



The College of Naturopaths of Ontario

2023 Payment Plan Program Terms and Conditions

At the time of enrolling in the Payment Plan, Registrants are invited to review the Terms and Conditions of the Program and must check a box that you agree to them. The following is a copy of the Terms and Conditions to which you have agreed when entering the Program.

Terms and Conditions

By enrolling in the Payment Plan Program, offered by the College of Naturopaths of Ontario (the College) the Registrant acknowledges their understanding of and agreement to the following Terms and Conditions:

1. I understand the deadline for enrollment 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 installments 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 debited 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 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 my own) to communicate and the fee to be debited. Which means that the debiting of funds may occur at any point in the week following the installment payment date.
4. I understand that I can cancel my enrollment 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 debiting 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 enrollment 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 cancellation or termination by the College for default of payment), all unpaid fees will be due and payable within 30 days of the date of cancellation 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.