



The College of Naturopaths of Ontario

2026 Payment Plan Program 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.