

April 13, 2026

michelle@rgda.ca

Michelle Veinot
Executive Director
Automotive Sector Council & Retail Gasoline Dealers Association

Dear Michelle:

RE: M12800 – RGDA – Emergency Application for Interim Retail Mark-up Adjustment, Review and Update of Credit Card Adjustor

Following up on the Board's acknowledgment of your application, the Board requires responses to several questions before it is prepared to approve an interim increase in the retail mark-up.

1. Please provide the rationale and quantitative analysis performed to support the 10.2 cents retail mark-up requested.
2. In addition to credit card fees, what other key operating costs vary with the amount of the transaction value?
3. Since September 2022, a credit card fee adjustor that varies with the retail price of gasoline has been added to adjust the retail mark-up based on the total retail selling price. Does the 10.2 cent mark-up request replace the current mark-up and credit card fee adjustor, at current prices? If not, please explain.
4. Given that the credit card fee adjustor adjusts for variances from the base price (the average retail selling price in 2019), please explain your concern over the specific amount of the base price. What base price for gasoline and diesel should be used, and how was this determined?
 - a. Please provide the backup information used to determine the new basis.
5. Please provide the quantitative data you have regarding credit card usage (credit cards only, not debit cards) for gasoline purchases.
6. Please provide quantitative data regarding credit card fees as a percentage of the transaction and the changes in fee percentages since 2019.

7. Please provide any quantitative data you have regarding total wage expenses (not just minimum wage changes) and other operating cost changes for retailers since 2019.
8. Please provide any information you have on the number of stations in the province and the total and average station throughput.
9. Given the existence of the variable credit card adjustor for 3.5 years and the increase in wages over time since 2019 (not all just recently), please explain why circumstances are such that emergency relief is needed now and why an application for a retail margin adjustment could not have been made sooner before circumstances became urgent.
10. Please provide any supporting information you have regarding the security of supply being threatened (qualitative and quantitative).

Please provide your responses to the Board through the secure filing system **by 2:00 PM on Monday, April 27, 2026**. If you have any questions regarding the requested information, please direct them to Eric Kirby at eric.kirby@novascotia.ca or 902-424-9292, the advisor assigned to this matter.

Yours truly,



Crystal Henwood
Clerk of the Board

c. William Mahody, K.C., Board Counsel

