



PAYMENT PLAN PROGRAM

Introduction

This Fact Sheet provides Registrants with additional information on the Payment Plan Program (the Program).

Payment Plan Program

As a Registrant of the College of Naturopaths of Ontario (the College), in either the General or Inactive class of registration, you have the option to participate in the Program as part of the annual renewal process.

The Program offers you the ability to pay your registration fee in 10 instalments rather than in one annual lump sum payment.

Payment will be deducted on the 1st of each month or the 1st business day of each month (if the first falls on a holiday or weekend) starting April 3, 2023, with the last deduction being withdrawn on January 2, 2024.

Enrolling in the Payment Plan Program

Enrolment in the Program is accomplished through the annual renewal Information Return form.

On the declaration section of
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this form, you'll have the option of selecting 'Yes' or 'No' to enrol in the Program. Here you will be asked to review the Terms and Conditions for participating in the Program and will need to provide your banking details.

If you opt not to enrol in the Program (as set out above) you will not have the option of enrolling later.

The deadline to enrol in the program is 5:00 p.m. ET on March 31.

Defaulting on a Payment and Terminating the Program

Defaulting on payment will result in the immediate termination of your enrolment in the Program. A \$35 plus HST non-sufficient funds (NSF) fee will be applied to your account on top of any outstanding balance. All unpaid fees will be due and payable within 30 days of the date of termination.

If the default is not remedied within 30 days, your certificate of registration will be suspended for non-payment of fees. If a payment is not honoured by your financial institution and the fault rests with your financial institution, it is your responsibility to provide

evidence and demonstrate the bank error.

You may terminate enrolment in the Program at any time throughout the year. To do so, you must notify the Registration Department by e-mail at registration@collegeofnaturopaths.on.ca at least 15 days before the next payment withdrawal date. All outstanding fees will be due and payable within 30 days of the date of the cancellation notice and any future withdrawals from your banking institution will be cancelled.

At point of withdrawal from the Program, the remaining balance will be due in full and may be paid using a credit card (Visa and MasterCard only, excluding American Express and credit-debit cards, such as Visa Debit), by cheque, money order or bank draft payable to the College of Naturopaths of Ontario (do not use abbreviations or acronyms)

As payments through the Program are made, an updated 'outstanding invoice balance' will be available via your user portal. Payment of this outstanding balance will immediately terminate your enrolment in the Program.



If participation in the Program is terminated, you will not be permitted to re-enrol in the Program for this registration year.

Class Changes and Resignation

Changing your class of registration part way through the year will result in immediate termination of your enrolment in the Program. You will not be permitted to restart the Program for payment of any fees owing as part of the class change.

Q: Will I receive a refund if I resign my certificate of registration part-way through the registration year?

A: No, resigning part way through the year will result in immediate termination of your enrolment in the Program and payment of the remaining balance will be due before your request to resign can be processed.

The College will not refund any portion of the annual registration fee already paid.

Fees and Receipts

The annual registration fee will be paid in 10 monthly instalments. General class Registrants will pay \$202.69 in April and \$202.60 from May 2023 to January 2024. Inactive class Registrants will pay \$101.65 in April and \$101.58

from May 2023 to January 2024.

The balance owing will remain on your College account until the final payment has been made in January 2024 unless you elect to pay the balance off sooner.

A tax receipt will be issued upon your completion of the Program (i.e., having made full payment of your 2023 registration fees). The tax receipt will be made available via your Registrant account by clicking on "include paid" under "My Invoices". Receipts for payments made in previous years are also available and categorized by year.

Terms and Conditions

By enrolling in the Program you agree to the following Terms and Conditions.

1. I understand the deadline for enrolment is 5:00 p.m. ET March 31, 2023, and that enrolment after this deadline cannot be accepted.
2. I understand that the Payment Plan Program will allow me to pay my registration fees in 10 instalments through pre-authorized debit (PAD) from my bank account, in the amounts of \$202.69 (in April) and \$202.60 (May to January) for General Class

Registrants and \$101.65 (in April) and \$101.58 (May to January) for Inactive Registrants (fees are inclusive of HST).

Payments are set to will be withdrawn on the 1st of each month, or the 1st business day of each month (if the first falls on a holiday or weekend).

3. I understand that I am responsible for ensuring that sufficient funds are available to cover each instalment and that while the instalment payment date is generally set for the first of the month, time is required for the banking institutions (the College's and my own) to communicate and the fee to be withdrawn. Which means that the withdrawal of funds may occur at any point in the week following the instalment payment date.
4. I understand that I can cancel my enrolment at any time by notifying the College in writing, or by logging in to the Registrant Portal and paying all outstanding fees, a **minimum of 15 days** before the next month's withdrawal date. Failure to do so will result in the processing of the next month's PAD.
5. I agree and understand that a default of a single payment will result in:
 - a. The immediate termination of my

enrolment in the Payment Plan Program.

- b. The application of \$39.55 (HST included) for non-sufficient funds (NSF) fee to my account with the College.
6. I agree and understand that, in the event of termination (whether due to my own cancelation or termination by the College for default of payment), all unpaid fees will be due and payable within 30 days of the date of cancelation or termination.
7. I further agree and understand that, if the outstanding fees are not received within 30 days of the date of termination or cancelation, my certificate of registration will be suspended for non-payment of fees.
8. I also understand that if my registration is suspended, a reinstatement fee will be payable to the College before I may begin to practise once again.
9. I understand and agree that participation in the College's Payment Plan Program is entirely optional and that by entering into the Payment Plan Program, I have explicitly agreed to the Terms and Conditions set out herein.

More Information

For Additional information about the Payment Plan Program, please visit [Payment Plan Program - College of Naturopaths Of Ontario](#).

For information about the annual Registration Renewal, please visit [Registration Renewal](#).

For information on class changes, please visit [Change of Class - College of Naturopaths Of Ontario](#).

For Information on Resigning your Registration with the College, please visit [Resigning Your Registration - College of Naturopaths Of Ontario](#).

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