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**SaskTel Wireless Equipment Financing & Plus Pricing**

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**Description**

A customer may be eligible to finance certain wireless equipment, including devices, related accessories and installation charges over a 24-month period. Equipment financing and Plus Pricing allow a customer to make monthly payments rather than paying the total retail price at the time of purchase.

**Terms and Conditions**

1. Equipment financing and Plus Pricing are available for certain wireless equipment, devices and related accessories, as well as installation fees where applicable.
2. All monthly equipment financing and Plus Pricing payment amounts are calculated based on a 24-month term. If a customer terminates their SaskTel wireless service early, they must pay the applicable early cancellation fee, as well as the remainder of the financed amount. This includes instances where the customer is on a monthly contract for their SaskTel wireless service and cancels that service prior to the end of their 24-month equipment financing term.
3. A customer may pay a portion of the total retail price of their purchase at the time of activation and finance the remaining portion.
4. Equipment purchased using equipment financing or Plus Pricing remains the property of SaskTel until the financing amount is paid in full. Once the financing is paid, the ownership of the equipment will automatically pass to the customer at no further charge or without any action on the customer's part, with no guarantee or warranty on the condition of the device.
5. A customer may pay out the remainder of the financed amount or Plus Pricing balance anytime during the term of their SaskTel wireless service contract.
6. The amount financed must be based solely on the retail price of the equipment, installation fees, if applicable, related accessories, and taxes. It cannot include charges such as activation fees, service fees, warranty, etc.

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**SaskTel Wireless Equipment Financing - *Continued***

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**Terms and Conditions - *Continued***

7. In order to determine if a customer is eligible for equipment financing or Plus Pricing, a credit check must be performed. The customer's credit standing will determine the amount of equipment financing the customer is eligible for to a maximum value of \$1500.00 (\$75.00/month).
8. A customer may be denied equipment financing or Plus Pricing based on their credit standing.
9. Equipment financing and Plus Pricing cannot be used for devices on other accounts. For example, a customer on Account A cannot finance a device for a person on Account B.
10. When a customer changes devices or receives a device upgrade and renews their SaskTel wireless service contract, any existing equipment financing or Plus Pricing continues to be charged monthly until it is paid in full. A customer can also choose to pay out such financing at the time of a device upgrade.
11. Customers with equipment financing or Plus Pricing can switch to a different rate plan and keep making the same monthly financing payments for their equipment.
12. Equipment financing and Plus Pricing are not available if the customer is activating the device on a future date.
13. Equipment financing and Plus Pricing are billed on the customer's wireless service bill.

**Rates**

All equipment financing and Plus Pricing terms are for two (2) years (24 months).

To calculate a customer's monthly financing or Plus Pricing rate, the total amount of the purchase they wish to finance is divided by twenty (20). That amount is then charged for the full 24-month term. The remaining four (4) months becomes the applicable interest collected by SaskTel. For devices and accessories not subject to a financing charge, the total amount of the purchase the customer finances is divided by 24 and paid evenly over the full 24-month term.

The interest rate is 20%.

**SaskTel Wireless Equipment Financing - Continued**N  
D**Rates - Continued**

SaskTel may periodically offer certain equipment, devices, and accessories at a reduced or 0% financing charge.

Per customer ( <b>Note 1</b> )	Minimum	Maximum
Allowable Financed Amount	\$50	\$1500
Monthly payment Amount	\$2.50	\$75

**Note 1:** If a customer has an existing financing transaction with SaskTel and wants to enter into a second or subsequent financing transaction, whether on the customer's existing wireless account or a new account the customer wishes to create, any such additional financing transaction cannot occur without a credit check being done that is satisfactory to SaskTel. In no event can the total amount of all financing transactions that a customer has with SaskTel at any time, whether such transactions are all on the same customer account or are on more than one SaskTel customer account, exceed \$75 per month.

*End*

(Reserved for future use)

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