



Contents

Act	Reg. No.	Page
Accessibility Act		
Accessibility Act General Regulations—amendment	3/2021	36
Collection and Debt Management Agencies Act		
Collection and Debt Management Agencies Regulations	5/2021	39
Consumer Creditors' Conduct Act		
Consumer Creditors' Conduct Regulations	6/2021	47
Debt Collection and Management Reform (2012) Act		
Proclamation of Act, S. 46, S.N.S. 2012, c. 40	4/2021	37
Environment Act		
Nova Scotia Environmental Trust Regulations—repeal	8/2021	51
Petroleum Products Pricing Act		
Prescribed Petroleum Products Prices	2/2021	34
Prescribed Petroleum Products Prices	7/2021	48

In force date of regulations: As of March 4, 2005*, the date a regulation comes into force is determined by subsection 3(6) of the *Regulations Act*. The date a regulation is made, the date a regulation is approved, the date a regulation is filed and any date specified in a regulation are important to determine when the regulation is in force.

*Date that subsections 3(6) and (7) and Sections 11 and 13 of the *Regulations Act* and amendments to the *Regulations Act* made by Chapter 46 of the Acts of 2004 were proclaimed in force.

N.S. Reg. 2/2021

Made: January 7, 2021

Filed: January 8, 2021

Prescribed Petroleum Products Prices

Order dated January 7, 2021
made by the Nova Scotia Utility and Review Board
pursuant to Section 14 of the *Petroleum Products Pricing Act*
and Sections 16 to 19 of the *Petroleum Products Pricing Regulations*

Order**M09955**

In the matter of the *Petroleum Products Pricing Act*

- and -

**In the matter of prescribing prices for petroleum products
pursuant to Section 14 of the *Petroleum Products Pricing Act* and
Sections 16 to 19 of the *Petroleum Products Pricing Regulations***

Before: Roberta J. Clarke, Q.C., Member

Whereas the purpose of the *Petroleum Products Pricing Regulations* is to ensure just and reasonable prices for specified petroleum products taking into consideration the objectives of preserving the availability of such products in rural areas, stabilizing prices of such products and minimizing the variances in prices of such products across the Province;

And whereas the Nova Scotia Utility and Review Board (“Board”) considered the manner in which it would proceed to set petroleum product prices in its decision, 2006 NSUARB 108, issued on October 16, 2006;

And whereas the Board revised the wholesale margin effective January 4, 2013, in its decision, 2012 NSUARB 213, issued on December 12, 2012;

And whereas on December 30, 2020, the Board issued an interim order in Matter M09952 increasing the wholesale margin for self-service and full-service gasoline and diesel, on an interim basis, by 2.50 cents per litre (cpl) to a total of 9.15 cpl, and the increase to the wholesale margins is incorporated into the Board’s weekly setting of regulated petroleum product prices, effective 12:01 a.m. on Friday, January 8, 2021, until further Order of the Board;

And whereas the Board revised the retail margin and the transportation allowance effective October 28, 2016, in its decision, 2016 NSUARB 168, issued on September 26, 2016;

And whereas the average of the average of the daily high and low reported product prices (in Canadian cents) for the period ended January 6, 2021, are:

Grade 1 Regular gasoline	49.43¢ per litre
Ultra-low-sulfur diesel oil	50.30¢ per litre

Now therefore the Board prescribes the benchmark prices for petroleum products to be:

Gasoline:	
Grade 1	49.43¢ per litre
Grade 2	52.43¢ per litre
Grade 3	55.43¢ per litre
Ultra-low-sulfur diesel oil	50.30¢ per litre

And now therefore the Board has determined, based on historical data regarding price changes and to achieve revenue neutrality, it is appropriate to apply, and the Board so orders, forward averaging corrections of:

Gasoline: plus 1.00¢ per litre
 Ultra-low-sulfur diesel oil: plus 0.70¢ per litre

And whereas a winter blending adjustment of plus 2.12¢ per litre is required for ultra-low-sulfur diesel oil;

And now therefore the Board prescribes the prices for petroleum products as set forth in Schedule “A” effective on and after 12:01 a.m., January 8, 2021.

Dated at Halifax, Nova Scotia, this 7th day of January, 2021.

sgd. *Crystal Henwood*
 Clerk of the Board

Schedule “A”

**Prices Prescribed for Petroleum Products
 under the *Petroleum Products Pricing Act* and the
Petroleum Products Pricing Regulations
 effective on and after 12:01 a.m. on January 8, 2021**

Nova Scotia Petroleum Price Schedule								
Petroleum Prices in Cents/Litre					Self-Service Pump Prices		Full-Service Pump Prices	
					(Pump Prices includes 15% HST)			
	Base Wholesale Price	Fed. Excise Tax	Prov. Tax	Wholesale Selling Price	Min	Max	Min	Max
Zone 1								
Regular Unleaded	61.45	10.0	15.5	86.95	105.9	108.0	105.9	999.9
Mid-Grade Unleaded	64.45	10.0	15.5	89.95	109.3	111.5	109.3	999.9
Premium Unleaded	67.45	10.0	15.5	92.95	112.8	114.9	112.8	999.9
Ultra-Low-Sulfur Diesel	64.49	4.0	15.4	83.89	102.3	104.5	102.3	999.9
Zone 2								
Regular Unleaded	61.95	10.0	15.5	87.45	106.4	108.6	106.4	999.9
Mid-Grade Unleaded	64.95	10.0	15.5	90.45	109.9	112.1	109.9	999.9
Premium Unleaded	67.95	10.0	15.5	93.45	113.3	115.5	113.3	999.9
Ultra-Low-Sulfur Diesel	64.99	4.0	15.4	84.39	102.9	105.1	102.9	999.9
Zone 3								
Regular Unleaded	62.35	10.0	15.5	87.85	106.9	109.1	106.9	999.9
Mid-Grade Unleaded	65.35	10.0	15.5	90.85	110.3	112.5	110.3	999.9
Premium Unleaded	68.35	10.0	15.5	93.85	113.8	116.0	113.8	999.9
Ultra-Low-Sulfur Diesel	65.39	4.0	15.4	84.79	103.4	105.6	103.4	999.9
Zone 4								
Regular Unleaded	62.45	10.0	15.5	87.95	107.0	109.2	107.0	999.9
Mid-Grade Unleaded	65.45	10.0	15.5	90.95	110.5	112.6	110.5	999.9
Premium Unleaded	68.45	10.0	15.5	93.95	113.9	116.1	113.9	999.9
Ultra-Low-Sulfur Diesel	65.49	4.0	15.4	84.89	103.5	105.7	103.5	999.9
Zone 5								
Regular Unleaded	62.45	10.0	15.5	87.95	107.0	109.2	107.0	999.9
Mid-Grade Unleaded	65.45	10.0	15.5	90.95	110.5	112.6	110.5	999.9
Premium Unleaded	68.45	10.0	15.5	93.95	113.9	116.1	113.9	999.9
Ultra-Low-Sulfur Diesel	65.49	4.0	15.4	84.89	103.5	105.7	103.5	999.9

Zone 6								
Regular Unleaded	63.15	10.0	15.5	88.65	107.8	110.0	107.8	999.9
Mid-Grade Unleaded	66.15	10.0	15.5	91.65	111.3	113.4	111.3	999.9
Premium Unleaded	69.15	10.0	15.5	94.65	114.7	116.9	114.7	999.9
Ultra-Low-Sulfur Diesel	66.19	4.0	15.4	85.59	104.3	106.5	104.3	999.9

N.S. Reg. 3/2021

Made: January 12, 2021

Filed: January 12, 2021

Accessibility Act General Regulations—amendment

Order in Council 2021-5 dated January 12, 2021

Amendment to regulations made by the Governor in Council
pursuant to Section 71 of the *Accessibility Act*

The Governor in Council on the report and recommendation of the Attorney General and Minister of Justice dated December 7, 2020, and pursuant to Section 71 of Chapter 2 of the Acts of 2017, the *Accessibility Act*, is pleased to amend the *Accessibility Act General Regulations*, N.S. Reg. 197/2019, made by the Governor in Council by Order in Council 2019-335 dated December 2, 2019, with respect to the prescription dates of prescribed public sector bodies for the purposes of meeting obligations under the *Accessibility Act* and amending the list of prescribed public sector bodies, in the manner set forth in Schedule “A” attached to and forming part of the report and recommendation, effective on and after January 12, 2021.

Schedule “A”

**Amendment to the *Accessibility Act General Regulations*
made by the Governor in Council under Section 71
of Chapter 2 of the Acts of 2017, the *Accessibility Act***

Section 3 of the *Accessibility Act General Regulations*, N.S. Reg. 197/2019, made by the Governor in Council by Order in Council 2019-335 dated December 2, 2019, is repealed and the following Section substituted:

Designation of public sector bodies

3 The following are prescribed as public sector bodies under the Act:

Name of public sector body	Date
<ul style="list-style-type: none"> • Acadia University • Atlantic School of Theology • Cape Breton University • Dalhousie University • Mount Saint Vincent University • Nova Scotia College of Art and Design • Nova Scotia Community College • Saint Mary’s University 	April 1, 2021

<ul style="list-style-type: none"> • St. Francis Xavier University • Université Sainte Anne • University of Kings College • a regional municipality, a county or district municipality, a town • a regional public library • a village continued under the <i>Municipal Government Act</i> 	
<ul style="list-style-type: none"> • Atlantic Provinces Special Education Authority • Art Gallery of Nova Scotia • Develop Nova Scotia • an education entity as defined in the <i>Education Act</i> • Events East Group • a health authority as defined in the <i>Health Authorities Act</i> • Housing Nova Scotia • Nova Scotia Business Inc. • Nova Scotia Gaming Corporation • Nova Scotia Innovation Corporation • Nova Scotia Liquor Corporation • Nova Scotia Museum • Tourism Nova Scotia 	<p>April 1, 2022</p>

N.S. Reg. 4/2021

Made: January 12, 2021

Filed: January 12, 2021

Proclamation of Act, S. 46, S.N.S. 2012, c. 40

Order in Council 2021-6 dated January 12, 2021
 Proclamation made by the Governor in Council
 pursuant to Section 46 of the
Debt Collection and Management Reform (2012) Act

The Governor in Council on the report and recommendation of the Minister of Service Nova Scotia and Internal Services dated December 1, 2020, and pursuant to Section 46 of Chapter 40 of the Acts of 2012, the *Debt Collection and Management Reform (2012) Act*, is pleased to order and declare by proclamation that Chapter 40 of the Acts of 2012, the *Debt Collection and Management Reform (2012) Act*, do come into force on and not before May 1, 2021.

PROVINCE OF NOVA SCOTIA

sgd: Arthur J. LeBlanc

G/S

ELIZABETH THE SECOND, by the Grace of God,
of the United Kingdom, Canada and Her Other
Realms and Territories, Queen, Head of the
Commonwealth, Defender of the Faith.

TO ALL TO WHOM THESE PRESENTS SHALL COME, OR WHOM THE SAME MAY IN ANY WISE
CONCERN,

GREETING:

A PROCLAMATION

WHEREAS in and by Section 46 of Chapter 40 of the Acts of 2012, the *Debt Collection and Management Reform (2012) Act*, it is enacted as follows:

- 46** This Act comes into force on such day as the Governor in Council orders and declares by proclamation.

AND WHEREAS it is deemed expedient that Chapter 40 of the Acts of 2012, the *Debt Collection and Management Reform (2012) Act*, do come into force on and not before May 1, 2021;

NOW KNOW YE THAT WE, by and with the advice of the Executive Council of Nova Scotia, do by this Our Proclamation order and declare that Chapter 40 of the Acts of 2012, the *Debt Collection and Management Reform (2012) Act*, do come into force on and not before May 1, 2021, of which all persons concerned are to take notice and govern themselves accordingly.

IN TESTIMONY WHEREOF We have caused these
our Letters to be made Patent and the Great Seal of
Nova Scotia to be hereunto affixed.

WITNESS, Our Trusty and Well Beloved His Honour
Arthur J. LeBlanc, ONS, Q.C., Lieutenant Governor of
the Province of Nova Scotia.

AT Our Government House in the Halifax Regional
Municipality, this 12th day of January in the year of
Our Lord two thousand and twenty-one and in the
sixty-ninth year of Our Reign.

BY COMMAND:

sgd: Honourable Mark Furey
Provincial Secretary
Attorney General and Minister of Justice

N.S. Reg. 5/2021 to 6/2021

Made: January 12, 2021

Filed: January 12, 2021

Collection and Debt Management Agencies Regulations;
Consumer Creditors' Conduct RegulationsOrder in Council 2021-7 dated January 12, 2021
Repeal of regulations and regulations made by the Governor in Council
pursuant to Section 28 of the *Collection and Debt Management Agencies Act*
and Section 6 of the *Consumer Creditors' Conduct Act*

The Governor in Council on the report and recommendation of the Minister of Service Nova Scotia and Internal Services dated December 1, 2020, is pleased, effective on and after May 1, 2021

- (a) pursuant to Section 28 of Chapter 77 of the Revised Statutes of Nova Scotia, 1989, the *Collection and Debt Management Agencies Act*, to
- (i) repeal the regulations respecting collection agencies, N.S. Reg. 104/1975, made by the Governor in Council by Order in Council 75-880 dated July 29, 1975; and
 - (ii) make regulations respecting collection and debt management agencies in the form set forth in Schedule "A" attached to and forming part of the report and recommendation; and
- (b) pursuant to Section 6 of Chapter 91 of the Revised Statutes of Nova Scotia, 1989, the *Consumer Creditors' Conduct Act*, to make regulations respecting the conduct of consumer creditors in the form set forth in Schedule "B" attached to and forming part of the report and recommendation.

N.S. Reg. 5/2021

Collection and Debt Management Agencies Regulations

Schedule "A"**Regulations Respecting Collection and Debt Management Agencies
made by the Governor in Council under Section 28
of Chapter 77 of the Revised Statutes of Nova Scotia, 1989,
the *Collection and Debt Management Agencies Act*****Citation**

1 These regulations may be cited as the *Collection and Debt Management Agencies Regulations*.

Definitions

2 In these regulations,

"Act" means the *Collection and Debt Management Agencies Act*;

"debt management agreement" means a written agreement between a debtor and a debt management agency referred to in subsection 20A(4) of the Act.

Definition for Act

3 In clause 20(1)(f) of the Act, "written notice" includes a notice sent by e-mail.

Persons exempt from Act

- 4 In addition to the exemption set out in Section 3 of the Act, all of the following persons are exempted from the application of the Act:
- (a) a licensed insolvency trustee within the meaning of Part I of the *Bankruptcy and Insolvency Act* (Canada);
 - (b) an administrator as defined in Division II of Part III of the *Bankruptcy and Insolvency Act* (Canada).

Application for licence—terms and conditions

- 5 (1) An applicant for a collector's licence or a debt management agent's licence must be 19 years of age or over.
- (2) An applicant for a collection agency licence must have had at least 2 years' experience in all phases of collection agency business, or related experience that, in the opinion of the Registrar, is equivalent.
- (3) An applicant for a debt management agency licence must have had at least 2 years' experience in all phases of debt management agency business, or related experience that, in the opinion of the Registrar, is equivalent.

Licence renewal

- 6 The Registrar may renew a licence on receiving all of the following from the applicant:
- (a) a completed application for renewal in a form provided by the Registrar;
 - (b) the fee prescribed in these regulations.

Fees

- 7 (1) The fees to be paid to the Registrar are as follows:
- (a) to apply for a collection agency licence or a debt management agency licence: \$464.75;
 - (b) to renew a collection agency licence or a debt management agency licence: \$464.75;
 - (c) for each branch office of a collection agency or debt management agency: \$165.70;
 - (d) to apply for a collector's licence or a debt management agent's licence: \$66.00;
 - (e) to renew a collector's licence or a debt management agent's licence: \$66.00;
 - (f) for each duplicate licence when the original is lost, stolen or destroyed: \$37.35.
- (2) A person requesting a duplicate licence must provide an affidavit stating that the original was lost, stolen or destroyed.

Change of collection agency or debt management agency name

- 8 (1) When the name of a collection agency or debt management agency changes, the collection agency or debt management agency must notify the Registrar in writing of the new name within 30 days of the date of the change.

- (2) When the Registrar is notified of a name change by a collection agency or debt management agency, the Registrar must issue new licences for the collection agency or debt management agency and its collectors or debt management agents that show the new name.

Collection agency licence terms and conditions—consumer reporting

- 9 A holder of a collection agency licence who has reported a debt to a consumer reporting agency must inform the consumer reporting agency of any change in the status of the account within 35 days of the change in status.

Collection agency and debt management agency premises

- 10 (1) A holder of a collection agency licence or debt management agency licence must, for the purpose of carrying on its activities, maintain separate and adequate premises of which the licence holder is the occupant and where the licence holder
- (a) may be reached personally;
 - (b) may receive clients in private; and
 - (c) keeps the records and books prescribed by the Act or these regulations.
- (2) A holder of a collection agency licence or debt management agency licence who keeps a branch office must assign a responsible agent to the branch on a permanent basis.

Withdrawals from trust account

- 11 A collection agency or debt management agency that pays creditors from money withdrawn from its trust account must provide the creditor with a statement containing all of the following information:
- (a) the date or dates on which the money was collected or received by the collection agency or debt management agency;
 - (b) the amount of each payment;
 - (c) the name of the debtor;
 - (d) the gross amount collected;
 - (e) the amount of the fees, commissions and disbursements retained by the collection agency or debt management agency;
 - (f) the net amount payable to the creditor;
 - (g) the current balance owing by the debtor.

Remittance of funds to creditors

- 12 (1) Subject to subsection (2) and Section 13, a collection agency or debt management agency must, on or before the 20th day of the month following the month in which money is collected or received, do all of the following:
- (a) provide each creditor for which it acts with the statement referred to in Section 11;
 - (b) remit the money it has collected on behalf of a creditor, less its fees, commissions and disbursements, to the creditor.

- (2) If the amount collected or received is less than \$15.00, the collection agency or debt management agency may instead meet the requirements of clauses (1)(a) and (b) no later than 90 days after the date of collecting or receiving the money.
- (3) A collection agency or debt management agency must also account for all amounts collected or received and remit them, less its fees, commissions and disbursements, to the person entitled to them within 30 days of the date of receiving a request from the person entitled to an accounting.

Inability to locate missing creditors

- 13** (1) If a collection agency or debt management agency is unable to comply with Section 12 and money collected by the collection agency or debt management agency remains in the trust account for 6 months after collection, the collection agency or debt management agency must remit the money to the Registrar.
- (2) The Registrar must keep money remitted under subsection (1) in trust and, if a person applies to the Registrar and satisfies the Registrar that they are entitled to the money, the Registrar may remit the money to that person.

Register of trust accounts

- 14** A person who holds a collection agency or debt management agency licence must keep a register of the trust accounts that includes all of the following information:
- (a) all amounts collected or received by the collection agency or debt management agency in the carrying on of its business for the account of other persons;
 - (b) all the disbursements attributable to the amounts referred to in clause (a).

Receipts for payments made by or on behalf of debtors

- 15** (1) A collection agency and debt management agency must provide a receipt that meets the requirements of subsection (2) for all cash transactions, payments made in person or payments made at the debtor's request that the collection agency or debt management agency or a collector, debt management agent or employee collects or receives from a debtor for distribution to the debtor's creditors.
- (2) A receipt referred to in subsection (1) must contain all of the following information:
- (a) the date the amount is collected or received;
 - (b) the name of the debtor;
 - (c) the name of the person for whom the collection agency or debt management agency acts;
 - (d) the amount received from the debtor.

Debt management agreement receipts

- 16** When the amount set out in a debt management agreement is paid in full, the debt management agency must give the debtor a receipt containing all of the following information:
- (a) the amount paid;
 - (b) the name of the creditor or creditors;
 - (c) a statement that the amount received is in final settlement of the debt or debts owing.

Record disposal

17 All records of a collector, collection agency, debt management agent or debt management agency that relate to the collection of a debt and are to be discarded must be shredded before disposal to ensure that the identity of the debtor remains confidential.

Amount and form of bond

- 18 (1) The amount of the bond required to be delivered by an applicant for a collection agency licence under Section 6 of the Act or a debt management agency licence under Section 6A of the Act is \$20 000.00.
- (2) The bond must be in the form of a surety bond.

Termination of bond

- 19 (1) A bond may be terminated by any person bound by the bond by providing written notice of the intention to terminate to the Registrar and the collection agency or debt management agency named in the bond at least 60 days before the date the bond is to be terminated.
- (2) Subject to Section 20, the bond is deemed to be terminated 60 days from the date the notice is received by the Registrar.

Bond to remain in force

20 For the purpose of every act and omission occurring during the period of licensing or before a bond is terminated under Section 19, a bond continues in force and any collateral security remains on deposit for a period of 2 years after one of the following occurs:

- (a) the licence or renewal of the licence to which the bond relates is terminated; or
- (b) the bond is terminated under Section 19.

Forfeiture of bond

- 21 (1) The Registrar may declare any bond delivered under these regulations forfeited if any of the following occurs:
- (a) a collection agency or debt management agency, in respect of whose conduct the bond has been conditioned, or a collector, debt management agent, or official of the collection agency or debt management agency has been convicted of 1 or more of the following:
 - (i) an offence under the Act or regulations,
 - (ii) an offence involving fraud or theft, or conspiracy to commit an offence involving fraud or theft, under the *Criminal Code* (Canada);
 - (b) proceedings by or in respect of a collection agency or debt management agency, including any member of a partnership, in respect of whose conduct the bond has been conditioned, have been taken under the *Bankruptcy and Insolvency Act* (Canada), or by way of winding up and a receiving order under the *Bankruptcy and Insolvency Act* (Canada), or a winding-up order has been made, and the order has become final;
 - (c) a judgment based on a finding of fraud has been given against a collection agency or debt management agency, including any member of a partnership, in respect of whose conduct the bond has been conditioned or against a collector, debt management agent, or other official of the collection agency or debt management agency for money collected for any other person, and the judgment has become final;

- (d) if a judgment has been given against a collection agency or debt management agency, including any member of a partnership, in respect of whose conduct the bond has been conditioned or a collector, debt management agent, or other official of the collection agency or debt management agency on any claim involving a collection matter, and the judgment has remained unsatisfied for a period of at least 90 days;
 - (e) a decision has been rendered by the Registrar in writing stating in effect that after consideration of a complaint or the results of an inspection, the Registrar is satisfied that the person in respect of whose conduct the bond is conditioned, or any representative, agent or salesperson of that person,
 - (i) has violated any provision of the Act or these regulations, or
 - (ii) has failed to comply with any of the terms, conditions or restrictions of their licence.
- (2) A bond that is declared forfeited under subsection (1) is due and owing by the person bound by it as a debt due the Crown in right of Nova Scotia.

Assignment of bond or payment of money recovered under forfeited bond

- 22 (1) The Registrar may, in their discretion, assign any bond forfeited under these regulations and transfer the collateral security, if any, or pay over any money recovered under the bond to any of the following people, provided that the claim or transaction occurred during the period of licensing or before the bond was terminated under Section 19:
- (a) a judgment creditor of any collection agency or debt management agency, including any member of a partnership, in respect of whose conduct the bond has been conditioned, or a collector, debt management agent or other official of the collection agency or debt management agency, if the judgment was based on a claim arising out of a transaction involving a collection matter;
 - (b) if the claim is for less than \$100.00 against any collection agency, including any member of a partnership, in respect of whose conduct the bond has been conditioned, or a collector or other official of the collection agency, arising out of a transaction involving a collection matter, a person who satisfies the Registrar as to the validity of the claim;
 - (c) if the claim is for less than \$100.00 against any debt management agency, including any member of a partnership, in respect of whose conduct the bond has been conditioned, or a debt management agent or other official of the debt management agency, arising out of a transaction involving a collection matter, a person who satisfies the Registrar as to the validity of the claim;
 - (d) a person who has proven a claim in bankruptcy against any collection agency or debt management agency, including any member of a partnership, in respect of whose conduct the bond has been conditioned, respecting any claim arising out of a transaction involving a collection matter.
- (2) The Registrar may, if the Registrar considers it advisable, without any order, pay the whole or any part of any money recovered under the bond to the Minister of Finance and Treasury Board in trust for the persons who are or may become entitled to share in the proceeds of the bond under subsection (1).

Payment of proceeds of bond 2 years after forfeiture

23 If a bond has been forfeited and the Registrar has not received notice in writing of any claim against the proceeds of the bond or any part that remains with the Registrar within 2 years of the date of forfeiture, the Registrar may pay the proceeds of the bond or the collateral security, or any part remaining, to any person who made a payment under the bond or who deposited the collateral security, after first deducting the amount of any expenses that have been incurred in connection with any investigation or otherwise relating to the collection agency or debt management agency in respect of whose conduct the bond was conditioned.

Content of debt management agreement

24 A debt management agreement must be dated and signed by the debt management agency and the debtor, and must include all of the following content:

- (a) the name, address and telephone number of the debtor;
- (b) the name, address, telephone number and e-mail address of the debt management agency;
- (c) a description of all the services that are to be provided under the agreement;
- (d) a statement of all fees, commissions or disbursements, separately itemized, that are to be paid by the debtor;
- (e) a list of all creditors as disclosed by the debtor to whom payments will be made under the agreement;
- (f) a statement of the total amount owed, the payment amount, the schedule of payments to be made and the total number of payments for each listed creditor.

Fees charged to debtor by debt management agency

25 (1) A debt management agency must not charge a debtor a fee that exceeds any of the following:

- (a) in the case of a debt management agreement that includes a schedule of payments, the sum of the following:
 - (i) a one-time administration fee, which must be not greater than the average monthly payment as set out in the debt management agreement, and
 - (ii) 15% of the scheduled payment amount received from or on behalf of the debtor by the debt management agency;
 - (b) in the case of a one-time payment to a creditor or creditors, or an agreement to negotiate on the debtor's behalf with a creditor or creditors identified in the debt management agreement, 10% of the debt owing.
- (2)** A fee under clause (1)(b) may be charged to the debtor by the debt management agency only after a settlement acceptable to the debtor has been successfully negotiated with the creditor or creditors.

Debtor may cancel debt management agreement

26 (1) For the purposes of subsection 22B(1) of the Act, a debtor may cancel a debt management agreement in any of the following circumstances:

- (a) within 10 days of the date of receiving the written copy of the debt management agreement;

- (b) within 1 year of the date of entering into the debt management agreement if the debtor does not receive a copy of the debt management agreement that meets the requirements of the Act and these regulations;
 - (c) at any time if the debt management agency did not hold a valid debt management agency licence on the date of entering into the debt management agreement.
- (2) A debtor who cancels a debt management agreement in accordance with subsection (1) may give notice of cancellation to the debt management agency
- (a) expressed in any way;
 - (b) orally or in writing and by any means including e-mail; and
 - (c) sent to any address on record with the Province for the debt management agency, or to an address known by the debtor.
- (3) The cancellation of a debt management agreement operates to cancel, as if they never existed, all of the following:
- (a) the debt management agreement;
 - (b) all related agreements;
 - (c) all guarantees given by the debtor or a guarantor respecting money payable under the debt management agreement;
 - (d) all credit agreements and other payment instruments, including promissory notes,
 - (i) extended, arranged or facilitated by the debt management agency with whom the debtor entered into the debt management agreement, or
 - (ii) otherwise related to the debt management agreement.
- (4) For the purposes of clause (3)(b), a related agreement does not include any agreement that the debtor has entered into with a creditor.

Information required to be provided by collection agency or collector

27 A collection agency or collector must not collect or attempt to collect a debt without providing all of the following information in all contacts or correspondence, either written or verbal, with a debtor or creditor:

- (a) the collector's name as shown on the collector's licence;
- (b) the name of the collection agency as shown on the collection agency licence.

Days when collection agency or collector must not contact person

28 For the purposes of subclause 20(1)(k)(i) of the Act, the following days are designated as additional days on which a collection agency or collector must not contact or attempt to contact a person in relation to the collection of a debt:

- (a) New Year's Day;
- (b) Nova Scotia Heritage Day, being the third Monday in February;

- (c) Good Friday;
- (d) Victoria Day;
- (e) Canada Day;
- (f) Natal Day, being the first Monday in August;
- (g) Labour Day;
- (h) Thanksgiving Day;
- (i) Remembrance Day;
- (j) Christmas Day;
- (k) Boxing Day;
- (l) any day fixed as a holiday by proclamation of the Governor in Council.

Debt management agreement—prohibited representations

29 A debt management agency or debt management agent must not communicate or cause to be communicated any of the following representations relating to a debt management agreement:

- (a) a claim that the services are provided on a non-profit or charitable basis, if they are not;
- (b) a claim that the debt management agency's operations or programs are approved by, or a part of, a program run by the government of the Province, the government of Canada, or the government of any other jurisdiction outside the Province, if they are not;
- (c) a claim that misrepresents or exaggerates the services provided under the debt management agreement or the effects or benefits of those services, including, but not limited to, any of the following claims:
 - (i) a claim that using the services will or may deter the efforts of a creditor or agent of a creditor to collect a debt,
 - (ii) a claim that using the services will or may prevent legal action or garnishment of the debtor's wages.

N.S. Reg. 6/2021

Consumer Creditors' Conduct Regulations

Schedule "B"

**Regulations Respecting the Conduct of Consumer Creditors
made by the Governor in Council under Section 6
of Chapter 91 of the Revised Statutes of Nova Scotia, 1989,
the *Consumer Creditors' Conduct Act***

Citation

1 These regulations may be cited as the *Consumer Creditors' Conduct Regulations*.

Days when creditor must not contact person

2 For the purposes of subclause 4(h)(i) of the *Consumer Creditors' Conduct Act*, the following days are designated as additional days on which a creditor must not contact or attempt to contact a person in relation to the collection of money or possession of property:

- (a) New Year's Day;
 - (b) Nova Scotia Heritage Day, being the third Monday in February;
 - (c) Good Friday;
 - (d) Victoria Day;
 - (e) Canada Day;
 - (f) Natal Day, being the first Monday in August;
 - (g) Labour Day;
 - (h) Thanksgiving Day;
 - (i) Remembrance Day;
 - (j) Christmas Day;
 - (k) Boxing Day;
 - (l) any day fixed as a holiday by proclamation of the Governor in Council.
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N.S. Reg. 7/2021

Made: January 14, 2021

Filed: January 15, 2021

Prescribed Petroleum Products Prices

Order dated January 14, 2021
made by the Nova Scotia Utility and Review Board
pursuant to Section 14 of the *Petroleum Products Pricing Act*
and Sections 16 to 19 of the *Petroleum Products Pricing Regulations*

Order**M09966****In the matter of the *Petroleum Products Pricing Act*****- and -****In the matter of prescribing prices for petroleum products
pursuant to Section 14 of the *Petroleum Products Pricing Act* and
Sections 16 to 19 of the *Petroleum Products Pricing Regulations*****Before:** Steven Murphy, MBA, P.Eng., Member

Whereas the purpose of the *Petroleum Products Pricing Regulations* is to ensure just and reasonable prices for specified petroleum products taking into consideration the objectives of preserving the availability of such

products in rural areas, stabilizing prices of such products and minimizing the variances in prices of such products across the Province;

And whereas the Nova Scotia Utility and Review Board (“Board”) considered the manner in which it would proceed to set petroleum product prices in its decision, 2006 NSUARB 108, issued on October 16, 2006;

And whereas the Board revised the wholesale margin effective January 4, 2013, in its decision, 2012 NSUARB 213, issued on December 12, 2012;

And whereas on December 30, 2020, the Board issued an interim order in Matter M09952 increasing the wholesale margin for self-service and full-service gasoline and diesel, on an interim basis, by 2.50 cents per litre (cpl) to a total of 9.15 cpl, and the increase to the wholesale margins is incorporated into the Board’s weekly setting of regulated petroleum product prices, effective 12:01 a.m. on Friday, January 8, 2021, until further Order of the Board;

And whereas the Board revised the retail margin and the transportation allowance effective October 28, 2016, in its decision, 2016 NSUARB 168, issued on September 26, 2016;

And whereas the average of the average of the daily high and low reported product prices (in Canadian cents) for the period ended January 13, 2021, are:

Grade 1 Regular gasoline	53.21¢ per litre
Ultra-low-sulfur diesel oil	52.95¢ per litre

Now therefore the Board prescribes the benchmark prices for petroleum products to be:

Gasoline:	
Grade 1	53.21¢ per litre
Grade 2	56.21¢ per litre
Grade 3	59.21¢ per litre
Ultra-low-sulfur diesel oil	52.95¢ per litre

And now therefore the Board has determined, based on historical data regarding price changes and to achieve revenue neutrality, it is appropriate to apply, and the Board so orders, forward averaging corrections of:

Gasoline:	plus 1.30¢ per litre
Ultra-low-sulfur diesel oil:	plus 1.20¢ per litre

And whereas a winter blending adjustment of plus 2.15¢ per litre is required for ultra-low-sulfur diesel oil;

And now therefore the Board prescribes the prices for petroleum products as set forth in Schedule “A” effective on and after 12:01 a.m., January 15, 2021.

Dated at Halifax, Nova Scotia, this 14th day of January, 2021.

sgd. *Lisa Wallace*
Clerk of the Board

Schedule "A"

Prices Prescribed for Petroleum Products
under the *Petroleum Products Pricing Act* and the
Petroleum Products Pricing Regulations
effective on and after 12:01 a.m. on January 15, 2021

Nova Scotia Petroleum Price Schedule								
Petroleum Prices in Cents/Litre					Self-Service Pump Prices		Full-Service Pump Prices	
	Base Wholesale Price	Fed. Excise Tax	Prov. Tax	Wholesale Selling Price	(Pump Prices includes 15% HST)		Min	Max
					Min	Max	Min	Max
Zone 1								
Regular Unleaded	65.53	10.0	15.5	91.03	110.5	112.7	110.5	999.9
Mid-Grade Unleaded	68.53	10.0	15.5	94.03	114.0	116.2	114.0	999.9
Premium Unleaded	71.53	10.0	15.5	97.03	117.4	119.6	117.4	999.9
Ultra-Low-Sulfur Diesel	67.67	4.0	15.4	87.07	106.0	108.2	106.0	999.9
Zone 2								
Regular Unleaded	66.03	10.0	15.5	91.53	111.1	113.3	111.1	999.9
Mid-Grade Unleaded	69.03	10.0	15.5	94.53	114.6	116.8	114.6	999.9
Premium Unleaded	72.03	10.0	15.5	97.53	118.0	120.2	118.0	999.9
Ultra-Low-Sulfur Diesel	68.17	4.0	15.4	87.57	106.6	108.8	106.6	999.9
Zone 3								
Regular Unleaded	66.43	10.0	15.5	91.93	111.6	113.8	111.6	999.9
Mid-Grade Unleaded	69.43	10.0	15.5	94.93	115.0	117.2	115.0	999.9
Premium Unleaded	72.43	10.0	15.5	97.93	118.5	120.7	118.5	999.9
Ultra-Low-Sulfur Diesel	68.57	4.0	15.4	87.97	107.0	109.2	107.0	999.9
Zone 4								
Regular Unleaded	66.53	10.0	15.5	92.03	111.7	113.9	111.7	999.9
Mid-Grade Unleaded	69.53	10.0	15.5	95.03	115.1	117.3	115.1	999.9
Premium Unleaded	72.53	10.0	15.5	98.03	118.6	120.8	118.6	999.9
Ultra-Low-Sulfur Diesel	68.67	4.0	15.4	88.07	107.1	109.3	107.1	999.9
Zone 5								
Regular Unleaded	66.53	10.0	15.5	92.03	111.7	113.9	111.7	999.9
Mid-Grade Unleaded	69.53	10.0	15.5	95.03	115.1	117.3	115.1	999.9
Premium Unleaded	72.53	10.0	15.5	98.03	118.6	120.8	118.6	999.9
Ultra-Low-Sulfur Diesel	68.67	4.0	15.4	88.07	107.1	109.3	107.1	999.9
Zone 6								
Regular Unleaded	67.23	10.0	15.5	92.73	112.5	114.7	112.5	999.9
Mid-Grade Unleaded	70.23	10.0	15.5	95.73	116.0	118.1	116.0	999.9
Premium Unleaded	73.23	10.0	15.5	98.73	119.4	121.6	119.4	999.9
Ultra-Low-Sulfur Diesel	69.37	4.0	15.4	88.77	108.0	110.1	108.0	999.9

N.S. Reg. 8/2021

Made: January 19, 2021

Filed: January 19, 2021

Nova Scotia Environmental Trust Regulations—repeal

Order in Council 2021-11 dated January 19, 2021

Repeal of regulations made by the Governor in Council
pursuant to Sections 28 and 30 of the *Environment Act*

The Governor in Council on the report and recommendation of the Minister of Environment dated November 13, 2019, and pursuant to Sections 28 and 30 of Chapter 1 of the Acts of 1994-95, the *Environment Act*, is pleased to repeal the *Nova Scotia Environmental Trust Regulations*, N.S. Reg. 50/95, made by the Governor in Council by Order in Council 95-289 dated April 11, 1995, effective on and after January 19, 2021.