



Pre-Authorized Debit Program

Policy

Members may choose to participate in a Pre-Authorized Debit (PAD) program, which permits participants to prepay their practicing or non-practicing member registration renewal fees for the upcoming renewal year. The PAD program is processed in six monthly installments, from September to February each year, for the fees due on or before March 31st. Each year, participants may be eligible to continue in the program if they are intending to register as a member of the NBASW and if they have not been removed from the program as a result of rejected payments.

Purpose

- To offer members the option of a reduced six-month payment model for their annual dues, as a member service.
- To describe the procedure for PAD and to set the parameters of successful participation in the program.

1.0 Procedure

- 1.1*** Participation in the PAD Program is open to NBASW members who intend to renew as practicing or non-practicing members the following registration year.
- 1.2*** Each member wishing to enroll shall notify the NBASW of their intention to participate in the PAD program by completing the authorization form online before the enrolment deadline of September 1st each year. Late enrolments will not be accepted. If the bank account to be used is a joint account, both signatures may be required for the authorization form.
- 1.3*** Any requested changes to the bank account used for PAD must be provided by the participant in writing with a void cheque or bank account information sheet attached to the request. Once a member has signed up for the PAD program, PAD will continue to be used as the method of payment for registration fees in future years. Written notice is required to stop PAD.
- 1.4*** The participant's banking information will be added to NBASW's financial institution's system for processing PAD payments.
- 1.5*** NBASW will debit the participant's account on the last day of the month for six (6) months, from September to February each year. If the last day of the month falls on a weekend or holiday, the participant's account will be debited on the next business day.

- 1.6 The total fees owing will be the annual membership dues for the upcoming registration year. The total fees will be divided in to six (6) monthly payments. Any fee adjustments will be applied to the final withdrawal (February) if applicable.
- 1.7 Participants may withdraw from the PAD program at any time by notifying NBASW by email at info@nbasw-attsnb.ca with the subject line ATTN: PAD.
- 1.8 Participants will be charged a fee for any payments that are rejected for insufficient funds (NSF). The fee owed to NBASW will be equal to the bank charges incurred as a result of the NSF.
- 1.9 In the event a participant's PAD payment fails or is rejected by their financial institution, NBASW staff will notify the participant about the failed payment. The participant will be required to submit the missing payment plus the NSF fee within one week after they are notified about the failed payment. Failure to pay the missing payment plus the NSF fee by the deadline may result in the participant being removed from the PAD program.
- 1.10 A member will be deemed ineligible for continued participation in the PAD program if their monthly payment is rejected for insufficient funds a second time in a 12-month period.
- 1.11 In the event a PAD program participant later decides to renew at a reduced rate (e.g. renews as a non-practicing member), NBASW will reimburse the individual for the overpayment following the renewal deadline (March 31 each year). To renew at an increased rate (e.g. renews as practicing rather than non-practicing) the member must pay any amount owing before the renewal deadline.
- 1.12 A participant who withdraws or is removed from the PAD program will receive a refund of all fees collected for the upcoming year, minus any outstanding NSF fees.
- 1.13 If the participant provides proof that the rejected payment was the result of a bank error, the participant is responsible to work with their bank to ensure that the problem is rectified. If the issue is not resolved before the next PAD payment, the participant will be required to provide a letter from the bank explaining the problem in order to stay on the PAD program.
- 1.14 Members who have been removed from the PAD program will not be permitted to participate in the program in the future. Members may appeal this decision to the Executive Director by explaining the situation in writing. The Executive Director will make a decision regarding the member's eligibility to resume the PAD program on a case-by-case basis, depending on the context of the situation.