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Canada's Wireless Code for Small Business Cell Plans

Get a business phone number with a simple auto attendant menu from Auto Attendant. A caller picks who they need and the call rings that person's own mobile, so nobody on your team has to publish a personal number.

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What the Wireless Code is

Canada's Wireless Code is the CRTC's mandatory rulebook for cellphone contracts. Most owners assume it is a consumer rule and stops at the business door. It doesn't. A small business on a carrier's business plan gets the same protections as a household: capped bill shock, cancellation fees that shrink to zero, a trial period and free unlocking.

This guide explains who counts as a "small business", which corporate plans are covered and which rules matter when you run a handful of company phones. It is current as of October 2026, including changes the CRTC has already scheduled for April 2027.

Educational information, not legal advice. Check your own contract and, for a dispute, the CCTS.

Short answer: yes for small businesses, no for big enterprise plans

The Code applies to "retail mobile wireless voice and data services" provided to "individual and small business customers in Canada" ([Telecom Regulatory Policy CRTC 2017-200, 15 June 2017](#)). The Code's own definition of "customers" says the same thing: "individuals or small businesses subscribing to wireless services, including account holders, device users, and authorized users" ([The Wireless Code, CRTC](#)).

So what is a small business? Footnote 1 of 2017-200 gives the test: "A small business is defined as one whose average monthly telecommunications bill is under \$2,500" ([CRTC 2017-200](#)). In that review a carrier asked the CRTC to switch to an employee-count test. The CRTC declined and left the definition to a future review of the CCTS. The CCTS had argued that the Code and its own complaint rules must use the same definition ([CRTC 2017-200](#)).

The complaints body uses the same line today. The CCTS describes the Wireless Code as applying to "individual and small business customers," where a small business has "an average monthly telecommunications bill... under \$2,500". It adds that "large corporate and commercial accounts are not covered" ([CCTS 2024-25 annual report](#)).

Two details trip people up:

- **The test counts all your telecom, not just mobile.** The CCTS complaint FAQ refers to "a monthly bill for all telecommunications services" that is "normally under \$2,500" ([CCTS FAQ](#)). Add up mobile, internet, landlines and long distance.
- **It is a different rule from home internet and TV.** The CCTS notes that the Internet Code and the TV code apply only to individual customers, not small businesses ([CCTS 2024-25 annual report](#)). Your business mobile plan is protected, but your office internet plan is not protected by a CRTC code in the same way.

Which business plans are covered

Corporate plans can involve three parties: the employer, the employee and the carrier. The CRTC sorted them out in [Telecom Decision CRTC 2014-528 \(8 October 2014\)](#), which 2017-200 reaffirmed.

The test is not what the phone is used for. The question is who signed the contract and who owes the carrier money. The Code applies to "all wireless plans where the agreement is between (a) an individual and a service provider, or (b) a small business and a service provider" ([CRTC 2014-528](#)).

Plan type (as described in 2014-528)	Who signs and pays	Covered by the Code?
Plan in your small business's name	Your business (bill under \$2,500/month)	Yes
"Employee purchase plan" (discounted rate through an employer, personal use)	The employee, for all charges	Yes
"Corporate individual plan" (mostly business use, employer reimburses part of the monthly charge)	The employee, for all charges	Yes
"Enterprise plan"	A medium or large business; the user owes nothing to the carrier	No

The CRTC's reasoning for the middle rows was that an employee who is responsible for some or all charges, such as roaming and overage, could otherwise face bill shock "irrespective of the size or purchasing power of their employer" ([CRTC 2014-528](#)).

If your staff use their own phones for work, the Code protects them as individuals on their own plans. The money side of that arrangement is covered in our guide to [business calls on personal mobiles](#).

Contract basics you can rely on

On postpaid plans (billed after use), the Code requires a few things on paper:

- **A permanent copy of the contract, free.** You get it immediately if you sign in person. If you sign by phone or online, a paper copy must arrive within 15 calendar days and an electronic copy within one business day ([Wireless Code, B.1](#)).

- **A way out if the paperwork is wrong.** If the copy is late, or its terms conflict with what you agreed, you may cancel within 30 calendar days of receiving it "without paying an early cancellation fee or any other penalty" ([Wireless Code, B.1](#)).
- **A Critical Information Summary** of no more than two pages, covering the monthly charge, one-time fees, trial period and complaint contacts ([Wireless Code, C.1](#)).
- **No surprise changes to key terms.** During the commitment period, the carrier cannot change key terms (services, minimum monthly charge, term, cancellation fee) without the account holder's or an authorized user's "informed and express consent". The only exceptions are changes that lower a rate or raise an allowance. Other terms need at least 30 calendar days' notice ([Wireless Code, D.1-D.2](#)).

Name your authorized users. The Code lets the account holder or an "authorized user" consent to extra charges and contract changes ([Wireless Code, definitions](#)). On a shared business account, decide who those people are. Otherwise anyone holding a phone may assume they can approve add-ons.

Cancelling early: how the fee must fall to zero

You can cancel any time by notifying the carrier, and cancellation takes effect the day the carrier receives the notice ([Wireless Code, G.5](#)). The only fee allowed is the early cancellation fee, calculated by the Code's formula ([Wireless Code, G.1](#)).

With a subsidized phone (a phone sold below its retail price as part of the contract):

1. The fee cannot exceed the device subsidy. The subsidy is the retail price minus what you paid up front, and the retail price is the lower of the manufacturer's suggested price and the carrier's no-contract price.
2. The fee must fall by an equal amount each month over the lesser of 24 months or the contract term, reaching \$0 by the end of that period. Tab contracts may use a minimum amount or a percentage instead of a fixed amount, but the fee must still reach \$0 within that period.
3. A partially elapsed month counts as a full month.

(All three from [Wireless Code, G.1-G.2](#).)

Without a subsidized phone, there is no early cancellation fee at all. Until June 2026 the Code allowed up to the lesser of \$50 or 10% of the remaining monthly charges. [Telecom Regulatory Policy CRTC 2026-43 \(12 March 2026\)](#) replaced that with "a service provider must not charge an early cancellation fee", effective 12 June 2026. The same policy implements the Telecommunications Act's ban on fees for activating or modifying a plan. The ban applies explicitly to "individual and small business customers of mobile wireless services". It does not cover reasonable physical installation fees or products you chose to buy ([CRTC 2026-43](#)).

Device financing. On 4 March 2021 the CRTC said the Code applies to "all device financing plans sold with a wireless service plan, including plans over 36 months". It also said financing is treated like a device subsidy when early cancellation fees are calculated, and that those fees must reach zero within 24 months ([CRTC news release, 4 March 2021](#)). Before that, the CRTC had told carriers in 2019 that it was concerned about customers having to pay a financing balance immediately when switching ([CRTC letter, 2 August 2019](#)).

Device rental plans are less settled. In 2026-43 the CRTC noted complaints that the payment to keep a rented phone at the end of the term does not decrease over time. It said it would look at rental plans in a future proceeding to harmonize its consumer codes ([CRTC 2026-43](#)). If you lease phones, read that end-of-term clause before you sign.

For the wider picture on getting out of phone contracts, see [business phone contract renewal and exit costs](#).

The 15-day trial period

If your contract has an early cancellation fee, the carrier must offer a trial period of at least 15 calendar days, starting the day service begins ([Wireless Code, G.4](#)).

- **Usage limits.** The carrier may cap usage during the trial for services not sold as unlimited. On single-user plans the limit must be at least half the monthly allowance. On multi-user plans, the type most businesses have, it must be at least half the allowance "for the entire account".
- **Accessibility.** A customer who self-identifies as having a disability gets at least 30 days and at least double the usage.
- **How to cancel free.** You can cancel without penalty if you stayed under the trial limits and returned any device "in near-new condition, including original packaging".

(All from [Wireless Code, G.4](#).) In its 2017 review, the CRTC also said restocking fees during the trial period are inconsistent with the Code ([CRTC 2017-200](#)).

Practical tip: keep the boxes for the first two weeks, and test coverage at your shop, your warehouse and your staff's usual routes.

Bill shock: the \$50 overage cap and the \$100 roaming cap

Two caps protect the whole account. Neither costs extra.

Data overage: \$50. The carrier must suspend data overage charges once they reach \$50 in a monthly billing cycle unless the account holder or an authorized user expressly agrees to more. The cap "applies on a per-account basis, regardless of the number of devices". Data add-ons count toward the \$50 ([Wireless Code, E.3](#)). The per-account rule matters for a business. In 2017 the CRTC rejected carriers multiplying the cap by the number of lines, so a 10-line account does not get a \$500 cap ([CRTC 2017-200](#)).

Data roaming: \$100. National and international data roaming charges must be suspended at \$100 per monthly billing cycle without express consent, also per account ([Wireless Code, E.2](#); [CRTC 2017-200](#)). Roaming packages count. Since 2017, any data roaming you pay for, whether as a package before use or as overage after, counts toward the cap ([CRTC 2017-200](#)).

What changes on 13 April 2027. The \$100 cap itself is not changing. [Telecom Regulatory Policy CRTC 2026-67 \(13 April 2026\)](#) amends the roaming rules from 13 April 2027:

- Carriers must notify the account holder and the device user when roaming data usage reaches \$50, "half of the existing \$100 roaming charge cap", and explain the roaming options available.

- The cap text says expressly that it includes "daily fixed-rate options" and "Roam-Like-Home" style plans that let you use your phone abroad as you would at home. The CRTC said it reiterated this because customers complained about Roam-Like-Home bills above \$100.
- The rules apply to "individual and small business customers of mobile wireless services offered by all wireless service providers".

The same policy adds two other notices from that date. Fixed-term customers get a richer 90-day end-of-contract notice, which includes a link to available plans, sent by their chosen method. Customers also get a 90-day warning before a promotion lasting more than three months expires ([CRTC 2026-67](#); [Wireless Code, G.6 and K](#)).

What the caps do not cover. Both caps are on data charges. The Code requires the roaming notification to explain voice and text rates, but it does not cap voice roaming ([Wireless Code, E.1-E.2](#)). More on this in [business calls abroad: roaming and forwarding](#).

Unlocking devices and switching providers

Any phone the carrier provides "must be provided unlocked". If a phone is or becomes locked, the carrier must unlock it or give you the means to do so, on request, at no charge ([Wireless Code, F.1](#)).

Other device rules worth knowing:

- **Lost or stolen phone:** the carrier must suspend service immediately and at no charge when you report it. Your contract obligations continue ([Wireless Code, F.3](#)).
- **Repairs:** if a contract phone under warranty is in for repair, you would owe an early cancellation fee to leave, and no free loaner was provided, the carrier must suspend service charges on request ([Wireless Code, F.4](#)).
- **Disconnection:** for non-payment, a postpaid customer can be cut off only if the past-due amount exceeds \$50 or is more than two months overdue (or in a few other listed cases). Except in limited cases, at least 14 calendar days' notice is required ([Wireless Code, I.1-I.2](#)).

If your provider breaks the Code: complaining to the CCTS

The Code sets out the order: first try to resolve it with the carrier. If you are not satisfied, contact the CCTS ([Wireless Code, introduction](#)). The CCTS says a small business can file if it has tried the carrier first and its monthly bill for all telecom services is normally under \$2,500 ([CCTS FAQ](#)).

Once a complaint is accepted, the CCTS sends it to the provider and gives it 20 calendar days to resolve it directly with you. After that, the CCTS works with both sides and, if needed, decides whether the provider acted reasonably ([CCTS FAQ](#)).

Before you file, gather:

1. The contract and Critical Information Summary.
2. The bills in dispute, with the charges highlighted.
3. Dates and names from your calls or chats with the carrier.

4. Any notices you received (or didn't), such as roaming texts.
5. The Code section you think applies, for example E.3 for overage above \$50.

One rule helps here. If the Code or a contract is ambiguous, it "must be interpreted in a manner that is favourable to the customer" ([Wireless Code, Preamble](#)). For other Canadian rules that affect a business number, see our [Canada page](#).

Forwarding your business line to a mobile

Many small businesses keep a main number with a separate phone service and forward calls to owners' or staff mobiles. Here is what the Code does and does not say about that setup:

- **The Code covers the mobile plan.** It governs "retail mobile wireless voice and data (including text) services" ([Wireless Code, definitions](#)). Your separate business-number service has its own contract. Read its terms on their own; don't assume Wireless Code rights carry over.
- **Call forwarding on the mobile itself is an "optional service".** The Code names call forwarding as an example of an optional service, "usually for an additional charge". Rates for optional services you pick at signup must be set out in the contract ([Wireless Code, B.1 and definitions](#)).
- **"Unlimited" means no overage.** A carrier cannot charge overage on a service sold as unlimited. Any limits must be explained in its fair use policy ([Wireless Code, A.3](#)). Check which calling is unlimited on each line that will receive business calls.
- **Abroad, voice is not capped.** If calls are forwarded to a phone that is roaming, the data caps do not apply to voice charges (see above). The arrival notification must spell out the voice rates ([Wireless Code, E.1](#)).

FAQ

Does the Code cover my 12 phones? Very likely, if the account is in your small business's name and your average monthly telecom bill (all services, not only mobile) is under \$2,500 ([CRTC 2017-200, footnote 1](#)). Line count is not the test. The 2017 review kept the bill-based definition instead of switching to an employee count ([CRTC 2017-200](#)). The \$50 overage and \$100 roaming caps apply once for the whole account, not per phone ([Wireless Code, E.2-E.3](#)).

Can I cancel a 3-year financing plan? You can cancel the service at any time ([Wireless Code, G.5](#)). The CRTC has said the Code applies to financing plans longer than 36 months and treats financing like a subsidy for early cancellation fees, which must reach zero within 24 months ([CRTC, 4 March 2021](#)). Before signing, ask the carrier to show in writing what you would owe at month 12, 24 and 30.

Does it cover US roaming? Yes. The \$100 cap applies to national and international data roaming, and the carrier must notify you when a device is roaming in another country ([Wireless Code, E.1-E.2](#)). From 13 April 2027 you also get a \$50 data usage alert, and the cap text expressly covers daily passes and Roam-Like-Home plans ([CRTC 2026-67](#)).

My employer reimburses half my bill. Am I covered? If the contract is in your name and you owe the carrier for some or all charges, yes ([CRTC 2014-528](#)).

Does the Code cover prepaid business lines? Partly. Only listed sections apply to prepaid: A.1-3, B.2, E.1, E.4, E.5, F.1-4, G.1-4 and J.1 ([Wireless Code, introduction](#)). That includes the roaming notification, unlocking, early cancellation fees and the trial period, but not the \$100 roaming cap (E.2) or the \$50 overage cap (E.3).

If you forward a business number to staff mobiles, an Auto Attendant menu option can ring up to three phones in turn, to US and Canadian numbers only.

Source links

Links cited in this article, in order of first appearance. Full addresses are provided for readers using extracted text.

1. <https://crtc.gc.ca/eng/archive/2017/2017-200.htm>
2. <https://crtc.gc.ca/eng/phone/mobile/codesimpl.htm>
3. <https://pub.ccts-cprst.ca/2024-2025-annual-report/reporting-on-crtc-consumer-protection-codes-of-conduct>
4. <https://www.ccts-cprst.ca/for-consumers/faq>
5. <https://crtc.gc.ca/eng/archive/2014/2014-528.htm>
6. <https://crtc.gc.ca/eng/archive/2026/2026-43.htm>
7. <https://www.canada.ca/en/radio-television-telecommunications/news/2021/03/crtc-provides-greater-protection-for-wireless-consumers.html>
8. <https://crtc.gc.ca/eng/archive/2019/lt190802.htm>
9. <https://crtc.gc.ca/eng/archive/2026/2026-67.htm>

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About Auto Attendant

Auto Attendant gives a small business one phone number and a recorded menu that sends each caller to the right person. The call rings the mobile that person already carries, using their normal dialler and their normal mobile plan. Pricing is a single flat monthly fee for the whole company rather than a charge for each user, and there is no app, desk phone or hardware to install.

One number, one menu, the phones you already own

A caller dials the business number, hears a short greeting and chooses an option. Each option can ring one mobile, ring several at once so whoever is free answers first, or try people one after another in a set order. There is no limit on how many people sit on the receiving end, because nobody is billed per seat. Setup is done by the owner in a few minutes: pick a number, write the greeting, and point each option at a mobile.

What it deliberately is not

An auto attendant routes a call; it does not answer one. Nobody at Auto Attendant speaks to callers, and no AI stands in for a receptionist. A business that wants its calls handled, messages taken and appointments booked wants an answering service, which is a different product at a different price. A business that needs call recording, queues, agent dashboards or CRM integration wants a contact centre platform. Auto Attendant is for the case where the call should simply reach the right pocket.

Keeping personal numbers off the internet

The business number is the only number a caller ever sees. Personal mobile numbers are never displayed and never given out, which is what lets an owner put a number on a website, an invoice, a van or a Google Business Profile without handing a personal line to everyone who finds it. An existing advertised number can be ported across and kept, and the old line keeps working while the port is in progress.

Work with Auto Attendant

Visit [Auto Attendant](#) to see [how it works](#), [how it compares](#) to a personal mobile, Google Voice and a full phone platform, and the current [pricing](#).

Telephone number portability, emergency calling and caller-ID rules differ by country and change over time. Articles published here describe general practice and cite primary regulator and carrier sources; they are not a guarantee of any timeline, and they are not legal or regulatory advice for a specific business.

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