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## **Crest Compass Professional Resource Foundation (CCPRF)**

### **Authorization and Liability Disclaimer for Annual Membership Fee Payment**

By providing your banking information to the Crest Compass Professional Resource Foundation ("CCPRF"), you authorize CCPRF to debit your account annually for the membership fee as specified in your membership agreement.

**You understand and agree to the following terms:**

#### 1. Authorization

You authorize CCPRF to initiate a pre-authorized debit ("PAD") from your designated bank account for the purpose of collecting your annual membership dues.

## 2. Accuracy of Information

You confirm that all banking information provided is accurate and up to date. You agree to notify CCPRF immediately of any changes to your banking information.

## 3. Billing Schedule

All new memberships and membership renewals are billed on the 15th day of the following calendar month ("Effective Date").

By enrolling or renewing, you authorize CCPRF to process the applicable membership fee on the scheduled billing date.

## 4. Renewal Notification and Auto-Renewal

- CCPRF shall dispatch renewal reminders to your registered email address prior to membership expiry, informing you of the upcoming expiration and requesting your renewal confirmation.
- Should CCPRF fail to receive your written reply declining renewal within the specified period, your membership shall automatically renew, and the applicable membership fee will be debited on the scheduled billing date.
- If you submit a request declining paid membership renewal, CCPRF may downgrade your account to a free registered Subscriber status accordingly. No further membership fees will be charged beginning from the next billing cycle.

You will continue to receive CCPRF event updates, newsletters, and general official notifications, and you may upgrade your membership again at any time.

#### 5. Membership Downgrade

- You may downgrade your Premium Membership to a regular Subscriber membership at any time.
- Such downgrade shall not deprive you of the right to unsubscribe and terminate your membership in accordance with the provisions herein.
- All downgrade and unsubscribe requests shall become effective at the conclusion of the current billing cycle. No partial-period refunds shall be issued following membership downgrade or cancellation.

#### 6. Right to Cancel

- Cancellation Deadline

Membership cancellation requests must be submitted prior to the Effective Date.

Any request received after the Effective Date will not prevent the scheduled membership fee from being processed.

- Method of Cancellation

All cancellation requests must be submitted through the official designated communication channels specified by CCPRF, including but not limited to email, online forms, or member portals.

CCPRF assumes no responsibility for delays, failed delivery, or non-receipt caused by improper submission or incorrect contact information provided by the member.

➤ Confirmation of Cancellation

A cancellation request shall only become effective upon formal written confirmation issued by CCPRF. Until such written confirmation is provided, the membership shall remain active and subject to applicable billing obligations.

## 7. Non-Refundability

- Membership fees processed on or after the Effective Date are strictly non-refundable, regardless of the enrollment date, extent of membership usage, access to benefits, or any other circumstance.
- If any partner discount, promotional benefit, or member-exclusive service associated with the membership has already been used or redeemed, the membership shall not be eligible for cancellation or refund.
- No partial-period refunds shall be issued for downgraded memberships, canceled memberships, or unused portions of any billing cycle.

## 8. Failed Payment and Administrative Fee

If any payment is declined, rejected, returned, reversed, or otherwise unsuccessful due to incorrect banking information, insufficient funds, account restrictions, or any

other reason attributable to the member, CCPRF reserves the right to charge an administrative fee equal to \$20 CAD or the outstanding membership fee amount, whichever is lower.

- CCPRF further reserves the right to suspend or terminate membership privileges until all outstanding amounts have been fully paid.

#### 9. Limitation of Liability

CCPRF shall not be liable for any loss, damage, cost, or expense, including but not limited to overdraft charges, banking fees, account penalties, or consequential damages arising from:

- Errors or inaccuracies in the banking information provided by the member;
- Insufficient funds in the designated bank account;
- Unauthorized use of banking information by third parties outside CCPRF's reasonable control;
- Delays, processing failures, or errors caused by financial institutions or third-party payment processors.

#### 10. Security and Confidentiality

CCPRF shall implement reasonable administrative, technical, and physical safeguards to protect members' personal and financial information. However, CCPRF does not guarantee absolute security and shall not be liable for any

unauthorized access, disclosure, or breach of confidentiality beyond its reasonable control.

#### 11. Governing Law

This Authorization and Liability Disclaimer shall be governed by and interpreted in accordance with the laws of the Province of Ontario and the applicable federal laws of Canada.

#### 12. Agreement to Terms

By enrolling in, renewing, or continuing membership with CCPRF, you acknowledge that you have read, understood, and agreed to these Billing, Renewal, Cancellation, and Payment Terms, including but not limited to:

- automatic renewal provisions;
- billing schedules;
- cancellation requirements;
- downgrade policies;
- administrative fees; and
- non-refundable membership policies.

#### 13. Communication Consent

By enrolling in or renewing membership with CCPRF, you consent to receive emails, newsletters, event notifications, membership updates, promotional materials, and other official communications from CCPRF. If you no longer wish to receive such communications, you may unsubscribe at any time through the unsubscribe link provided in the email communications.