



## PAYMENT PLAN PROGRAM

### Introduction

This Fact Sheet provides registrants 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 monthly installments 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day of each month (if the first falls on a holiday or weekend) starting April 2, 2024, with the last deduction being withdrawn on January 2, 2025.

### Enrolling in the Payment Plan Program

You can enrol in the Program through the annual renewal Information Return form.

On the declaration section of 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

One default in the Program is permitted, provided payment of the default amount is received within three business days of the default notice. Failing to submit payment for the default amount in this timeframe, and/or any repeat default will result in the immediate termination of your enrolment in the Program, the issuance of a Notice of Intent to Suspend for non-payment of fees, and all unpaid fees being due and payable within 30 days of the date of termination.

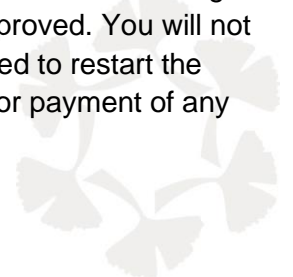
If your fees are not paid within 30 days, your certificate of registration will be suspended.

You may cancel your enrolment in the Program at any time throughout the year. To do so, you must notify the Registration Department by email at [registration@collegeofnaturopaths.on.ca](mailto: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 and any future withdrawals from your banking institution will be cancelled.

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 and the outstanding balance must be paid before the class change can be approved. 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 installments. General class registrants will pay \$209.33 in April 2024 and \$209.27 from May 2024 to January 2025. Inactive class registrants will pay \$105.04 in April 2024 and \$104.97 from May 2024 to January 2025.

The balance owing will remain on your College account until the final payment has been made in January 2025 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 2024 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. The deadline for enrolment is 5:00 p.m. ET March 31, 2024. Enrolment after this deadline cannot be accepted.
2. The Payment Plan Program allows registration fees to be paid in 10 installments through pre-authorized debit (PAD) from one's bank account, in the amounts of \$209.33 (in April) and \$209.27 (May to January) for General Class registrants and \$105.04 (in April) and \$104.97 (May to January) for Inactive Class registrants (fees are inclusive of HST). Payments are set to be debited on the 1<sup>st</sup> of each month, or the 1<sup>st</sup> business day of each month (if the first falls on a holiday or weekend).
3. Registrants are responsible for ensuring that sufficient funds are available to cover each installment and that while the installment payment date is generally set for the first of the month,

time is required for the banking institutions (the College's and the registrant's) to communicate and for the fee to be debited, which may take up to five business days to be debited by the financial institution.

4. Registrants can cancel their enrolment in the Payment Plan Program by notifying the College in writing a **minimum of 15 days** before the next month's debiting date. Failure to do so will result in the processing of the next month's PAD.
5. By enrolling in the Payment Plan Program, the registrant understands and agrees that should a single default in payment occur, the College will allow them to remain enrolled in the Program provided payment of the default amount is made to the College within **three business days** of the default notice.
6. The registrant further understands and agrees that any repeat default of payment will result in:
  - a. The immediate termination of enrolment in the Payment Plan Program.
  - b. The immediate issuance of a Notice of Intent to Suspend Registration for non-payment of fees which includes a

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demand that the full outstanding balance be paid within 30 days of the date of the Notice.

7. In the event of cancellation or termination, all unpaid fees are due and payable within **30 days**.
8. If the outstanding fees are not received within 30 days of the date of termination, the registrant's certificate of registration will be suspended for non-payment of fees.
9. If the registrant's certificate of registration is suspended, a reinstatement fee will be added to the fees owing to the College.
10. Should the registrant seek to change their class of registration while enrolled in the Payment Plan Program, the remaining balance must be paid before the class change application can be approved.
11. The registrant understands and agrees that participation in the College's Payment Plan Program is entirely optional and that by enrolling in the Payment Plan Program, they have 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](#).

Last Update: (January 24, 2024)