



## Certified Public Accountants Association Fees, Payments and Refunds Policy

### About this policy

The Certified Public Accountants Association (CPAA, the Association) is a not for profit membership organisation, registered as a company limited by guarantee in England and Wales under registration number 03448159. More information can be found on the Association’s website [www.cpa.co.uk](http://www.cpa.co.uk)

The CPAA levies membership fees which it uses to fund its activities. These membership fees are the primary source of funding for the Association. This policy explains what fees and charges the Association levies, how they can be paid, the consequences of non-payment and policies relating to refunds. Prospective Members, applicants, Members and learners should read this document carefully before making payments. If after reading this document you are unsure you should email [admin@cpaa.co.uk](mailto:admin@cpaa.co.uk) for clarification.

### Summary of fees and other charges

The below table summarises the fees and charges the Association levies.

Note, membership fees (Practising Membership Fee, Member Insurance Scheme Surcharge, Non-Practising Membership Fee and International Membership Fee) are paid in advance.

Item	Details	Amount (GBP)
Application Fee	A fee charged to new applicants for membership, or those re-joining after a lapse in membership of more than twelve (12) months, which helps to cover costs associated with processing new applications. This fee must be paid in full.	125
Practising Membership Fee	A fee charged to practising members. This fee is the member’s contribution to the running of the Association. The fee can be paid annually or monthly by direct debit.	540
Member Insurance Scheme Surcharge	An additional fee applied to the Practising Membership Fee to help cover the costs of the insurance provided through the CPAA Member Insurance Scheme. Only paid by those Members who have enrolled on the scheme.	300
Non-Practising Membership Fee	A fee charged to non-practising members. This fee is the member’s contribution to the running of the Association. The fee can be paid annually or monthly by direct debit if the member is employed by a practising member who agrees to pay their fee with their own.	240
International Membership Fee	A fee charged to international members. This fee is the member’s contribution to the running of the Association. The fee can be paid annually or for five years in advance. The fee cannot be paid monthly or by direct debit.	225
Certification Pack	The cost of purchasing a ‘certification pack’ which includes the right of the learner to book onto each exam, resit each exam up to two times and receive textbooks covering each unit for their chosen qualification.	550/per certification pack
Missed Direct Debit	A fee charged to process a missed direct debit. This fee is charged on the second and subsequent missed direct debits in any twelve-month (12) period.	20
Penalty Charge	A published charge for failing to complete some action or process. For example, failing to submit an Annual Return Form when requested.	Variable, amount published
Fine	Issued at the end of disciplinary action. The amount varies from case to case.	Variable, amount advised as part of disciplinary action

### Changes to fees and charges

Changes to the Application Fee, membership fees (Practising Membership Fee, Non-Practising Membership Fee and International Membership Fee) and any Penalty Charges must be approved by Members at a Member Meeting (normally at the AGM). Changes take effect from the date published within the motion, or, if no date has been published, from thirty (30) days after the Member Meeting where the motion has passed. Changes to membership fees will apply to the member from the date that they renew, with renewal being the date at which their next payment is due.

#### Example

A change to practising membership fees is proposed as part of the 2022 AGM to be held on 05 September 2022. This will see the fee increase by £60pa, from £480pa to £540pa. If approved the changes will take effect from the 01<sup>st</sup> January 2023.

Member A pays by monthly direct debit. Their payment is taken on or around the 10<sup>th</sup> of every month. Member A's January 2023 direct debit will be increased by £5.

Member B pays in full each year. They last paid their membership fee, of £480, on the 03<sup>rd</sup> of March 2022. Member B will have to pay £540 on or before the 03<sup>rd</sup> of March 2023

Changes to the Member Insurance Scheme Surcharge and Missed Direct Debit charges can be authorised by the Board of Trustees. Affected Members will be given at least thirty (30) days' notice of any change.

The cost of Certification Packs can be changed by the Operations Manager at any time, with the latest costs published on the Association's website ([www.cpa.co.uk](http://www.cpa.co.uk)).

Fines are set as part of the disciplinary process as outlined in the CPAA's Rules and Byelaws.

### Applicants

Before an application can be submitted the applicant will need to make payment of the Joining Fee and their first year's subscription. Those applying for membership grades which permit payment of fees on a monthly basis by direct debit, can make a payment of the Joining Fee and one month's subscription. The fee paid in addition to the joining fee will cover the period from when they are admitted as a Member.

All fees paid by applicants must be made by debit/credit card through the Association's website ([www.cpa.co.uk](http://www.cpa.co.uk)) as part of the online initial application form. In exceptional circumstances the Association's Finance Officer may allow payment by bank transfer.

If the applicant wishes to join the CPAA Member Insurance Scheme they will be required to pay the Member Insurance Scheme Surcharge.

#### Example

Applicant A is joining as a Practising Member. They submit their application through the Association's website in June 2022 and they make a payment of the joining fee (£125) and their first month's membership fee (£45) – a total payment of £170. During the application process they decide they want to join the CPAA Member Insurance Scheme and so pay an additional £25 to cover the Member Insurance Scheme Surcharge. Their application is approved in August 2022, their first direct debit for £70 will be taken in September 2022.

Applicant B is joining as an International Member. They submit their application through the Association's website in January 2022 and they make a payment of the joining fee (£125) and their first year's subscription (£225) – a total payment of £350. Their application is approved in March 2022. Their next payment will be in March 2023.

### Accepted payment methods

Practising Membership Fees can be paid either monthly by direct debit or in full by credit/debit card through the Association's online payment portal and Non-Practising Fees can be paid by direct debit if and only if they are paid by a Practising Member who also pays by direct debit, or they had been a Practising Member who paid by direct debit, otherwise they must pay in full by credit/debit card through the Association's online payment portal.

International Membership Fees can be paid in full, or in advance for five (5) years, by credit/debit card through the Association's online payment portal. They cannot be paid by direct debit, or monthly.

Practising Membership Fees, Non-Practising Fees and International Membership Fees can be paid by bank transfer at the discretion of the Association's Finance Officer.

The payment method for penalties will be advised for each specific penalty. In some cases they may be added to an existing direct debit. If this is done, the payee will be notified at least one (1) month before payment is taken.

Fines should be paid by bank transfer unless otherwise requested.

Certification Packs should be purchased through the Association's website ([www.cpa.co.uk](http://www.cpa.co.uk)) via credit or debit card. A payment by bank transfer may be requested and is at the discretion of the Association's Finance Officer.

Payment by cheque is at the discretion of the Finance Officer. The Association does not accept payments in cash.

All fees and charges are charged in Great British Pounds (GBP), payment in other currencies is not accepted.

### Direct debit facility

The direct debit facility is offered to certain members to help them manage their membership fees. The Association incurs a cost for operating the facility, which is not directly passed back to those members using it.

Direct debits can fail or 'bounce' for a number of reasons. For example, they will fail if the account holder has cancelled the mandate, or if there are insufficient funds in the account to cover the payment. A Missed Direct Debit Charge will be applied on the second failed or 'bounced' direct debit. If a Member's direct debit fails or 'bounces' for more than six (6) times in a two (2) year period, the Member will no longer be allowed to use the scheme and must pay for their fees annually by debit/credit card or bank transfer.

#### Appeals – against a Missed Direct Debit Charge or removal of the direct debit facility

If a Member is experiencing exceptional circumstances which are affecting their ability to pay by direct debit they should email details to [admin@cpaa.co.uk](mailto:admin@cpaa.co.uk) or directly to the Association's Finance Officer. The Finance Officer and the Operations Manager will review the appeal and may waive the Missed Direct Debit Charge or allow the Member continued use of the direct debit facility (a reasonable adjustment to this policy). These decisions are at the discretion of the Finance Officer and Operations Manager. Reasonable adjustments will only be made in exceptional circumstances which have a direct impact on a Member's ability to pay by direct debit in the short term.

### Consequences of non-payment

#### Applicants

Applications will not be processed unless payment of all applicable fees has been made.

#### Members

Members who fail to make payment of fees, penalties or fines due will have their membership of the Association terminated, unless all arrears and payments are made within one month of them becoming due.

## Refunds

### *Applicants*

Any fees paid by an applicant for membership can be refunded in full, to the credit/debit card used to pay the fees, until final searches have been completed. Final searches are a series of searches conducted towards the end of the application process, the applicant will be notified around one week before searches are conducted and given the opportunity to withdraw their application and receive a full refund. Final searches have costs associated with them. After final searches have been submitted, the applicant will not be entitled to a refund if they withdraw their application or if, for any reason, their application is rejected.

To request a refund the applicant should email the Applications Manager handling their application. The applicant does not need to provide any reason for their request. If the Association rejects an application, for any reason, before final searches have been submitted the applicant will be entitled to a full refund of all fees they have paid as part of the application.

If an applicant withdraws or their application is rejected, for any reason, after final searches have been submitted the applicant will only be entitled to a refund of the membership fee they have paid, but will not be entitled to a refund of the Application Fee.

After three months, if the applicant has not provided all supporting documents and information to complete the application, the application will be rejected. They will not be entitled to a refund of any fees paid and their details will be deleted (unless prior approval has been sought to extend this period).

After three months should an application become inactive where the applicant has not responded to correspondence from the CPAA, the application will be rejected. They will not be entitled to a refund of any fees paid and their details will be deleted.

If a previous applicant re-applies for membership, they will have to pay the application fees again and the same three-month period will be applicable.

### *Members*

Any fees or charges paid by a Member are non-refundable. A reasonable adjustment to this maybe granted if the Member, or a representative of the Member, submits a written appeal to the Operations Manager. An adjustment to this policy is at the discretion of the Operations Manager and will only be granted in exceptional circumstances.

### *Learners*

Once a Certification Pack has been purchased and access to learning resources has been provided to the learner no refund can be issued. Unless the Association changes the computing and IT requirements associated with its exams, in which case a partial refund will be issued at the request of the learner. Partial refunds are based on the learner's progress through the qualification (for example, in the qualification contains three exams, and the learner has completed one exam, the computing and IT requirements are changed, the learner would be entitled to a partial refunded equivalent to two-thirds of the price they paid for the Certification Pack).

## Version Control

Version	Details of Changes	Effective From
V1	--	July 2023
V2	<ol style="list-style-type: none"><li>1. Updates to reflect the introduction of certification packs for CPAA qualifications. Removed references to the purchase of exam vouchers and textbooks.</li><li>2. Modification of 'Refunds'-'Applicants' to introduce new policy which sees inactive applications deleted after three months, with no option for refund after this point.</li></ol>	November 2023