



The College of Naturopaths of Ontario

### 2025 Payment Plan Program Terms and Conditions

1. The deadline for enrolment is 5:00 p.m. Eastern Time (ET) on March 31, 2025.  
**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 \$213.05 (in April) and \$213 (May to January) for General Class Registrants and \$106.97 (in April) and \$106.89 (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 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.