

## Payment Policy

This policy outlines the terms, conditions, and responsibilities of members of the Ontario Chiropractic Association (OCA) regarding timely payment of dues and other fees. Timely payment of dues ensures uninterrupted membership with OCA and our partners CCPA and CCA.

### Annual payment of yearly dues – Pay In Full

For members who choose to pay annually, dues must be paid on or before August 1 of each calendar year.

An additional fee of 2% will be charged in the event of any late payment, in accordance with the following policies:

Member Notification Timeline for Annual Payments	Type of Notification
Early May	"Coming Soon" Notice of Annual Dues payment
Early May	OCA will notify members that the portal is now open for Annual Dues payment before August 1 <sup>st</sup> to avoid the 2% late fee.
August 1 <sup>st</sup>	The first reminder notice is sent to those who did not pay before August 1 <sup>st</sup> . This includes notice that CCPA coverage will be impacted and the need to re-apply for OCA membership if payment is not received before November 1 <sup>st</sup> . This notification will also outline that a late fee will be charged for 1 month if the account remains overdue as of September 1 <sup>st</sup> .
September 1 <sup>st</sup>	The second reminder will be issued stating the account is now 1 month overdue. It includes notice that CCPA coverage will be impacted and the need to re-apply for OCA membership if payment is not received before November 1 <sup>st</sup> . A reminder that a late fee will be charged will also be included.
October 1 <sup>st</sup>	The final reminder to pay will be issued as the account is now 2 months overdue. This includes notice that CCPA coverage and OCA and CCA memberships will be impacted. CCPA is notified of the failure to pay OCA dues. The member will need to re-apply for OCA membership if payment is not received before November 1 <sup>st</sup> . A second late fee will be charged since the account is now 2 months overdue as of October 1 <sup>st</sup> .
November 1 <sup>st</sup>	Notification of OCA membership termination effective immediately. If the member wishes to rejoin, they must re-apply for OCA membership. A third late fee is applied to the payment amount since they are now 3 months overdue.



### **Monthly dues payments – Pay by EFT**

**The following policy outlines the terms and conditions under which members of the OCA pay their dues and other applicable fees using pre-authorized debits (PAD or Electronic Funds Transfer).**

Members who enrol in a Pre-Authorized Debit (PAD) plan (also known as EFT- electronic funds transfer) with the Ontario Chiropractic Association (OCA) are responsible for authorizing the withdrawal of funds from the designated account, as submitted via email or online form (or any replacement account provided by a new void cheque or new form submission). The authorized account (“Account”) will be debited on or after the 25<sup>th</sup> of each month for the upcoming month’s dues.

If a payment fails, the member agrees that any past due fees and non-sufficient funds (NSF) charges may be debited from their bank account or charged to the credit card on file to ensure payments are received. All persons whose signatures are required to debit the Account agree to this authorization.

Members may revoke their PAD authorization at any time, provided that a written notice of revocation is submitted to the OCA at least 10 business days before the next scheduled debit.

To obtain a sample cancellation form, or for more information on a member’s right to cancel a PAD Agreement, please contact your financial institution or visit [www.cdnpay.ca](http://www.cdnpay.ca).

Members are responsible for informing the OCA, in writing, of any changes to banking information at least 10 business days prior to the next scheduled debit.

Members have certain recourse rights if any debit does not comply with this agreement. To obtain more information on recourse rights, contact your financial institution or visit [www.cdnpay.ca](http://www.cdnpay.ca). By acknowledging the terms of this agreement, you waive the right to receive a 10-day prenotification prior to the first debit and with any changes to the amount of each PAD due to changes in annual membership dues, applicable tax rates, or dues owed.

### **Administration Fee Returned Cheque/Debit (Electronic Fund Transfer) Payments**

It is the responsibility of members to pay their dues and other fees on time to remain in good standing with the OCA. Costs are incurred by the OCA when cheques and electronic debits (EFT) are returned by a financial institution. An item may be returned by a financial institution for a variety of reasons, including an insufficiency of funds, funds not cleared or account frozen. To cover the charges and administration costs incurred because of returned items, a charge of \$40 (HST included) will apply for each returned item. This charge will be added to the outstanding balance and is payable to the OCA immediately.