. Taken together, these failures represent a serious breakdown in Nova Scotia Power's obligations to its customers.

I would have addressed this matter promptly had reasonable notice been provided through the verified contact channels available on file. At no point was there any intention to evade payment or avoid communication.

If this matter is not resolved to my satisfaction, I am prepared to escalate to the Nova Scotia Utility and Review Board, the Financial Consumer Agency of Canada, and Consumer Protection Nova Scotia.

I reserve all rights available to me through applicable regulatory, consumer protection, and civil processes.

I am prepared to resolve this matter cooperatively and in good faith. I expect the same from Nova Scotia Power.

Please respond in writing to: [redacted]

Sincerely,

Jaspreet Singh Somal
[redacted]

<u>ATTACHMENTS ENCLOSED</u>:

1. Automated email from id@nspower.ca dated August 12, 2025 confirming account setup and email address on file
2. CBCC collections notice dated April 9, 2026 showing name discrepancy
3. Proof of Ontario residence following December 2025 relocation

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3 attachments

[redacted]

IMG_3240.png
397K

IMG_3241.png
334K

Rogers-Dec18_2025-3105715237.pdf
654K

Gmail

Jaspreet Somal [redacted]

Jaspreet 3rd email

1 message

Jaspreet Somal [redacted]> Tue, Aug 12, 2025 at 10:18 AM
To: id@nspower.ca

Attached pics

2 attachments

[redacted]

CamScanner 8-12-25 10.09_1.jpeg
607K

mScanner 8-12-25 10.09_2.jpeg
0K