

**APPENDIX A: International Comparison of Blended Handset/Monthly Service Costs [updated]**

WSP	Initial Device Payment (iPhone 5, 16 GB)	Voice/Data <sup>1</sup> (monthly)	VMail/CID (monthly)	National LD (monthly)	ETF <sup>2</sup>	Total Paid: (\$/month)
Bell (CDN)	\$179.95 @ 3 years [\$699.95]	\$65.00 <sup>3</sup>	\$7.00 <sup>4</sup>	\$10.00 <sup>5</sup>	1y: \$346.67	\$1,510.62 <sup>6</sup> (\$125.89)
					2y: \$173.33	\$2,321.28 <sup>7</sup> (\$96.72)
					3y: \$0	\$3,131.95 <sup>8</sup> (\$87.00)
Rogers (CDN)	\$179.99 @ 3 years [\$699.00]	\$70.00 <sup>9</sup>	Incl.	\$10.00 <sup>10</sup>	1y: \$346.01	\$1486 (\$123.83)
					2y: \$173.00	\$2,272.99 (\$94.71)
					3y: \$0	\$3,059.99 (\$85.00)
AT&T (U.S.) <sup>11</sup>	\$205.69 @ 2 years <sup>12</sup> [\$668.51]	\$87.42 <sup>13</sup>	Incl.	Incl.	1 year: \$0 <sup>14</sup>	\$1,465.57 (\$122.12)
					2 years: \$0	\$2,303.77 (\$95.99) <sup>15</sup>
	\$0	\$66.85 <sup>16</sup>	3 years: \$0	\$3,105.97 <sup>17</sup> (\$86.28)		
EE (UK) <sup>18</sup>	\$257.41 @1 year <sup>19</sup> [unkown]	\$65.64 <sup>20</sup>	Incl.	Incl.	1 year	\$1045.29 (\$87.11)
EE (UK)	\$90.09 @2 years <sup>21</sup> [unkown]	\$52.78 <sup>22</sup>	Incl.	Incl.	2 years	\$1,356.81 (\$56.53)
O <sub>2</sub> (UK) (buy own phone)	\$681.12 <sup>23</sup> [purchased from Apple]	\$32.43 <sup>24</sup> @ 1 year commitment	Incl.	Incl.	1 year = \$0	\$1,070.28 (\$89.19)
					2 year = \$0	\$1,459.44 (\$60.81)

WSP	Initial Device Payment (iPhone 5, 16 GB)	Voice/Data <sup>1</sup> (monthly)	VMail/CID (monthly)	National LD (monthly)	ETF <sup>2</sup>	Total Paid: (\$/month)
					3 years = \$0	\$1,848.60 (\$51.35)
O <sub>2</sub> (UK)	\$247.10 @2 years <sup>25</sup> [\$849.46]	\$49.42 <sup>26</sup>	Incl.	Incl.	2 years = \$0	\$1,433.18 (\$59.72)
O <sub>2</sub> (UK)	\$0 @ 2 years <sup>27</sup> [\$849.46]	\$64.87 <sup>28</sup>	Incl.	Incl.	2 years = \$0	\$1,556.88 (\$64.87)
Bouygues Telecom (FR) <sup>29</sup>	\$468.48 <sup>30</sup> [\$468.48]	\$73.51 @1y <sup>31</sup>	Incl.	Incl.	1 year	\$1,350.60 (\$112.55)
		\$60.12 @2y <sup>32</sup>			2 year	\$1,911.36 (\$79.64)
Bouygues Telecom (FR)	\$321.20 <sup>33</sup> [\$468.48]	\$93.59 @1y <sup>34</sup>	Incl.	Incl.	1 year	\$1,444.28 (\$120.36)
		\$73.51 @2y <sup>35</sup>			2 year	\$2,085.44 (\$86.89)
Telstra (AUS) <sup>36</sup>	\$3.86/mth <sup>37</sup> [\$439.70@2 y] \$0 [owned]	\$77.15 <sup>38</sup>	Incl.	Incl.	2 year: \$0	\$1,944.24 (\$81.01)
		\$57.87 <sup>39</sup>			3 year: \$0	\$2,638.68 <sup>40</sup> (\$73.30)
Telstra (AUS) (bring your own phone)	\$770.18 <sup>41</sup> [purchased from Apple]	\$57.87 <sup>42</sup>	Incl.	Incl.	1 year: \$0	\$1,464.62 (\$122.05)
					2 year: \$0	\$2,159.06 (\$89.96)
					3 year: \$0	\$2,853.50 (\$79.26)
Vodafone (ITA) <sup>43</sup>	\$109.55+\$22.13/mnth @30 months <sup>44</sup> [\$773.45]	\$48.76 <sup>45</sup> @ 12 months	Incl.	Incl.	1 yr @\$398.34 <sup>46</sup>	\$1,358.57 (\$113.21)
					2 yr @ \$132.78	\$1,943.69 (\$80.99)

WSP	Initial Device Payment (iPhone 5, 16 GB)	Voice/Data <sup>1</sup> (monthly)	VMail/CID (monthly)	National LD (monthly)	ETF <sup>2</sup>	Total Paid: (\$/month)
					3 years @ \$0	\$2,528.81 (\$70.24)
Sonera (Finland)	\$739 @ 1year <sup>47</sup> [\$1,136.72] <b>OR</b> \$61.59/month @ 1 year commitment	\$53.42 <sup>48</sup>	Incl.	Incl.	1 year @ \$0	\$1,380.04 (\$115)
					Sonera permits customers to keep the same plan after paying off their phone (\$53.42/month)	\$2021.08 (\$84.21) [2 years]
						\$2,662.12 (\$73.95) [3 years]
Sonera (Finland)	\$706.94 @ 2 years <sup>49</sup> [\$1,136.73]	\$53.42 <sup>50</sup>	Incl.	Incl.	2 years @ \$0	\$1,989.02 (\$82.88)
	\$29.46/month @ 2 years				3 years (additional year @ 53.42/month)	\$2,630.06 (\$73.06)
Sonera (Finland) bring your own iPhone	\$761.83 from Apple Finland <sup>51</sup>	\$53.42 <sup>52</sup>	Incl.	Incl.	1 year	\$1,402.87 (\$116.91)
					2years	\$2,043.91 (\$85.17)
					3 years	\$2,684.95 (\$74.58)

<sup>1</sup> In most scenarios, 1 GB of data was not available with any lower voice usage threshold than 'unlimited'. The exception were Australia and Finland, which both offered very high voice/SMS usage baskets alongside 1.5 GB or more data usage (1.5 GB in Australia, 20 GB in Finland). In all cases, plans exceeded the voice usage requirements set out in the highest service basket used in the CRTC's Communications Monitoring Report, 2012 (Table A.4.3: Wireless Service Baskets: <[http://www.crtc.gc.ca/eng/publications/reports/PolicyMonitoring/2012/cmr\\_a.htm#a4](http://www.crtc.gc.ca/eng/publications/reports/PolicyMonitoring/2012/cmr_a.htm#a4)>). Where usage voice usage is calculated, it is based on the same usage assumptions adopted in Table A.4.3: 60% outgoing/40% incoming; %40 Peak/60% off-peak, average call length: 3 minutes, at least 90 nation-wide outgoing long distance minutes.

<sup>2</sup> For convenience, the ETF for Canadian service providers is based on the formula included in the Quebec legislation: (Device Cost/# of months) \* number of remaining months, as in: The Companies(CRTC)14Feb13-1 TNC 2012-577, February 22, 2013.

<sup>3</sup> Bell, Voice & Data 65 @ \$65/month.

<sup>4</sup> Bundle 7 – Mobile TV included, 7\$/month. This is the lowest price mechanism for acquiring Call Display and 'Message Centre Lite'.

<sup>5</sup> Unlimited Canada to Canada LD, \$10/month add-on. This is the lowest cost mechanism Bell offers to cover 100 domestic long distance minutes monthly. There is a second add-on '100 Minutes Canadian LD', but it is priced at \$12/month.

<sup>6</sup> [Initial Device Cost @] **\$179.95** + [(Monthly Rate @ \$65/month + \$7/month + \$10/month =) \$82/month \* 12 months @] **\$984** + [ETF @] **\$346.67** = **\$1,510.62**

<sup>7</sup> [Initial Device Cost @] **\$179.95** + [(Monthly Rate @ \$65/month + \$7/month + \$10/month =) \$82/month \* 24 months =] **\$1,968** + [ETF @] **\$173.33** = **\$2,321.28**

<sup>8</sup> [Initial Device Cost @] **\$179.95** + [(Monthly Rate @ \$65/month + \$7/month + \$10/month =) \$82/month \* 36 months =] **\$2,952** + [ETF @] **\$0 = \$3,131.95**

<sup>9</sup> Rogers 'Social – Share Ready' plan includes unlimited local calling, unlimited SMS, CID, Voicemail and 1GB of data for \$70.00/month.

<sup>10</sup> Rogers offers a Canadian Unlimited add-on for \$10.00/month.

<sup>11</sup> Current USD > CDN exchange rate is 1 CDN = 0.9723 USD; 1.0285 CDN = 1 USD.

<sup>12</sup> AT&T offers its iPhone 5, 16 GB for \$649.99 USD = 668.51 CDN. With a 2 year commitment, the 'pay now' rate is \$199.99 USD or \$205.69 CDN.

<sup>13</sup> AT&T Mobile Share 1GB w/unlimited Talk & Text with one 4G device charges \$85 USD/month which = \$87.42 CDN.

<sup>14</sup> For smartphones, AT&T imposes an ETF of \$325 – (\$10 \* each full month completed). In this case, this amounts to \$325 \* (\$10 \* 12 months = \$120) = \$205 USD or \$210.84 CDN.

<sup>15</sup> Due to a mathematical error, this figure was listed as "\$2,098.08 (\$87.42)" in our Final Comments. The new figure is based on the same exact service plan and phone price, exchange rate, etc., which have not changed. It is merely the mathematical total that has changed:  $\$87.42 * 24 \text{ months} = \$2,098.14 + \$205.69 = \$2,303.77 / 24 \text{ months} = \$95.99/\text{month}$  over the course of the contract. The previous figure cited in Table 1 of our Final Comments, '\$2,098.08 (\$87.42)', failed to account for the initial cost of the handset (\$205.69) in determining the total amount paid over the full course of the 2 year service.

<sup>16</sup> AT&T offers a Smartphone Monthly Plan with Data to customers who do not wish to purchase a smartphone with their plan. The plan includes: 1 GB of data, unlimited national calling, SMS (national and international), voice mail and caller ID for \$65 USD/month which, when translated into Canadian dollars, is  $\$65 \text{ USD} * 1.0285 = \$66.85 \text{ CDN/month}$ .

<sup>17</sup> This presumes that, having completed a 2 year commitment with AT&T, the customer wishes to keep their smartphone and stay with AT&T for an additional year on a monthly plan that offers the same value as the AT&T Mobile Share 1GB plan. The three year total is therefore comprised of the 2 year total accrued under AT&T's Mobile Share 1GB plan (\$2,303.77 CDN) + one year at AT&T's Smartphone \$65 monthly plan [ $\$66.85 \text{ CDN} * 12 \text{ months} =$ ] \$802.20 CDN = \$3,105.97 or \$86.28/month over 3 years.

<sup>18</sup> The UK Great British Pound to Canadian Dollar exchange rate used is:  $\pounds 0.64746 \text{ GBP} = \$1 \text{ CDN}$ , or  $\pounds 1.5445 \text{ CDN} = \pounds 1 \text{ GBP}$ .

<sup>19</sup> 4GEE offers the iPhone 5 16 GB with a one year commitment for  $\pounds 166.66$  (without tax) GB = \$257.41 CDN.

<sup>20</sup> 4GEE an unlimited voice/SMS, 1GB data, voicemail and CID plan alongside a iPhone 5 16 GB and a one year commitment for  $\pounds 42.50$  (without tax) GB/month = \$65.64 CDN/month.

<sup>21</sup> 4GEE offers the iPhone 5 16 GB with a 2 year commitment for  $\pounds 58.33$  (without tax) GB = \$90.09 CDN.

<sup>22</sup> 4GEE offers an unlimited voice and SMS, 1GB data, voicemail and CID included plan for:  $\pounds 34.17 \text{ GB/month} = \$52.78 \text{ CDN/month}$ .

<sup>23</sup> Apple UK sells the iPhone 5, 16 GB for  $\pounds 441$  ( $\pounds 529 - \pounds 88 \text{ VAT}$ ), which amounts to \$681.12 CDN ( $\pounds 441 \text{ GBP} * 1.5445$ ), accessed March 14, 2013, <[http://store.apple.com/uk/buy/home/shop\\_iphone/family/iphone5](http://store.apple.com/uk/buy/home/shop_iphone/family/iphone5)>.

<sup>24</sup> O2 offers a  $\pounds 21$  plan which includes unlimited nationwide calling and SMS, 1 GB of data, voice mail, and caller ID, alongside a one year commitment. This amounts to \$32.43 CDN ( $\pounds 21 * 1.5445$ ).

<sup>25</sup> O2 lists its iPhone 5, 16 GB, for  $\pounds 549.99$ , GBP or \$849.46 CDN ( $\pounds 549.99 \text{ GBP} * 1.5445$ ) on a 'pay & go' basis. With the particular 24 month commitment plan analyzed here, customers can purchase the iPhone 5 for an initial payment of  $\pounds 159.99$ , or \$247.10 CDN ( $\pounds 159.99 * 1.5445$ ) and a commitment to 2 years of monthly service payments at a set rate.

<sup>26</sup> The \$247.10 iPhone 5 is only available with a 24 month commitment to pay  $\pounds 32 \text{ GBP}$  or \$49.42 CDN ( $32 * 1.5445$ )/month for two years. This service package provides 1 GB of data, unlimited nationwide SMS and voice, voicemail and caller ID.

<sup>27</sup> O2 offers the iPhone 5 at no up front cost to customers willing to commit to the same plan as above (1 GB, unlimited nationwide SMS/voice, voicemail, callerID) for 2 years at a higher monthly rate.

<sup>28</sup> The same plan as above (1 GB/unlimited nationwide SMS/voice, voicemail, caller ID) will cost  $\pounds 42 \text{ GBP/month}$  or \$64.87 CDN ( $\pounds 42 \text{ GBP} * 1.5445$ ) per month for 24 months if customers wish to avoid any up-front costs for the iPhone 5, 16 GB.

<sup>29</sup> The current exchange rate is  $\pounds 0.75 \text{ Euros} = \$1 \text{ Canadian dollar}$  |  $\pounds 1 \text{ EURO} = \$1.3389 \text{ CDN}$ .

<sup>30</sup> Bouygues Telecom offers the iPhone 5 16 GB at full price for  $\pounds 349.90$  full price, or \$468.48 Canadian.

<sup>31</sup> BT's Eden Smartphone package, if taken with an [unrebated] iPhone 5 @ \$468.48, includes, for a one year commitment, a 42 Mbps 4G connection, unlimited voice and SMS, 2 GB data (after which usage is throttled, but no additional fees are incurred), voicemail, CID, and national calling for  $\pounds 54.90$  which is \$73.51 Canadian.

<sup>32</sup> BT offers the identical Eden Smartphone package with the same 'full price' – iPhone, but with a 2 year commitment, for  $\pounds 44.90$  or \$60.12/month.

<sup>33</sup> With this specific plan and a minimum 1 year commitment, BT offers the iPhone 5 for  $\pounds 239.90 \text{ EURO}$  or \$321.20 CDN.

<sup>34</sup> BT's Eden Smartphone package, if taken with an iPhone 5 @ \$321.20, includes, for a one year commitment, provides the same package as described in footnote 31 above [a 42 Mbps 4G connection, unlimited voice and SMS, voicemail, CID, and national calling] except it provides 3 GB instead of 2 GB of data (after which usage is throttled, but no additional fees are incurred), for  $\pounds 69.90$  which is \$93.59 Canadian.

<sup>35</sup> BT offers the same Eden Smartphone package, taken with an iPhone 5 @ \$321.20, for  $\pounds 54.90/\text{month}$  instead of  $\pounds 69.90/\text{month}$  if customers are willing to commit to two years service. The 2 year rate is therefore  $\pounds 54.90/\text{month}$  or \$73.51 CDN/month.

<sup>36</sup> The exchange rate for Australian dollars used is:  $\$1 \text{ AUD} = \$1.06085 \text{ CDN}$ .

<sup>37</sup> Telstra charges \$439.70 CDN for its iPhone 5, in \$18.32 CDN/month installments over a 2 year period, comprised of a \$14.47 CDN/month credit and a \$3.86 CDN/month monthly payment. In AUD, this is comprised of a \$15 AUD/month credit (the Monthly Repayment Option (MRO)), in addition to a \$4 AUD/month top off added to a customer's base monthly rate to cover the cost of the

iPhone 5, minus \$1.73 AUD/month in GST (%10) which is included in all Telstra rates. The conversion to Canadian dollars is as such: [ $\$15 \text{ AUD MRO} + \$4 \text{ monthly top off} - \$1.73 \text{ AUD GST} = 17.27 * 1.06085 = \$18.32 \text{ CDN/month}$  paid over 2 years. The total cost of the phone in Canadian dollars is, therefore,  $\$18.32 * 24 \text{ months} = \$439.70 \text{ CDN}$ . See: Telstra, Critical Information Summary, "Every Day Connect Plan \$80", accessed March 14, 2013, <<https://www.telstra.com.au/help/download/document/personal-critical-information-summary-every-day-connect-plan-80-tso.pdf>>.

<sup>38</sup> Telstra's "Every Day Connect \$80 Plan" costs \$77.15 CDN/month (\$80 AUD/month - \$7.28 AUD GST/month \* 1.06085). It provides 1.5 GB of data, unlimited SMS, and unlimited off-peak calling (free evenings). In addition, it provides \$800 AUD/month in nationwide voice credits, unlimited incoming calls and unlimited voice calling to anyone on the Telstra network. Assuming 3 minute call increments (as used in the CRTC Communications Monitoring Report for all mobile pricing baskets), the per minute rate is \$1.12 AUD/min ( $[\$0.99/\text{minute} * 3 \text{ minutes} + \$0.40 \text{ per call fee}] / 3 \text{ minutes} = \$1.12 \text{ AUD/minute}$ ). See: Telstra, Critical Information Summary, "Every Day Connect Plan \$80", accessed March 14, 2013, <<https://www.telstra.com.au/help/download/document/personal-critical-information-summary-every-day-connect-plan-80-tso.pdf>>. Using the same usage assumptions found in Table A.4.3: Wireless Service Baskets (CRTC, Communications Monitoring Report 2012): %60 outgoing / 40% incoming, %40 peak/%60 off-peak, and 3 minute call averages, the included \$800 monthly credits easily covers the 1,200 minute/400 call Level 3 service basket in Table A.4.3 of CRTC, CMR 2012. Indeed, it is capable of absorbing 2,700 minutes/900 calls without any additional usage fees. This assumes that *all* calls will be to non-Telstra mobile phone owners, as calls to Telstra mobile phones are free (this is in spite of the fact that Telstra enjoys approximately 46% market share: Australian Communications & Media Authority, Communications Report 2011-12, November 12, 2012, <[http://www.acma.gov.au/webwr/assets/main/lib550049/comms\\_report\\_2011-12.pdf](http://www.acma.gov.au/webwr/assets/main/lib550049/comms_report_2011-12.pdf)>, Figure 1.5, p. 33). There is no Telstra offering that combines unlimited voice usage with less than 3 GB of included data.

<sup>39</sup> This presumes the customer chooses to stay with Telstra for an additional year after completing her 24 month obligation. Telstra offers a 'bring your own phone' version of its "Every Day Connect \$80 Plan" for \$60 AUD/month, which is \$54.55 AUD/month + \$5.45 AUD GST. Converted to Canadian dollars, this provides a total monthly amount of: \$57.87 CDN/month ( $\$54.55 \text{ AUD} * 1.06085$ ). The "Every Day Connect BYO \$60 Plan" is identical to the "Every Day Connect \$80 Plan" in the usage allowances it offers.]: Telstra, Critical Information Summary, "Every Day Connect BYO \$60 Plan", accessed March 14, 2013, <<http://www.telstra.com.au/help/download/document/personal-critical-information-summary-every-day-connect-byo-plan-60.pdf>>.

<sup>40</sup> This amount is comprised of the total amount spent with Telstra's Every Day Connect \$80 Plan for 2 years (\$1,944.24 CDN total) in addition to one year on the 'Every Day Connect BYO \$60 Plan' at \$57.87 CDN/month, or \$694.44 total.

<sup>41</sup> Apple charges \$726.36 AUD for an unlocked iPhone 5, which is \$770.18 CDN ( $\$726.36 \text{ AUD} * 1.06085$ ). We note that the phone is provided unlocked, and that some Australian providers charge between \$50, \$100 and \$150 AUD to unlock an iPhone: Telstra, Frequently Asked Questions, "How do I unlock my Telstra Pre-Paid Mobile for use on other phone networks?", accessed March 14, 2013, <[https://help.telstra.com/app/answers/detail/a\\_id/17263/c/1986%2C1511/kw/unlock%20my%20phone/r\\_id/130958](https://help.telstra.com/app/answers/detail/a_id/17263/c/1986%2C1511/kw/unlock%20my%20phone/r_id/130958)>. We note in addition that unlocking fees are not included in any of the other price baskets, all of which include WSP-purchased (and locked) phones. However, we do not adjust Apple's iPhone price to account for this added value. In addition, it should be noted that Optus will unlock any phone, including the iPhone, free of charge.

<sup>42</sup> Using the same "Every Day Connect BYO \$60 Plan" as above.

<sup>43</sup> VAT for mobile products in Italy is 21%: VATLive, "Country Guides - Italy", accessed March 14, 2013, <<http://www.vatlive.com/country-guides/italy/italian-vat-compliance-and-rates/>>.

<sup>44</sup> Vodafone ITA offers the iPhone 5 for an initial payment of €81.82 (€99 - €17.18 VAT), which is \$109.55 CDN ( $\text{€}81.82 * 1.3389 = \$109.55$ ) and an additional payment of €16.53 (€20 - €3.47 VAT), which is \$22.13 CDN dollars /month, for 30 months. In total, this amounts to \$773.45 CDN ( $[\$22.13 \text{ CDN/month} * 30 \text{ months}] + \$109.55 \text{ CDN}$ ).

<sup>45</sup> Vodafone ITA's Relax Simple plan includes unlimited nationwide voice and SMS, 1GB data, voicemail, caller ID, for €48.76 (€59 - €10.24 VAT), or \$65.28 CDN ( $\text{€}48.76 * 1.3389$ ) /month. If a customer leaves this plan before 12 months expire, there is an early termination fee (independent of any outstanding handset costs) of €100 or \$133.89 CDN.

<sup>46</sup> Vodafone's ETF is the outstanding balance of the handset. As handset payments are pro-rated at \$22.13 CDN/month over a 36 month period, this amounts to

<sup>47</sup> With a 12 month commitment, Sonera offers the iPhone for either a one-off payment of €552, which is \$739.07 CDN ( $\text{€}552 * 1.3389$ ), or this can be paid in monthly installments of €46/month, which is \$61.59 CDN/month ( $\text{€}46 \text{ EURO} * 1.3389$ ). Sonera lists full retail value of the iPhone 5 16 GB as €849 EURO, or \$1,136.73 CDN ( $\text{€}849 \text{ EURO} * 1.3389$ ).

<sup>48</sup> Sonera's 'Sopiva Valtava' Plan (or 'Huge Plan'): Whether a customer chooses to pay for her iPhone 5 in one installment of \$739 CDN or in monthly installments of \$61.59 CDN, the accompanying plan Sonera offers is: €39.90 EUROS/month or \$53.42 CDN/month ( $\text{€}39.90 \text{ EURO} * 1.3389$ ). The plan includes 2,400 minutes and 2,400 SMS per month, and 20 GB of monthly data usage @ 50 Mbps 4G. The voice/SMS allowances are well in excess of the CRTC's highest level usage basket (1,200 minutes or 400 calls @ 3 minutes each on average + 250 SMS). The included minutes, SMS and data usage allowances are not only nationwide, but can be used across the Nordic and Baltic regions, including Finland, Denmark, Norway, Estonia, Latvia and Lithuania.

<sup>49</sup> Sonera offers the same plan as above, but with a 24 month commitment, the iPhone 5 price is slightly discounted (€528 instead of €552 EUROS) or (\$706.94 CDN with a 24 month commitment instead of \$739 CDN with the 12 month commitment). Sonera permits customers to pay the \$706.94 in a one-off payment or in monthly installments of €22, which is \$29.46 CDN/month ( $\text{€}22 * 1.3389$ ).

<sup>50</sup> 'Sopiva Valtava' plan: Sonera offers the same plan sopiva valtava plan with a two year commitment. The monthly cost of the plan and its constituent components do not change.

<sup>51</sup> Apple Finland charges €569 EURO (€705 EURO - €136 EURO VAT) for an unlocked iPhone 5 16 GB, which is \$761.83 CDN.

<sup>52</sup> Sonera offers the same Sopiva Valtava plan, exactly as set out above and at the same monthly rate, on a non-SIM basis. Apple lists Sonera as a Finnish company capable of providing 4G service for its iPhone 5: <http://www.apple.com/iphone/LTE/> (accessed March 15, 2013).