



PAYMENT PLAN PROGRAM

Introduction

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

General Information

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day of each month (if the first falls on a holiday or weekend) starting April 1, 2026, with the last deduction being withdrawn on January 4, 2027.

Enrolling in the Program

You can enrol in the Program through the annual renewal Information Return Form. payment at point of enrolment.

On the declaration section of this form, you will 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.

There is a \$60 +HST enrolment fee. Note that this fee is incorporated into the monthly installment payment amount(s) rather than being required to be paid as an upfront fee at point of enrolment.

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

Defaulting on a Payment and Terminating the Program

Any defaulted payment due to insufficient funds is subject to an NSF fee.

One default in the Program is permitted, provided payment of the default amount and the NSF fee is received within three business days of the default notice. Failing to submit payment in this timeframe, and/or any repeat default will result in the immediate termination of your enrolment in the Program. You will then be charged a Notice fee for the issuance of a Notice of Intent to Suspend for non-payment of fees, and all unpaid fees will be 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 Accounting Team by email at accounting@collegeofnaturopaths.on.ca at least 15 days before the next payment instalment 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 While Enrolled

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 \$251.99 from April 2026 to January 2027. Inactive class registrants will pay \$144.12 in April 2026 and \$144.07 from May 2026 to January 2027.

The balance owing will remain on your College account until the final payment has been made in January 2027 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 2026 registration fees). The tax receipt will be made available

via your College 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 in the Payment Plan Program (the “Program”) is 5:00 p.m. Eastern Time (ET) on March 31, 2026. **Enrolment after this deadline cannot be accepted**
2. In accordance with the College of Naturopaths of Ontario (the “College”) by-laws, there is a non-refundable enrolment fee of \$60 plus HST to participate in the Program. This amount is reflected in the total amount due to the College as set out in section 3 of these Terms and Conditions.
3. The Program allows registration fees to be paid in 10 installments through pre-authorized debit (PAD) from one’s bank account, in the amounts of \$251.99 (April to January) for General Class Registrants, and \$144.12 (in April) and \$144.07 (May to January) for Inactive Class Registrants (fees are inclusive of

HST). Payments are set to 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).

4. Registrants participating in the Program are responsible for ensuring that sufficient funds are available to cover each installment. 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.
5. Any default of payment shall result in a \$75 plus HST non-sufficient funds (NSF) fee.
6. Registrants can cancel their enrolment in the 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.
7. Should a single default in payment occur, the College will allow registrants to remain enrolled in the Program provided payment of the default amount and NSF fee is made to the College within **three**

- business days** of the default notice.
8. Any repeat default of payment will result in:
 - a. The immediate termination of enrolment in the Program.
 - b. The immediate issuance of a Notice of Intent to Suspend Registration for non-payment of fees which includes a demand that the full outstanding balance be paid within 30 days of the date of the Notice.
 9. In the event of cancellation or termination, all unpaid fees are due and payable within **30 days**.
 10. 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.
 11. If the registrant's certificate of registration is suspended, a reinstatement fee (as set out in Schedule 3 to the College by-laws) will be added to the fees owing to the College.
 12. Should the registrant seek to change their class of registration while enrolled in the Program, the remaining balance must be paid before the class change application can be approved.
 13. Participation in the Program is entirely optional and by enrolling in the Program, registrants 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](#).

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

For information on class changes, please visit [Change of Class](#).

For Information on Resigning your Registration with the College, please visit [Resigning Your Registration](#).

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