



Monthly Payment Plan - Terms and Conditions

CAA memberships are a one-year subscription, which can be paid either in full or over 12 monthly installments. When selecting monthly installments as the payment method, the following conditions will apply:

1. All memberships on the Monthly Payment Plan (MPP) must be set up as automatic renewal either with a credit card or pre-authorized debit from a financial institution or credit union. By signing the Membership Pre-Authorized Debit (PAD) Form, the member agrees to those Terms as well.
2. All membership fees are based on an annual subscription.
3. Members on MPP are required to pay the entire amount of the annual subscription in monthly installments, as calculated by CAA Saskatchewan.
4. A \$12 administration fee is applied when MPP is set up. This amount is included in the monthly installments. GST applies.
5. If a monthly payment by credit card or PAD is declined, the membership will no longer be in 'good standing' and all benefits and services of the membership will be inaccessible until payment is received, and the account is no longer in arrears.
6. If a monthly payment is declined three (3) times within a calendar year, full payment for the remaining balance will be required immediately and the member will no longer be eligible for MPP. The member will be set up on annual payments with either a credit card or PAD.
7. Members who default on MPP and the membership is cancelled, must pay any amounts in arrears from a cancelled membership before they may purchase a new membership.
8. A member may change from MPP to annual payments at any time. The total amount owing on MPP will be required immediately if the member makes the change mid-year and the change to annual payments will take effect when the membership renews.
9. A member may change MPP payments from PAD to credit card or from credit card to PAD by providing verbal or written notification to CAA Saskatchewan at least ten (10) business days before the next payment is scheduled to be withdrawn.
10. Pro-rating may apply if associate memberships are added to the Primary membership account or if members upgrade their membership during the subscription period.
11. Monthly payment transactions are normally scheduled on the 1st business day of the month. The last payment transaction in a subscription period will occur on the 1st business day of the month that the membership expires.
12. Memberships on MPP cannot be cancelled at any time during the 12-month annual subscription period.
13. Memberships can be cancelled by the Primary member at the end of a 12-month annual subscription period. A cancellation notice provided by the Primary member will be applied to the membership on the expiry date. Any amounts owing must be paid prior to cancellation.
14. Membership dues are non-refundable. Refer to the 30-day grace period under the *Refunds and Cancellations* section of the [Membership Terms and Conditions](#).
15. Annual membership fees may change from time to time and payments will be adjusted accordingly when the membership renewal fees are calculated. CAA Saskatchewan will provide notice to members of the change on their Annual Membership Statement.
16. CAA Saskatchewan reserves the right to terminate any membership that does not comply with this policy.
17. This policy applies to membership purchases in store, over the phone, and online.