

Sussex Golf & Curling Club

Monthly Payment Plan – FAQs

1) How does a monthly payment plan work?

The total due for your 2015 golf will be charged to a “house” account in your name (set up for the sole purpose of implementing a monthly payment plan). The subsequent monthly payments will be applied to this account. When the account is paid off per the plan, it will be closed.

2) Over how many months can I make monthly payments on my 2015 dues?

You can spread payments over a **maximum of 12 months**, starting no earlier than Nov 1/14 and ending no later than Oct 1/15. Within that timeframe, **payment plans can be customized** to suit your preferences, but can start no later than Feb 1/15. If you wish, for example, to do a 6-month payment plan, you could start payments on Nov 1, Dec 1, Jan 1, or Feb 1, and spread payments over the next 6 months. If you wanted to do a 10-month payment plan, you would have to start no later than Jan 1 in order to finish by Oct 1 (which is the latest payment date possible). Ask the General Manager to confirm that your own desired plan is an option under the aforementioned parameters.

3) How do I sign up for pre-authorized debit payments?

You must submit a completed **Pre-Authorized Debit (PAD) Agreement** form no later than the 24th day of the month prior to the month in which you want your payments to start (drop by for a hard copy of the form, find it on the news scroller of our website, or call/e-mail for an electronic copy to be e-mailed). **Please note that section 3 of this form is to be completed by the General Manager; if you wish to submit your form by any means other than in person, the General Manager needs to complete section 3, then send it to you for completion and signature.**

4) On what date each month will my PAD payments be withdrawn from my account? Do I get to choose?

SGCC will be processing all PAD payments on the **1st day of each month**; you will not be able to select your own payment date. On occasions where the 1st day of the month falls on a weekend, holiday, or other club closure day, payments will be processed on the following business day.

5) Is pre-authorized debit the only option available for a monthly payment plan?

Credit cards can also be used, and will be processed on the same date of each month as the PAD payments (ie, the 1st of each month). The PAD opportunity will replace the previous practice of accepting post-dated cheques for monthly payment plans, however.

6) Can I add a seasonal cart seat and/or driving range pass to my monthly payment plan?

Of course!

7) What if my circumstances change and I want to pay off the balance owing on my payment plan early?

No problem, but you would have to pay the balance off with a manual transaction by debit, credit, cash or cheque, as we would not be able to process it automatically by debit to your account. And, as noted on the PAD agreement, you must provide 14 days' notice to the General Manager in order that we may then stop the automatic debit transaction to your account.

8) Is there any fee to enrol in a monthly payment program?

No. There are **no administrative fees or surcharges**.

9) How secure is my banking information when I sign up for PAD withdrawals?

Our use of the PAD service provided by Royal Bank of Canada is subject to regulatory and security measures as prescribed by RBC and the Canadian Payments Association.

For more information on PAD or credit card payment plans, please contact the General Manager at 433-4951, ext 2, or admin@sussexgolf.ca.