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**SCHEDULE O  
ON-THE-BILL REPAYMENT SERVICES**

**AVAILABLE:**

To NW Natural Customers who have obtained a loan offered through a program managed by the Energy Trust of Oregon or its designated representatives approved by NW Natural ("Energy Trust"), provided in compliance with the Energy Efficiency And Sustainable Technology ("EEAST") legislation codified as ORS 470.500 through ORS 470.720 or an energy efficiency loan program that both the Company and Energy Trust have agreed to treat in the same manner as an EEAST loan program for the purposes of loan repayment ("EEAST Loan").

**DESCRIPTION:**

Customers who obtain an EEAST Loan that includes the On-The-Bill loan repayment services will receive a loan repayment charge as a separately itemized charge on their monthly bill for natural gas service for the term of the loan or until the loan has been paid off, transferred, otherwise discharged, or removed from on-the-bill repayment in a manner prescribed by Service Agreement between the Company and Energy Trust. The Company will then remit to Energy Trust actual amounts received toward loan balances.

**SPECIAL PROVISIONS:**

1. Energy Trust will reimburse the Company for all costs related to system upgrades, including billing system changes, required for the implementation or ongoing delivery of services under this program. The Company will directly bill Energy Trust for ongoing administrative costs, including costs associated with loan setup, loan termination and other incremental activities related to accounting and processing of bill payments. The Company will not seek to pass any associated costs on to Customers at this time.
2. The business relationship and the services exchanged between Energy Trust and the Company shall be in accordance with an executed Service Agreement.
3. The provision of On-the-Bill Repayment Services will not affect the Company's compliance with all Division 21, Utility Regulation, Oregon Administrative Rules (OARs).
4. A Customer's decision to enter into a loan agreement with Energy Trust will not affect his/her ability to establish credit with the Company; it will have no impact on the amount that a Customer may be required to pay on deposit for Natural Gas utility service; and it will have no effect on a Customer's ability to receive reliable natural gas service. The Company will communicate this in writing to Customers who participate in the Energy Trust's loan program.

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**SCHEDULE O**  
**ON-THE-BILL REPAYMENT SERVICES**  
(continued)

**SPECIAL PROVISIONS (continued):**

5. By entering into a loan agreement with Energy Trust, the Customer will be responsible to remit the monthly loan repayment amount to NW Natural with his/her monthly bill payment for natural gas services.
6. NW Natural is not a party to the EEAST Loan agreements and has no financial interest in EEAST Loans.
7. Monthly payments received from Customers participating in this program will be allocated to the Customers' account in accordance with **Rule 7** of this Tariff.
8. The Company will not disconnect gas service to a Customer for non-payment of the EEAST Loan repayment charges. The provisions of **Rule 11** shall apply for non-payment of amounts related to gas utility service.
9. NW Natural is solely a billing agent for Energy Trust. Participating Customers must acknowledge that the Company shall be held harmless for any liability resulting from contractors' actions with regard to installation of energy efficiency measures resulting from this program.
10. NW Natural is not responsible for any financial assurances given or guarantees as to the net financial benefit of the dollars spent on energy efficiency upgrades versus the dollars saved on energy consumption that may be given by Energy Trust, its contractors, or other parties to participants in the Energy Trust-managed EEAST Loan programs.
11. NW Natural has no responsibility to collect money loaned through EEAST Loan programs or associated charges, penalties, or fees beyond the remitting to Energy Trust the loan repayment collections the Company receives from Customers in accordance with the services described herein. .
12. Energy Trust is responsible to tell the Company how much to bill per month for each loan and how many months each customer should be billed. The Company is not responsible for any information provided by Energy Trust.
13. The Company will not a) accept loan pay-offs, b) issue refunds on loan payments, c) offer payment arrangements on loan amounts due, or d) allow energy assistance to be applied to loan balances.
14. Energy Trust is responsible to obtain a signed consent form from participating Customers that states that the Customer agrees to allow the Company to provide Energy Trust with Customer-specific bill payment information.
15. Energy Trust must obtain signed documentation from the Customer that certifies that the Customer has been made aware of the Company's limited role in the loan repayment process.

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Effective with service on  
and after November 13, 2013

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(continued)

**SPECIAL PROVISIONS (continued):**

16. Energy Trust must provide the Company with a toll-free customer service phone number to which the Company will refer Customers who have questions or concerns about their loan. The Company is not responsible for Customer questions and disputes related to the loan or the Customer's perceived or real experience related to any portion of the loan or energy efficiency measures.
17. Energy Trust must provide evidence to the Company's satisfaction of its compliance with the Federal Trade Commission FACTA Red Flag Identity Theft Prevention Program (16 C.F. R. § 681).

**GENERAL TERMS:**

Service under this Schedule is governed by the terms of this Schedule, The General Rules and Regulations contained in this Tariff, any other schedules that by their terms or by the terms of this Schedule apply to service under this Schedule, and by all rules and regulations prescribed by regulatory authorities, as amended from time to time.

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