



## Dispute Notice

(Initiating notice under section 6 of the Civil Resolution Tribunal Act)

**Dispute Number:** SC-2018-005808

**Date Application Submitted:** August 08, 2018

**Notice Issued Date:** August 14, 2018

### Notice To - Who the claim is against

These are the people or organizations the claims are against.

Person	<b>Sylvain Lépine</b>
Person	<b>Peter Abou Kalam</b>
Organization	<b>Desjardins Trust Inc.</b>

### Initiated By - Who requested resolution

These are the people or organizations which have applied to the CRT for dispute resolution.

Organization	<b>Wolf Kuehn (Doing Business As Canadian Institute of Gemmology)</b>
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## INSTRUCTIONS

A request for dispute resolution has been made to the Civil Resolution Tribunal (CRT). If you are named in this dispute, the CRT may make a binding order against you, which is enforceable as a court order. This order may require you to do something, stop doing something, or pay money to the applicant. Before making any order, the CRT will carefully consider your arguments and evidence. For more information about the Civil Resolution Tribunal, visit <https://civilresolutionbc.ca>.

**The person requesting resolution must provide this Dispute Notice to you by November 13, 2018.**

## HOW TO RESPOND TO THIS DISPUTE NOTICE

**Each person this claim is against has 14 days to respond to this notice once it is delivered** (30 days if outside of BC). If you do not respond, the CRT may make a default order against you. In a default order, the tribunal assumes you are at fault. This means the tribunal will not consider any arguments you might be able to make, for example, that the limitation period has expired, or that someone else is responsible for the claim.

**To respond to this Dispute Notice:**

- Go to <https://intake.civilresolutionbc.ca/response>
- Enter the dispute number **SC-2018-005808** and the PIN listed beside your name below

You will be able to:

- Respond to this Dispute Notice
- Request more time to respond to the Dispute Notice
- After you respond, if needed, you will be able to add a Counterclaim or Third Party Claim

For more information, please visit the CRT website:

- How to serve this Dispute Notice to the respondents:  
<https://civilresolutionbc.ca/how-the-crt-works/tribunal-process/starting-a-dispute/dispute-notice/>
- How to respond to a Dispute Notice you have been given:  
<https://civilresolutionbc.ca/how-the-crt-works/tribunal-process/responding/>

## Initiator Contact

The CRT will provide a copy of your Dispute Response to:

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## Who the Claim is Against

These are the people or organizations that are identified as being responsible for the claim. For more details go to: [civilresolutionbc.ca/how-the-crt-works/tribunal-process/responding/](http://civilresolutionbc.ca/how-the-crt-works/tribunal-process/responding/)

<b>Sylvain Lépine</b>	PIN: 38918
<b>Type: Person</b>	
Phone: (514) 397-4450 450 De Maisonneuve Blvd W. Montréal, Quebec H3A0H2, Canada	
<b>Peter Abou Kalam</b>	PIN: 50615
<b>Type: Person</b>	
Phone: 438-538-8028 302-995 Boul Jules-Poitras Montréal, Quebec H4N3M2, Canada	
<b>Desjardins Trust Inc.</b>	PIN: 58728
<b>Type: Organization</b>	
Type of business: Corporation Phone: 5143974450 Address: 1, Complexe Desjardins P.O. 34 Desjardins station Montréal, Quebec H5B1E4, Canada	<b>Organization contact</b> N/A N/A Phone: (514) 397-4450 1, Complexe Desjardins P.O. 34 Desjardins station Montreal, Quebec H5B1E4, Canada

## Dispute Information

This information has been provided by the person requesting resolution. It shows the claims they are making and what they are asking for.

### Dispute Claim 1

**Claim ID**

C-017425

**Claim summary**

Amount owing on credit card charge reversal

**Claim description**

GL Gem Spectrometer serial # 2018247 was ordered and delivered to Peter Abou Kalam, 995 Boul Jules-Poitras App 302, Montreal, Quebec, Canada, H4N 3M2, Tel 438-538-8028. Payment of \$ 2,600 was authorized by Desjardins Card Services #098581F. Sylvain Lépine permitted removal of funds from business account after an excessive time of 3 months and without consulting.

**When the person requesting resolution became aware of the claim**

June 2018

**Steps the person requesting resolution has taken to resolve the claim**

1. Phone call to Desjardins Card Services on July 17, 2018
2. Letter by fax and regular mail to Sylvain Lépine on July 17, 2018 requesting payment of \$ 2,600 providing documents and proof of delivery of purchase
3. ExpressPost Letter to Sylvain Lepine on July 31 after Letter of July 17, 2018 remained unanswered; setting dead-line for response which has expired.

<b>Requested Resolution</b>	<b>Amount</b>
1. I want Sylvain Lépine to reverse debit and deposit full amount into business account	\$2600.00

Plus fees paid by the Applicant to the CRT and other expenses and charges allowed under the CRT Rules and the CRT Act.

**Total: \$2600.00****Dispute Claim 2****Claim ID**

C-017655

**Claim summary**

Fees, Expenses, and Interest

<b>Requested Resolution</b>	<b>Amount</b>
1. Interest under the Court Order Interest Act (amount to be determined)	\$0.00
2. CRT Fees (amount to be determined)	\$0.00
3. Expenses related to the dispute (amount to be determined)	\$0.00

Plus fees paid by the Applicant to the CRT and other expenses and charges allowed under the CRT Rules and the CRT Act.

**Total: \$0.00**

## Evidence

This is the evidence that the person requesting resolution has identified to support their claim. You can ask for this evidence, and provide your own evidence, during the CRT process.

<b>Title</b>	<b>How it supports the applicants claims</b>
Proof of Delivery	Signature of person to have received the goods
Purchase order	Proof of merchant bank authorization