



February 1, 2013

[REDACTED]

[REDACTED]  
Advisor  
Office of the President  
Rogers Communications Inc.  
855 York Mills Road  
Don Mills, Ontario  
M3B-1Z1

**Re: CCTS file # 218770**

On January 15, 2013 we issued a Recommendation in regards to the above complaint. [REDACTED] has exercised her right to reject our Recommendation. As such, I am required to issue a Decision under Section 11 of our Procedural Code ("the Code").

**Our Recommendation**

[REDACTED] complaint pertained to collection actions taken against her for an account that was not hers. Although she was able to have the actions ceased, her claim was that Rogers' actions caused her inconvenience and that the issue had a severe impact on her finances.

As a resolution, [REDACTED] requested \$5,000 in compensation.

After investigating the complaint, we determined that:

- Rogers reported a bad debt to [REDACTED] credit file.
- Rogers was unable to demonstrate that [REDACTED] was responsible for the disputed account.
- [REDACTED] was able to persuade the credit reporting agency to remove the derogatory report from her credit file without Rogers' assistance.
- [REDACTED] claimed to have suffered various financial losses as a result of the incorrect report to the credit reporting agency, including the denial of a request for a credit card.
- Despite our requests [REDACTED] was unable to demonstrate that Rogers' error was the direct cause of the losses outlined in her complaint.
- We concluded that [REDACTED] did experience inconvenience arising directly from Rogers' error, but [REDACTED] was unable to provide us with anything to document the extent of the effort to which she was put in correcting the erroneous credit report.

We recommended that Rogers not take any further steps against [REDACTED] to collect the disputed amount and that Rogers compensate [REDACTED] in the amount of \$100 for the inconvenience she experienced.

Rogers accepted the Recommendation.

#### [REDACTED] Response to the Recommendation

[REDACTED] rejected our Recommendation. Under Section 11 of the Code, the party objecting to the recommendation is required to explain why he or she considers it to be unacceptable or inappropriate.

[REDACTED] states that she considers the \$100 compensation amount to be "insulting". She feels that the amount is a "slap in the face" and that it fails to send the proper message to Rogers. [REDACTED] initially requested \$5,000 in compensation, and maintains that request, believing that this would send a stronger message to Rogers.

[REDACTED] states "my character was defamed and my financial borrowing measures were hindered and destroyed". However, she again failed to provide any documentation to support her position.

#### Our Analysis

We have reviewed [REDACTED] response in detail.

The mandate of CCTS is to resolve the problem that has arisen between the service provider and the customer. In this case, [REDACTED] was able, before approaching CCTS, to have the report removed from her credit file. Our Recommendation prevents Rogers from attempting any further efforts to collect the disputed amount (\$475).

Our mandate also allows us to require a service provider to pay monetary compensation to a customer (in an amount up to \$5,000) if appropriate to compensate the customer for "...loss, damage or inconvenience arising directly from the circumstances of the complaint". We will make an award of monetary compensation when we are provided with reasonably reliable information and documentation to support the customer's claim of loss, damage or inconvenience. In this case, [REDACTED] as not provided any such material, despite being requested to do so. We concluded that she had been put to some inconvenience, and weighing the degree thereof in light of the facts of the case, we felt that the amount of \$100 was appropriate compensation in the circumstances.

#### Our Decision

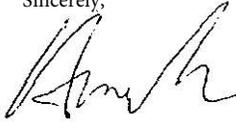
Section 11.5 of our Procedural Code provides that in formulating a Decision, the Commissioner shall consider whether there is substantial doubt as to the correctness of the original Recommendation. [REDACTED] has not provided us with any new information nor has she raised any substantial doubt as to the correctness of our Recommendation.

As such, we have no basis upon which to change our Recommendation, which now becomes our Decision.

Further to Section 11.7 and 11.8 of our Procedural Code, [REDACTED] may accept or reject the Decision within 20 days of receipt. Should [REDACTED] decide to reject this Decision, she may pursue this complaint through any other forum and Rogers shall be fully released from the Decision.

A copy of the CCTS Procedural Code has been attached for ease of reference.

Sincerely,

A handwritten signature in black ink, appearing to read "Howard Maker", written in a cursive style.

Howard Maker  
Commissioner

Attachments    1. CCTS Recommendation  
                    2. CCTS Procedural Code