



# ACORN Canada

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## **CRTC Inquiry into the Retail Sales Practices of Canada's Large Telecommunications Carriers: ACORN Canada Submission Methodology and Analysis August 2018**

### **Methodology**

ACORN Canada is an independent national organization of low and moderate income individuals and families. Since 2004, we have grown to over 113,000 members organized into 24 neighbourhood chapters across Canada.

ACORN gathered responses to CRTC's inquiry into the retail sales practices of Canada's large telecommunications carriers by distributing a short survey to our members, in order to capture their experiences of aggressive or misleading sales. Responses were collected from low and moderate income ACORN members across Canada. Respondents were given the opportunity to share their experiences via an online survey and also by email. Respondents were asked the following questions about their experience with their telecommunications providers:

1. Please describe the issue you experienced with the telecoms company
2. The CRTC wants to understand how different groups are impacted by misleading or aggressive sales practices. Please indicate if you identify as a member of any of the following groups (select all that apply): senior, 18-19 years of age, language minority, person with a disability, not applicable.
3. If you selected one of the options above, do you believe being a member of this group(s) impacted how you were treated by the telecoms company?

Thirty-eight responses were received in total; the geographical breakdown is shown in Table 1. Most responses came from Ontario, where the majority of ACORN's members are located.

<b>Province</b>	<b>Number of respondents</b>
British Columbia	8
Manitoba	1
Nova Scotia	5
Ontario	20
Quebec	1
Did not disclose	3

*Table 1: Respondents by province*

ACORN members are primarily on low or moderate incomes; low-wage workers or recipients of either income or disability assistance. Eighteen respondents identified as a person with a disability, ten participants identified as seniors, three respondents identified as a young person aged 18 - 19 years old and two respondents identified as a language minority. One point to note is that two respondents identified as both a senior and someone aged 18 - 19 years old; one of these respondents clarified that they are 37 years old in the comments and therefore do not belong to either of these groups. However, for the other respondent, it is not clear what age group they align with. Three respondents indicated that being a member of a one or more of the groups we identified (senior, 18-19 years of age, language minority, person with a disability) impacted how they were treated by their telecommunications company.

ACORN members were invited to share their experiences through an email to our mailing list. The email was sent in both English and French to approximately 17,300 contacts across the country. Recipients were only ACORN members. However, the survey link was shared on ACORN's social media pages and was reposted by our followers and may have been seen by people who are not necessarily ACORN members.

Limitations of the survey include that it was self-selecting. In addition, as it was only distributed online, it does not include responses by those who do not have access to the internet, for example extremely low-income families who cannot afford home-internet.

We believe that the survey responses are valuable as a result of our target group often being hard to reach. Low-income people are busy, perhaps juggling multiple jobs, looking after children, or managing an illness or disability. In addition, the high representation of people with disabilities (47 per cent of respondents) is believed to be of value due to the common underrepresentation of this group.

### **Analysis**

Preliminary analysis of the responses that we received reveal that respondents have a range of complaints relating to the sales practices of their telecommunications providers. Three key themes were clear: costs, misleading sales practices and poor service (including aggressive sales practices).

Approximately 65 per cent of respondents mentioned cost as a key issue and many indicated that they had been misled about the cost of their services. For example, multiple respondents informed us that they had been offered a "free" add-on, only to find out later that they were actually being charged. The overrepresentation of people with a disability who were impacted by high costs is also a concern emerging from the data. 16 out of the 18 participants who identified as a person with a disability indicated that the cost of their services was an issue. Comments from respondents regarding cost include:

*"They offer 3 services for 99.00 and they increase the price every month. Now my bill is 134.00." - Gustavo, Ottawa*

*"I have been promised a fixed price for the year and it goes up \$50 after a few months. Bell representative of the loyalty department says all companies go up in price. The bill is impossible to figure out."* - Jade, Scarborough

*"When I first signed up with Bell for internet service, they charged me as soon as I signed up even though I did not receive the turbo hub ten days later. They charged me late fees when I had given them my credit card to do automated payments."*  
- Carla, Forest Glade

Half of the respondents indicated that they had been misled by a sales representative; many respondents indicated that they were told that their service or bundle would be a certain price, but they were later billed for a higher price. Comments from respondents regarding misleading sales practices include:

*"A Shaw rep. called from their loyalty department to offer me a free PVR. It wasn't free. They wanted to charge me 20.00 per month for it after 2 years. Eventually, I did get it for free, but with much complaining."* - Susan, Port Coquitlam

*"Both Rogers & Bell have been very difficult to deal with. What I signed up for was not what I got. Both companies also raise prices & change plans without informing their customers."* - Lisa, Ottawa

*"I signed up for a TV, internet and home phone service bundle from Bell Canada. My monthly bill supposed to be "fixed price" of \$99.00 a month for three years. But I was lied to and my bill was going up every month."* - Ayan, Ottawa

Poor service, including aggressive sales practices, was evident in a number of responses. Respondents indicated that sales representatives were forceful and often untruthful in their practices. Comments from respondents regarding poor service and aggressive sales practices include:

*"[The representative] changed services over the phone without permission."* - Ehab, Mississauga

*"I had a Bell Canada rep come to my door to sell me fibre optic services. She was unbelievably aggressive and even after I told her I was not interested, she continued to try to "convince" me. I literally had to close the door on her because she would not leave."* - Sandra, Toronto

*"Bell would not cancel my grandfather's phone and internet after he had died even after being sent multiple copies of his death certificate and talking to his Power of Attorney."* - Lauren, location unknown

Aggressive and misleading sales practices are harmful to low-income and vulnerable Canadians. For the number of respondents that indicated the cost of their telecommunications services is too high; being misled or pushed into a service that is unaffordable could lead to debt, or cause consumers to sacrifice other necessities in order to pay their bill. In addition, low and moderate income people may disproportionately go without

necessary telecommunications services, or avoid switching provider because of past experience causing them to fear unexpected costs.

The initial findings from our survey reveal the sales practices of telecommunications companies are inappropriate and harmful to low-income consumers. ACORN will continue to analyze the data if more responses are received.

**For more information, please contact ACORN Canada:**

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Name	City	Please describe the issue you experienced with the telecoms company	The CRTC wants to understand how different groups are impacted by misleading or aggressive sales practices. Please indicate if you identify as a member of any of the following groups (select all that apply)	If you selected one of the options above, do you believe being a member of this group (s) impacted how you were treated by the telecoms company?	Can we share your name and city with the CRTC? (If you select "yes", this information may be published in a public submission)
Md. Golam Kibria Talukder	Response via email - no answer	Very recently I have a bad experience with TSN. During worldcup football in June -July I paid \$28 to TSN for one month. Then After the worldcup I didn't watch or loginto TSN but they took \$28 for July-Aug for which I am completely upset. There was no clear instruction that it will be recurring monthly subscription and there is no button in the website to unsubscribe as necessary. I had to send email to the customer service team for unsubscription. I am going to complain to my credit card company not to pay anything to TSN.	Response via email - no answer	Response via email - no answer	Yes
		I have been hounded by Bell and Roger through hundreds of flyer, mail-out, followed up by phone calls of unbelievable offers so they say from both companies even though I have told them both that I cant have a cell phone or internet because of the metal in my face is affected by WIFI, radio waves and cell phones.My ear implants what ever they are are very bothersome to me putting a small; current through out my face where about a hundred metal stitches where put in. Why I must explain this every month means they just want the money not give any true customer service.I will eventually be giving up my basic Rogers cable in exchange for rabbit ear antenna and changing my Bell phone line for a less costly one. I have been supporting Bell because of there Lets Talk sponsorship of Mental Health. I have known of many who pay 200.00 or more money each month to these providers only to have to go to the food bank because they dont go or are unwilling to go to community centers like I do to use the internet a few times a week.	Response via email - no answer	Response via email - no answer	No
Susan Frese	Port Coquitlam	A Shaw rep. Called from their loyalty department to offer me a free pvr. It wasn't free. They wanted to charge me 20.00 per month for it after 2 years. Eventually I did get it for free, but with much complaining.	Person with a disability	Yes. They knew I have a mental illness. I have been lied to by Shaw representatives over many years. Having no other choice but to use them.	Yes
Carol Bonney	Dartmouth	When moving to my current residence i called up eastlink setup brand new package for 65.00 mthly after moving i called as there worker never showed on day i was given appt to install reviewed my offer found out it was all b.s. ended up paying 145.00 mthly i havent had cable for 4 yrs now go to library rent dvds for tv shows and have data plan on my cell for news n weather this is better when salesmen come to door for eastlink n bell i just yell no thanks wont even open door to them	Not applicable	No	Yes
		The prices for a phone and the monthly charges are outrageous. Hidden fees. High fees. No one should pay these prices.	Person with a disability	No	No
	Toronto	I do not want to bundle and am very tired of explaining my reasons over and over again. Basically if I bundle and I lose service, I have no way of containing anyone. Now with the phone with one company and internet with another, I am not cut off from contacting friends, family, and the damn company to fix the problem. But the sales people just push saving a bit of money - and that is only temporarily. In the end, it all costs the same.	Senior	No, because I sound young. And annoyed.	Yes
		Eastlink asked me to pay \$100 upfront for not clearing the credit check	Not applicable	no	No
Ehab James	Mississauga	Changed services over the phone without permission	Not applicable	N/A	Yes
Sonny Mir	Toronto	They make contract without having contract	18 - 19 years of age, Language minority	Yes	Yes
Sandra Pimpao	Toronto	I had a Bell Canada rep come to my door to sell me fibre optic services. She was unbelievably aggressive and even after I told her I was not interested, she continued to try to "convince" me. I literally had to close the door on her because she would not leave. I left the house to do some grocery shopping and, when I came back, my husband tells me that he signed the agreement with Bell because this same woman came back to my door and told my husband I had agreed to an agreement and that I asked her to come back so that he could sign it on our behalf because I had to run out. She deliberately lied and manipulated us to sign an agreement. It actually never went through because I filed a formal complaint with Bell and they cancelled the service. But I will NEVER consider Bell for any service in future!	Not applicable	Not applicable	Yes
R. Cormier	Hamilton	Bell keeps on calculating the tax incorrectly. They always rounded up, even if it should not be rounded up, or even if it should be rounded down. As a result, a tax that should be, for example \$5.1102 would be rounded up to \$5.12. I tried for months to get this remedied. I called customer service and the Indian reps would seem to not understand, or obstruct me. I finally called head office in Canada and spoke to some woman who was supposedly in charge. She said she would bring the issue up at the "next meeting". Nothing ever changed. Taxes continued to be incorrectly calculated, sometimes were off by as much as \$3. More phone calls to head office got me nowhere. I had to calculate taxes personally every month, and every month would have to call customer service to get the tax amount corrected. It was often \$3 or higher then what it should be. Even if amounts were only being rounded up (when they should not be) by a cent, if you take into consideration the number of people being overcharged by a cent or two, it adds up to a large amount of money. Bell head office was informed of the problem, and did nothing. Perhaps they created the problem in the first place as it was revenue generated for them, certainly not something they'd want to stop.	Person with a disability	No	Yes
Jennifer Miller	Surrey	im with shaw and they keep pushing tv on me for an extra \$10 but once i went for intending to get tv but it really \$20 or more my internet now \$95 i wish it was alot lower for low income like \$20 or \$30 it be alot easier on me each month.	Senior, 18 - 19 years of age, Language minority, Person with a disability	im 37 and it doesnt matter what age they still pressure	Yes

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Jim Ervin	North Burnaby	Telus asked me if I would take a fiber optic connection for my computer. But what they didn't say which I found out from someone who fell for their sales pitch, is that this connection is not directly to your computer. Instead, there is a wireless connection involved as well and this produces harmful radiation. And so I refused. I have found Telus to be completely useless as well in protecting customers against annoying robo calls, usually allegedly from Visa/Mastercard. I wanted them to report this matter to the police on my behalf, but was instead told to do so myself.	Senior	Not sure. They'd likely play the same games with anyone.	Yes
Carla Conrod	Forest Glade	When I first signed up with Bell for internet service, they charged me as soon as I signed up even though I did not receive the turbo hub ten days later. They charged me late fees when I had given them my credit card to do automated payments. I am charged alot of money for very poor service ie service is intermitent so if something is loaded the service goes dead and reloads again and I am charged for data each time it reloads increasing the cost significantly. The turbo hub stopped working altogether and it took three weeks and three turbo hubs to get service again, one staff person said those weeks would be free but I was charged anyway. I have signed a two year deal so I can't get out of their service which is costing over \$80 a month for email and searches, no streaming or listening to music on-line. I have to call them every month and explain that I am paying double because of the poor service, sometimes they take \$15 off which is not much considering how often it goes out of service and reloads.	Senior, Person with a disability	no I believe they mistreat everyone and fool alot of people	Yes
Debbie Wall	Winnipeg	I had a sales person come to my door which was both unsolicited and unwanted.	Not applicable	No	Yes
Sherry Guye	Halifax	Well, I don't understand why, if you pay for the movie package, you still have to pay for the movies and you don't get to keep the movies (you can't record them). You get free On Demand, but still have to pay for the movies as well. That is misleading. The movies are terrible. You are thinking you will get recent movies. 90% of then are over 20 years old. I was told I could watch any series if I missed it but they are not available or have just a couple of episodes. What good is that. The bill does not break down the bundle. I have know idea what I am paying for my phone service. The bundle is suppose to be a deal but my bill is roughly \$180 per month. Plus the internet service is too high for low income families. Kids need it for school. If they don't have it they are at a disadvantage. Their (Bell) has the worst customer service ever. They hang up on you if the don't know how to help you. Also when the technician comes to install you service the phone has to be hooked up near where the tv is. My mother of 85 years had to get a portable phone near the couch. Also I know for a fact sales guys suck in seniors to get everything when they have no idea what they have and how to use it. My mother is a perfect example of that.	Senior, Person with a disability	Well you should be able to have your phone hooked up where it is convenient for you, not across the room next to your tv. Every-time it rings one has to get up and most likely misses the call. I don think that customer services representatives are impatient and tell you stuff just to get you off the phone whether it is true or not. I you try to dispute what they are telling you they just hang up or tell you a lie. One time i was waiting for a home service guy to show up and found out that a ticket was no where to be found on the issue I was having. Representatives should have english as their first language and be located in Canada not in India.	Yes
Valerie	Toronto	I was up north for 2 weeks, I upgraded to Canada wide calling bc I could not get any service, I was told this would resolve the matter, I needed my phone as I had a medically challenged child with me (grandchild) After doing so I still had no service and was then told that my phone was only 50% compatible ? I then drove an hour each way to buy a new phone, and still had 0 Service! Drove into town again the next day and was told that it wasn't my phone but a Sim card problem!! As I had to a child with 200 stitches in her back, I needed a phone, so I drove an hour each way again to change the Sim card,. I still had no service!! Needless to say this lack of services disrupted our holiday and it was one of the most frustrating things I have ever been through! The company is Chatr, I called them 37 times in one day trying to resolve the issue's... the issue's we're never resolved while I was up north, we had to leave early bc of the fear of anything happening and not being able to call for help! Chatr took no responsibility for the lack of services and continually blamed my plan, my phone or my Sim card	Person with a disability	Not sure	Yes
Ann Frame	Halifax	I FIND NOT HAVING A BREAK DOWN ON WHAT COSTS WHAT EACH MONTH VERY CONFUSING. IT WOULD BE EASIER IF THEY LISTED EACH ITEM SEPARATE EVEN THOUGH IT IS A BUNDLE. HOW DO I KNOW IF IM BEING CHARGED TOO MUCH FOR EACH ITEM. AND BILL SEEMS TO BE GOING UP MORE FOR SAME SERVICE	Senior, Person with a disability	DONT THINK SO	Yes
Lauren	Seward-Munday	Bell would not cancel my grandfather's phone and internet after he had died even after being sent multiple copies of his death certificate and talking to his Power of Attorney. We knew he was dying and he spent a few months in hospice but they said they would not cancel until he had died. He was dead and buried and modems were returned and they still refused. It wasn't until we said the estate was dissolved they stopped calling.	Senior, Person with a disability	My grandfather was unable to speak for himself during the last months of his life so I believe they did take advantage of his state yes.	Yes
Kathleen Fortin	Ottawa	Service is terrible to talk to someone who knowledgeable no one knows anything. I canceled my cable service on a certain date should get a credit adjustment for my cable instead paying for one full extra month even though service has been cancelled.	Person with a disability	No	Yes

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Linda Rose	Belleville	Threatening to diss connect my services changing my services without discussing with me adding services and charges I never discussed and having to go through 11 people to even find someone who understands what's going on I do not understand my bill they constantly goes up in price it's too overwhelming for me and I find it difficult speaking with the foreigner thank you	Person with a disability	Yes	Yes
Teresa Chernoff	Burnaby	The co. I receive services through, Telus, needs a whole new system for choosing cable-vision bundles? No place to get hands on help. I am being charged a small fortune for what, I don't know! Time we can pay for channels individually instead of say, wanting two of a bundle of four channels, but not the other two, charged accordingly!! Pissed off, but don't know how to fix it because no place to do this in hands on, NOT the phone... some of us can't hear on the phone... too confusing. Meantime, I keep throwing over \$100.00 a mo. to them just for cable & only watch a handful of channels, not the 8 bundles, 3 more added? confusing to understand and basic cable...	Person with a disability	Being a co-op member is to my advantage. It's the co. that I receive these services through. ... Satisfied with cost of ph. & internet, but, very upset with Telus cable system and subsequent cost thereof.	Yes
J. Hardy	Burnaby	I called to see how much it would be to upgrade to a slightly faster internet speed. I figure it would be reasonable and affordable. I explained to the rep. that my landlady helped us connect to the internet and cable by putting us under her Shaw account under the \$40 Tenant package. My landlady knew I was a low income single parent household and she wanted to help us out by getting us a discount on our internet & cable. Anyway, the rep. kept insisting that if I were to upgrade, I would have to pay an extra \$80, and possibly be removed from my landlady's account or still pay the \$40 to my landlady, plus the \$80. The rep had been very unclear on that, but I knew she was just trying to make me agree to her contract sale. She didn't listen to anything I was saying to her. I knew it should've actually only cost \$10/myth to upgrade, because 6 mth's prior, I asked Shaw to down-grade my speed because I couldn't afford the extra \$10/mth. But this rep. acted like I had no clue what I was talking about and insisted that I had to pay the full price for the internet. I don't even think she even looked at the details of the package on my account. I ended up telling her I couldn't afford the upgrade and I refused to accept her "sales pitch" cuz that's all it was. Trying to make me become the fool so she could profit for the company.  A couple months later, I had to call into Shaw about a different issue on my account. Right before the call ended, I figured it wouldn't hurt to ask this other rep I was talking too, so I asked about the \$10 internet upgrade, she looked at my account and confirmed it would only be an extra \$10/mth. I told the new rep. about the previous conversation I had with the sales rep and the current one was also confused as to why I had been quoted \$80 for the upgrade during that first initial call. But I know she was being deceitful so she could reach her sales quota or get me off the tenant package. But because of that conversation, it made me feel badly about myself. It made me not want to call there again. I was made to feel like I was making up a story about being on a package that only cost \$40. She made me feel like I was less than everyone else just because I couldn't afford to upgrade to the internet price that everyone else could afford to pay. I literally felt like a shitty mom when I had to tell my kids we'd just have to put up with the internet speed we had cuz the upgrade we had before for \$10 was no longer available, I had to tell them that I couldn't afford the extra \$80/mth becuz it would end up cutting into our food for the month. It's not a good feeling when a parent has to admit to their kids that u can't provide them with the simplest things because ur too poor to afford the simple things.  But being pressured, intellectually belittled, and lied too by a companies sales employee is not a good experience and the ones that really struggle and have to make their money stretch, can't becuz the sales agent probably won't be so willing to discuss all the package options for ur budget. U just have to take their word for it.	Not applicable	No, I think I was just a sales quota for her.	Yes
		I subscribed to a "bundle" with Rogers Communications for TV, phone and internet. About 4 years later they are charging double what the salesman said.	Person with a disability	No.	No
Maize Blanchard	North York	I was given a package with one month free netflix and which i did not order then chsrge for it .i fanaly called to see why i was paying more then what i wastold over the phone. I refused to pay and was given s discount.	Senior	No	Yes
Jade Serene	Scarborough	I have been promised a fixed price for the year and it goes up \$50 after a few months. Bell representative of the Loyalty department says all companies go up in price. The bill is impossible to figure out. I detest calling to get some help as I am on hold for a long time and they don't really fix your pricing problems. I have been with Rogers but they are no better.	Person with a disability	No. My disability is within; not noticeable.	Yes
Bell Canada	Toronto	Transferred homestead line from house to apartment. My 80 year old Mother was told she needed a motume for the line in the apartment. Heat is all it does we can walk to a library regarding.	Senior	yes!	Yes
		I get my internet service from Eastlink. As time went by, so did their pricing, from around \$80 to \$102 per month. This is only for internet, nothing else. That's annoying, yet it's the cheapest "deal" I can get. My electricity is almost a quarter of that each month.	Person with a disability	I don't think so.	No

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Lisa Desjardins	Ottawa	Both Rogers & Bell have been very difficult to deal with. What I signed up for was not what I got. Both companies also raise prices & change plans without informing their customers. These companies need to be very transparent about the correct costs of their services. No more bait & switch... & no more making promises they cannot keep. I know I'm not alone in saying that internet is now an essential service, as students need access to do their work. Prices need to be lowered & companies need to put their customers before their bottom lines.	Not applicable	Not applicable	Yes
		When I decided to move in with my partner (disconnecting my internet in favour of his) the company was pushing a plan to keep me as a "valued customer". I was uncomfortable when he asked the postal code of my new place and address and how many were living in the home. I felt it was invasive. Despite the fact he said it was only so he can provide a better package to suit my needs as a customer (a package I didn't want or ask for- if I wanted to move my internet to another address and upgrade I will ask for it) I felt my personal life isn't his business and my decisions aren't being respected. I admit I challenged him, he got frustrated (but professional) and said it is what he needs to ask as part of his job.	Not applicable	I did not select one above but your form makes me write something anyway	No
Sean Nagasar	Ottawa	When I got internet from Bell Canada a long time ago. The sales person told me that the only fee I had to pay was the box. So we set up a technician to come in. I was at work because he did not come when I said I be home. The land lady let him in and he informed her there be a charge. I was not there to contest it and Bell Canada charged me over 150 plus the 100 for the modem. They refused to refund me so I never go with Bell.	Not applicable	Horrible	Yes
		Pushy, and controlling.	Not applicable	No. They are too big with no competition. Big corporation in this province have open freedom, no one seems to be accountable!	No
Ayan S	Ottawa	I signed up for a TV, internet and home phone service bundle from Bell Canada. My monthly bill supposed to be "fixed price" of \$99.00 a month for three years.  But I was lied to and my bill was going up every month. I was getting almost double of what I was promised of.  I cut ties with Bell and Rogers before that. They are ripping people off.	Not applicable	N/A	Yes
	Ottawa	Overbilled fee to break contract when I'm on odsp	Person with a disability	In credit collections had to cancel due to being sick	Yes
Alan Gemmill	Ottawa	They raised my bill approx 25%	Person with a disability	No	Yes
Kabisha	Montreal	Being insufficiently informed about the phone package and the internet package	Not applicable	-	Yes
Gustavo	Ottawa . we need internet, home phone . tv. a fair price price	They offer 3 services for 99.00 and they increase the price every month. now my bill is 134.00 . I am white BELL .	Senior, 18 - 19 years of age, Person with a disability	not good	Yes
		They locked me into a contract right before dropping their rates for the 7gb/month deal during the holiday season last year.	Not applicable	N/a	No